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This newsheet is published in six languages (English, French, German, Dutch, Italian and Spanish) by the Directorate-General for Information, Communication and Culture of the

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Its contents do not necessarily reflect the official views of the Community institutions



CONSUMERS: The high cost of holiday money

Avoid cash, says BEUC.

There are many good reasons why the 12-nation European Community must have its own currency. Tourists know one of them from experience. And now the European Bureau of Consumers' Unions (BEUC) has expanded on it in a report which it has just published.

As every tourist who ventures abroad has learnt to his cost, the need to change pounds into pesetas or francs is both time-consuming and expensive. In addition to the long wait in a queue there is the tribute levied by the bank or bureau de change in the form of its commission and an exchange rate favourable to it.

Just how expensive such operations can be is amply demonstrated by BEUC. A Greek tourist who exchanged his drachmas into German marks in Bonn would lose as much as 21% in the operation. The imprudent Portuguese tourist visiting the Eternal City would be somewhat better off: he would lose only 14%.

The Belgian tourist who embarked on the grand tour of the European Community with 40,000 of his country's francs in his pocket would lose nearly half the amount when exchanging them against each of the Community currencies.

The plain truth is that the term "exchange" is a misnomer. The tourist is buying and selling currencies and not exchanging goods of equal value. A common currency would solve his problems, of course. But until such time as the EC has its own equivalent of the US dollar, the tourist can only hope to hold down his losses to a minimum.

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The BEUC report shows how. Rule N° 1 is to avoid using cash. Banks charge a commission of anywhere from 2 to 10% when converting pound notes into the local currency, but no more than 0.1 to 2% when presented with a cheque.

Incidentally, banks are not invariably cheaper than bureaux de change, as many believe. They can even be more expensive, as in London or Brussels. In any case, both are nearly always cheaper than the moneychangers to be found in airports and railway stations, with the exception of the airports of Copenhagen, Madrid and Cologne.

Is the tourist better off buying his francs or guilders at home or on arrival? There are no hard and fast rules. A German would do well to wait until he reaches his destination before exchanging his marks—unless he is visiting the Netherlands. The Portuguese tourist, however, should exchange his escudos before embarking on his travels, unless his destination is Italy.

The choice, therefore, is largely between traveller's cheques, Eurocheques and credit cards. The only uncertainty the tourist faces is over the extent to which they are in use in the country he is visiting. Traveller's cheques, for example, are both cheaper and more widely acceptable if they are drawn in the local currency. Eurocheques are accepted virtually everywhere in Belgium, Germany, Luxembourg and the Netherlands. The commission charge is 1.6%, except in Germany, where it is 1.75%. But the use of Eurocheques is much less widespread in Greece, Portugal and Spain, while in France and Italy they can attract a surcharge.

Credit cards are widely used and the exchange rate is among the most favourable. However, the cost of the annual subscription means that credit cards offer the best value only to those who travel a good deal.

The tourist clearly needs a reliable guide before venturing into the foreign exchange jungle.

INTERNAL MARKET: Towards a common market in government procurement also

Commission proposals show the way.

In a genuine common market British Rail, for example, could place orders for French rolling stock and Irish telephone users be linked to exchanges supplied by a German manufacturer. But the fact is that the water, energy, transport and telecommunications sectors in the European Community countries are excluded from the benefits of the single European market. Hence the European Commission's recent proposal to the Twelve to open them up to Community-wide competition in the run-up to 1992.

If these four sectors have remained closed to such competition it is because of the existence, for example, of national monopolies, as in telecommunications; exclusive networks (such as railways or tramways) and exclusive rights to operate in a particular area (such as are enjoyed by ports and airports).

The Commission's proposal is aimed at liberalizing markets of a certain size only. It covers supply contracts over ECU 200,000\* (enough to cover two standard buses or a small crane) and works contracts over ECU 5mn. (enough to upgrade 10 kms. of railway track or carry out dredging and repairs in a large port).

\* 1 ECU = UK£ 0.65 or IR£ 0.78

ENVIRONMENT: The Twelve discover just how precious water is

Governments and experts agree on the need for an expanded Community water policy.

All waters deserve to be protected - drinking and river waters as well as the waters which lap the European Community's shores. With this as their starting point, the Community's environment ministers and experts came out in favour of "Community legislation" aimed at safeguarding the quality of water and improving its quality once it has become polluted. They did so at a Conference, the first of its kind to be organized by the European Commission and German government and held in Frankfurt on June 27 and 28.

As many as 129 substances threaten the Community's seas, rivers, lakes and ponds with pollution. In addition, there are the three major sources of pollution: industry, agriculture and sewage. Despite the fact that sewage is an important source of pollution, according to the European Commission, there are no Community-wide measures to deal with it. Happily, the Frankfurt Conference agreed on the need for such measures. It remains to be seen how much water will have flowed under the bridge before they are in force.

ENVIRONMENT: Look for the Blue Flag

391 beaches and 102 marinas were awarded the Blue Flag this year.

France and Spain led the field this year. Each was awarded 106 Blue Flags, in recognition of the high environmental standards it has set for its beaches. Portugal was not too far behind, with 68 flags, followed by Denmark (42).

Greece and Italy were well down the list, with 7 and 6 flags respectively. Belgium won not a single flag; neither did land-locked Luxembourg, although with some excuse.

The situation was much the same as regards awards to marinas and mixed fishing/leisure ports. Spain led with 27 flags, followed by Denmark (20) and France (17). Germany was in fourth place, with 13 flags, followed by Greece with 8 flags. The runners-up included Britain, Ireland, the Netherlands and Portugal, with three flags each.

The European Blue Flag campaign was launched in 1987, on the occasion of the European Year of the Environment. The Commission decided it would continue to back it financially because of the interest shown by the European public.

Blue Flags are awarded each year, after an inspection of the beaches and marinas that have asked to take part. They must meet a certain number of conditions, the most important of which relate to the quality of their water, the absence of untreated sewage, the cleanliness of the beaches and the availability of equipment for removing wastes and polluted water from boats.

The success of the campaign can be seen in the greater number of Blue Flags waving in the wind this year - 391 on beaches and 102 at marinas, as against 382 and 72 respectively in 1987.

UNFIT FOR SPAGHETTI WITH TOMATO SAUCE?

A ruling of the European Court of Justice.

Italy cannot ban the import of spaghetti, noodles and similar culinary ingredients made from soft, rather than the traditional hard, wheat. The European Court of Justice has upheld the complaint lodged with it by a German manufacturer.

The Court's present ruling is in line with an earlier one, in which it held that Germans could not invoke their country's pure food law in order to block imports of beer which did not conform to it.

The Court felt consumers were in no danger; it was up to them to decide which of the two kinds of pasta was the tastier.

WOMEN: The European Parliament favours a charter for women in childbirth

Euro-MPs call for the harmonization of national laws on the basis of the highest common denominator.

Women in the 12-nation European Community should be able to choose freely where and in what conditions they give birth, and should be given the maximum information, assistance and free examinations, according to the European Parliament. The goal should be the harmonization of the laws of the individual Member States, on the basis of those that are the most advanced, and the adoption of a charter of the rights of pregnant women.

In its resolution of July 8, the European Parliament regards childbirth as the culmination of a choice freely made. It expresses its concern, however, over the continuing, when they are not rising, high rates of infant mortality in some Community countries. The fact is that the mortality rate among children less than a year old was nearly 2 1/2 times as high in Portugal (1.6%) as in the Netherlands (0.6%) in 1986, the latest year for which statistics are available.

Greek and Italian infant mortality rates are still above 1%; they range between 0.9% and 1% in Britain, Belgium and Spain, and between 0.8% and 0.9% in all the other Community countries. Cot deaths would seem to be the principal factor, although the reasons for this phenomenon are not always clear. The European Parliament in fact has asked the European Commission to carry out a study.

Meanwhile the Euro-MPs want the Commission to submit two Community regulations to the Twelve. The first would align the laws under which Member States grant medical and social assistance to women during pregnancy and childbirth with those which are the most advanced. The second Community directive would ensure the same alignment in the case of national legislation on the social protection of mothers.

The European Parliament is also asking for a European charter of rights for pregnant women, giving them the right to choose the EC country as well as the medical centre in which they wish to be looked after. The charter would allow pregnant women to obtain a medical card granting them these and a number of other rights which they could exercise in any Community country.

They could, for example, obtain free of charge a medical examination, including ultrasound scanning and aminocentesis. They could follow courses in childbirth and obtain detailed information on the attendant risks and how to avoid them.

ENERGY: Promoting energy-efficient buildings

A report by the European Parliament and a meeting of experts in Brussels.

Despite the onset of summer, neither politicians nor experts have overlooked the need to save energy by ensuring the energy efficiency of all buildings, from houses to factories.

The European Parliament recently amended the European Commission's proposals for a directive on information on the energy audit of buildings, while experts from the European Community countries met in Brussels to see how to improve energy efficiency in industry.

The Commission sent the Twelve a proposal last year, based on legislation in force in Denmark since 1981, making it obligatory for the sale or rental of buildings throughout the Community, whether for residential or service use, to be accompanied by an energy audit. The European Parliament gave its approval to the proposal in early July.

The Euro-MPs wanted the validity of these energy audits to be limited to five years at most, instead of the 10-year limit proposed by the European Commission. The cost of an audit, when carried out by specialists, would be less than ECU 300\* for a house selling for between ECU 30,000 and ECU 120,000. In the case of a block of flats or offices the cost works out at ECU 1 to 1.50 per square metre, according to the Commission's experts. These figures assume the growth of an energy audit market, allowing economies of scale.

In Denmark some 781,000 dwellings were audited in the period 1981-84. The average energy savings per dwelling came to 0.61 tonnes of oil equivalent per year, a result described by the experts as satisfactory. They have estimated that if all German dwellings were properly insulated, fuel bills could be reduced by up to two-thirds.

Industry in the 12-nation Community still consumes more energy than the building sector: 40% as against 38% of the total. To ensure savings in the industrial sector it is often necessary to develop new techniques, requiring a great deal of research. Experts from the EC countries looked at the problem jointly with the European Commission during a seminar held in Brussels from June 30 to July 1. They concluded that greater energy efficiency would make European industry more competitive and cut down on pollution.

\* 1 ECU = UK£ 0.65 or IR£ 0.78

ANIMAL WELFARE: All 12 EC countries are guilty

Mrs. Barbara Castle shows Euro-MPs why animals matter.

Mrs. Barbara Castle, who represents Greater Manchester West in the European Parliament, took the initiative in organizing the exhibition, Animals Matter, in the Parliamentary buildings in Strasbourg recently. The exhibition brought out clearly that when it comes to safeguarding the welfare of animals, none of the 12 European Community countries can have a clear conscience.

Speaking at the opening of the exhibition, the European Commissioner, Stanley Clinton Davis, announced the three new initiatives the European Commission is taking in key areas of animal protection. The Agricultural Commissioner, Frans Andriessen, spoke on farm animal welfare at the exhibition, organized in cooperation with the Intergroup on Animal Welfare, which brings together Euro-MPs of all political persuasions, and of which Mrs. Castle is a member.

The Commission, which has been making a modest contribution since the last two years to animal protection, will ask the Twelve to (1) ban the manufacture, sale and use of leg traps to catch fur-bearing animals; (2) ban imports of ivory and (3) extend for an indefinite period a ban on the import of seal products, due to expire on 1 October 1989.

The Animals Matter exhibition highlighted a case of ill-treatment or cruelty from each of the 12 Community countries. Animals are killed for profit, from whales in the waters around the Danish Faroe Islands to geese in France, for the production of foie gras, and battery hens in Germany and elsewhere.

Animals are killed for sport - bulls in Spain, foxes in Britain and wild birds, especially birds of prey - in Italy. And they are made to suffer in the cause of science, as happens to monkeys in Dutch research laboratories.

Nor does the list end there. The exhibition also drew attention to hare coursing in Ireland, the leg-hold trapping of fur-bearing animals in Luxembourg, the poisoning of stray dogs in Portugal, the netting of wild birds in Belgium and the slow extinction of the loggerhead turtle in Greece.

Did the organizers of the Animals Matter exhibition hope to shame the European Commission into being more generous and spur the European Parliament to action? The fact is the EC gave ECU 285,000\* to animal welfare agencies in 1986 and ECU 301,000 in 1987, to help finance a dozen projects throughout the Community.

\* 1 ECU = UK£ 0.65 or IR£ 0.78.



A PEOPLE'S EUROPE: A new guide for those travelling in Europe

The European Commission publishes its regular brochure for holiday makers.

What must you do to recover the expenses you would incur were you to fall ill while travelling in another European Community country? What steps must you take if you want to do the grand tour with one of your pets? What documents must you have on you to establish your identity?

Seasoned travellers know the answers to these and a host of similar questions which can arise when travelling within the Community's borders. To help the less experienced among us, the European Commission has just brought out the 1988 edition of its brochure "Travelling in Europe".

It has been published in eight of the nine Community languages, thanks to the generosity of private firms, and is presently available in 10 of the 12 Community countries. Germany and the Netherlands are the two missing from the list.

The brochure is a mine of information. Not everyone knows, for example that half a dozen Community countries (Belgium, Denmark, France, Germany, Luxembourg and the Netherlands) have relaxed border controls to the point where motorists need simply display a green disc on their windshields. With the disc, available from automobile clubs and travel agents, in place they can drive slowly past customs posts - provided, they have not exceeded the duty-free allowances, full details of which are given elsewhere in the brochure.

The motorist will also want to know the speed limits in force in the 12 EC countries, in order to avoid having to pay a fine. The brochure also gives the maximum amount per Eurocheque that can be obtained in each country. Useful information, and not only if you have to pay a fine in a local currency.

BRIEFLY: Tourism

The European Community's farmers have set up EURAGRITOUR, shorthand for the European Office of Agriculture. The new body will coordinate the policies of the Twelve in this sector and represent national associations in meetings with Community institutions.

The activities of EURAGRITOUR are numerous. It has asked the European Commission to give priority to the publication of a Community guide to rural tourism. It is also seeking the codification of tourist products and the improvement of road signs for tourists.