



INFO-C

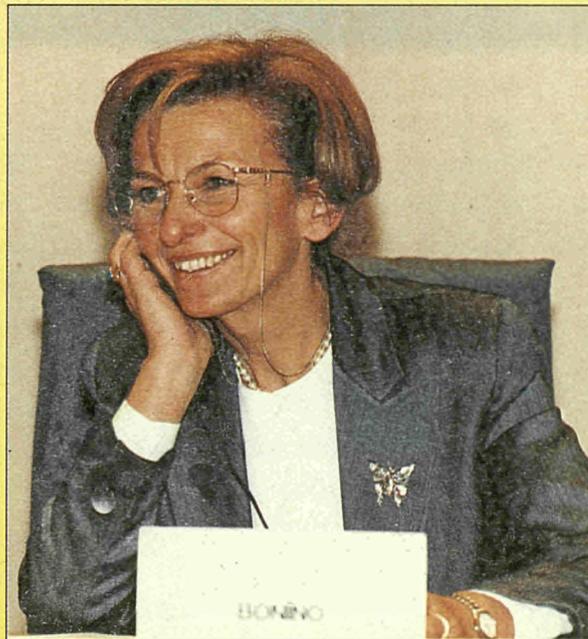
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INFO-C helps link the European Commission, and the Community institutions generally, with the various players in the world of consumer affairs, particularly the consumer organizations. But its range extends well beyond the frontiers of the European Union, since it has subscribers in more than 70 third countries. It is also a forum for the exchange of views on topical consumer issues. This is most welcome and from now on I hope to contribute more frequently to **INFO-C** and to the debates it features.

Moreover, the Community's consumer policy, which is

EDITORIAL

*By Emma Bonino,
European Commissioner responsible
for consumer policy*



enshrined in Article 129a of the EC Treaty, notably provides that Community action shall support and supplement the information policy pursued by the Member States. Pooling of experience between the national authorities responsible for consumer issues, in which the Commission has its role to play, should be one strand of this policy.

Here **INFO-C** has a role to play. Naturally its pages are already open to information from the Member States, but I would like it to allocate even more column inches to the initiatives - big or small -

INFO-C

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taken by the national authorities, in order to cast more light on their consumer policy. Naturally, this cannot be done without the help of the authorities themselves, and therefore I urge them to do their bit.

Moreover, after the summer break, several topics which I want to be treated as Commission priorities for 1996-1998 will be at the hub of Community activity, notably the information society, which will be the subject of a forum in Dublin on

3 September, and public services, which will be the subject of another forum in Rome on 4 and 5 October.

I wish a good homecoming and every success in their work to all **INFO-C** readers.



A healthy diet for consumers

On 25 and 26 June the **5th European Food Law Conference** was held in Brussels - an opportunity for **Emma Bonino** to give a talk on product safety, which is summarized below.

While food production is becoming increasingly sophisticated as a result of rapid technological progress, and while stable or even falling prices allow an increasing number of consumers to buy products which up to now were the privilege of a few, these consumers are increasingly concerned about their health and safety.

DG XXIV-funded surveys conducted in recent years by European consumer organizations have shown that for some food safety is far from optimum and consumer health may sometimes even be in jeopardy. Examples abound: contamination of chicken meat by salmonella and campylobacter, inadequate microbiological quality of certain processed foods, presence of residues of banned anabolic substances in beef, presence of nitrates in certain vegetables, inadequate hygiene and freshness of fish, etc.

Naturally the Commission is not standing idly by. It wants the applicable laws to be reinforced; but what clout will such measures have if their implementation is not policed?

Hence we are facing a crisis of confidence which concerns both food and Community law.

Here are a number of ideas on the strands I think we should explore in

order to establish or reestablish this confidence.

There are at least four points to be addressed: product liability, controls, the impact of the law, and the search for alternative solutions.

First, *product liability*. A large number of quality and safety problems encountered by consumers concern unprocessed agricultural produce or the produce of hunting or fishing. In contrast with processed goods, which are covered by a Community Directive on product liability that allows damages to be recovered without the victim having to prove the producer's negligence, there is no such remedy in the case of unprocessed produce unless the Member State in which the producer is established has decided otherwise.

Personally I think that the systematic extension of the principle of no-fault liability to agricultural products would help to (re)establish consumer confidence.

Secondly, *controls*. So-called official controls are a matter for the Member States. However, not all have the same resources at their disposal, so that, even in the Single Market, consumers in different European countries do not always enjoy the same level of protection.

In my view the Commission should urge the Member States to implement coordinated inspection programmes, as permitted by Community legislation.

On the other hand, there is the question of consumer access to the

results of these controls. Each year millions of animal carcasses are examined, tens of thousands of products are tested, thousands of establishments are inspected... but the results of these activities are not sufficiently known to the public. This lack of transparency can only kindle consumer distrust.

In my view consumer organizations should be entitled to participate in official controls, in line with modalities to be defined, and consumers should have the right to know the results.

Thirdly, the *impact of the law*. In Community law food safety is not addressed as such, but is as a rule linked to quality. Indeed, with the exception of the 1992 Directive on general product safety, safety is regulated on a piecemeal basis in several Community Directives and regulations, such as those concerning additives, flavourings, sweeteners, foodstuff colouring agents, contaminants, pesticides, extraction solvents, materials and articles coming into contact with foodstuffs, hygiene, food processing methods, or again new foodstuffs.

Wouldn't it be better to opt for a homogeneous approach, hence avoiding all the useless duplications of effort as well as the gaps?

For example, the European consumer organizations' survey on the bacteriological quality of chicken meat focused on the shortcomings in the way the general rules mesh with the sectoral rules. In this case two sectoral directives applied, one to fresh



poultrymeat and the other to protection against certain zoonoses, but two directives of a general nature were also involved, viz. the directives on hygiene and the official control of food.

Wouldn't it be more effective to consolidate the general hygiene rules applicable to all foodstuffs in one text of a general nature, while relegating to the annexes the specific rules required that are currently located in the sectoral texts?

Fourthly, the *search for alternative solutions*. We must consider the need to overhaul the model of agricultural development which we have known for several decades.

I am convinced that a more prominent role must be given to organic production and that every opportunity must be given to producers who wish to move in this direction, which to some degree can help guarantee better quality and more safety for consumers.

Finally, I would like to make a number of points on food labelling.

The information on the label has a safety dimension. Even if all possible precautions are taken at all stages in the production, transformation and marketing of food, there remains the consumer himself. For it is the consumer who - because of his inexperience or susceptibility to food fads and advertising pressures - is the weak link in the food chain!

For example the problem of allergies illustrates the need to provide more labelling information. Allergies pose a particular dilemma in this regard, in that the number of potential allergenic substances is unlimited, while the number of individuals affected by a given allergenic substance is often very small and so the possibilities of creating appropriate labelling are considerably reduced. Nonetheless, solutions must be found, as the Commission has emphasized in its priorities for 1996-1998 in the field of consumer policy, because this is a case where the consumers concerned can really make the most of labelling information.

However, we should be wary of certain perverse effects. Hence labelling that identifies a product's origin may retard the development of intra-Community trade. Generally, the multiplication of labels runs up against a dual limit - a physical limit, that of the size and shape of the supports and packaging, and a psychological limit, namely consumers' capacity to take cognisance of, understand and benefit from the mass of information offered to them.

The forthcoming presentation by the Commission of a Green Paper on Community food law will provide an opportunity to address all these topics once again.

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Consumer policy must be part of development policy

On 7 May, **Emma Bonino** addressed the first **African Conference on Consumer Policy**, organized by the UN Department of Policy Coordination and Sustainable Development and the African Regional Bureau of Consumers International in Harare, Zimbabwe. Here is a summary of her speech.

The Conference is very opportune, as everyone is celebrating the 10th anniversary of the UN Consumer Guidelines this year and looking for ways to implement them in Africa through legislation aimed at protecting the health and safety of African consumers.

Certain African countries, such as Zimbabwe and Tunisia, have already passed such legislation and can boast very influential consumer organizations. This, however, needs to be generalized to the entire continent with a view to including consumer policy in development policy.

Consumer policy as applied to developing countries should not focus primarily on market-oriented considerations such as 'value for money', as it often does in industrialized countries, but on protecting disadvantaged

populations from being offered dangerous products or products whose shelf-life has expired, being abused by misleading advertising or having their habitat destroyed by unbridled wastage of natural resources, and on helping them satisfy their basic needs for drinking water, medicines and wholesome food.

All this shows that although the adoption of basic consumer protection legislation in each African country is necessary and will be encouraged, it is by no means sufficient and therefore needs to be complemented by a more global approach, which the European Commission intends to promote.

The key concept here is sustainable consumption for sustainable development (and vice versa), which the Commission identified as one of its priorities in its three-year action plan for the protection of consumers adopted in November 1995.

Concretely, the Commission has decided to play a role in helping to inform African citizens/consumers, especially women and young people, on food hygiene rules, food conservation methods, how to use

medications, how to dispose of household refuse, how to recycle urban waste, the advantage of buying local products, etc., as well as helping to make drinking water available to more people and take children off the streets and into classrooms. Some of these ideas have already been implemented as pilot projects, while others will be integrated in a soon-to-be-drawn-up multi-annual action plan. The Commission will submit a request to the European Parliament for this plan to be financed by an independent budget line in the 1997 budget.

Ultimately, these initiatives should be transposed to other parts of the world where disadvantaged consumers can benefit from them.

But in the meantime, the United Nations, the governments of the African countries as well as their regional and local authorities, the governments of the developed countries, the European Commission, the European Parliament and, last but not least, consumer organizations, should all join forces in order to make disadvantaged populations in Africa better off both as citizens and consumers.



Simpler rules for subsidizing projects designed to support consumer policy in 1997

The Commission recently published in the *Official Journal of the European Communities*¹ an invitation to present projects eligible for financial support in 1997. There has been a major drive to simplify the selection procedure and to ensure the coordinated implementation of the best projects.

- This year the schedule has been changed: projects for 1997 must be submitted before 31 October 1996. Hence the organizations and project promoters will be able to plan their activities more precisely and funding will be assured from the beginning of the 1997 financial year, once the budgetary authority has decided on the sums to be appropriated.

- Greater transparency is being sought by emphasizing priority topics and project selection criteria. Moreover a model for submitting requests is annexed to facilitate handling of the dossiers and thus to accelerate the selection process.

- The role of the project promoters should thus be reinforced, and this is what the Commission wants. Experience shows that the potential for synergy in consumer policy has not been fully explored. Many projects - often of high quality - are being developed at local level or have a very narrow focus, while similar initiatives may be under way in another geographical area,

without any contact whatsoever between the promoters. Hence - and independently of the value of the projects - the effectiveness of the measures taken in favour of consumers are reduced.

Therefore coordinated actions are being encouraged and the promoters' dynamism should lead to national-level actions at least. It has been convincingly demonstrated that there is a direct link between the size (in other words the geographical scope) of a project and its impact. Hence promoters are invited to pool their talents in order to develop joint projects.

¹ OJ C 213, p. 18 of 23.07.1996.

Green Paper on financial services

On 22 May the **European Commission** adopted a Green Paper called ***Financial services: meeting consumers' expectations***¹, prepared under the aegis of Commissioners Mario Monti, responsible for the internal market, and Emma Bonino, responsible for consumer policy. This Green Paper discusses the particular protection which *individual* consumers should enjoy in regard to such services, notably in the case of cross-border transactions.

This document is the upshot of a clash between Council and Parliament's refusal to include financial services in the scope of the Directive on distance

selling and the Commission's desire as expressed in its 'Priorities for consumer policy 1996-1998' to provide consumers with better protection in the context of financial services.

The Green Paper first surveys the statutory achievements in the Single Market for financial services, highlighting the fact that these achievements should from now translate, for the beneficiaries, into greater competition at EU level, but also into greater economies of scale and, for consumers, into a wider choice.

It then goes on to discuss the numerous problems still facing

consumers, such as providers' refusal to sell financial services to non-residents and the inadequate information they give their clients, the scams run by certain unscrupulous intermediaries, the absence of tax harmonization between Member States, as well as the difficulties in recovering damages encountered by residents of a Member State who have a road accident in another Member State (when these accidents are caused by a local vehicle and thus not covered by the 'Green Card').

Finally it proposes various ways of protecting consumers in the case of distance sales (including cross-border



sales) of financial services, which fall outside the remit of the distance selling directive currently in the process of adoption.

In conclusion, the Commission emphasizes that it is in the interest of *all parties involved in the debate*, and not only the lobbies represented in Brussels, to provide feedback on this

Green Paper, which is the first general document addressing the role of consumers in the Single Market for financial services. It is only on this basis that the Commission will examine the advisability of presenting new initiatives.

For a copy of this Green Paper, mail or fax a request to:

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COM(96) 209 final.

Harmonization of the methods of comparing the cost of consumer credit

The annual percentage rate of charge for credit (APR) is the total cost of credit to the consumer (including interest and other charges) expressed as an annual percentage of the amount of credit granted. As it is an 'all-inclusive' rate, consumers can use the APR to compare different credit offers, of varying amounts and duration, within their Member State or from another.

The first Consumer Credit Directive¹ introduced the principle that there should be a uniform method throughout the European Community for calculating the APR. The second Consumer Credit Directive² then introduced a common method for calculating the APR in accordance with a common mathematical formula (the 'EC formula', contained in the Annex to that Directive).

Because Member States were permitted (for a transitional period to 31 December 1995) to continue to use different mathematical formulae (at present, only Germany, France and Finland do so), Directive 90/88/EEC

also obliged the Commission to submit to the Council, by that date, 'a report, accompanied by a proposal, which will make it possible in the light of experience, to apply a single Community mathematical formula for calculating the annual percentage rate of charge'.

On the basis of a study by an expert in financial mathematics, other studies of the transposition of the Directive into national law and, particularly, contacts with governmental experts, the European Commission adopted a *Report on the operation of Directive 90/88 (consumer credit)* and a *Proposal for the modification of Directive 87/102*³ on 12 April 1996, which concluded that transposition of Directive 90/88 has been completed in the Member States of the European Community and the other members of the European Economic Area⁴.

Based on the report, the main proposals in the proposed Directive amending Directive 87/102 (the original Consumer Credit Directive, which had in turn been amended by

Directive 90/88) are as follows:

- confirmation of the 'EC formula' for the calculation of the APR;
- increased accuracy in the formula (the use of a 365 - or 366 - day year and two decimal places of accuracy in the expression of the result of the calculation);
- the use of a logo in addition to the existing term for 'annual percentage rate', in order to aid transparency and consumer comprehension.

The confirmation of the formula as the 'single Community mathematical formula' for calculating the APR will have implications for the three countries which have continued to use different formulae (Germany, France and Finland).

The reason for using a single formula is that the use of different formulae results in different APRs *even though the amount of the credit and the repayments are identical*. For example, the German method produces a *higher* rate than the EC method, while the French method produces a *lower* rate.



A German credit offer therefore *appears* to be more expensive than a credit calculated by the EC formula, while a French credit offer *appears* to

be cheaper, a competitive advantage with credit offers from countries using the EC formula:

Life span (months)	Interests (ecus)	APR using German 360 day method	APR using EC method	APR using French method
6	60	21.49%	22.29%	20.29%
12	120	24.66%	23.70%	21.46%
18	180	24.27%	24.00%	21.65%
24	240	24.34%	23.84%	21.58%
48	480	23.09%	22.86%	20.75%

It should be noted, however, that the monthly and total repayments are the same - only the rate differs.

Moreover, in order to enable consumers to recognize the different terms used in other Member States to indicate the APR, it is proposed to require the inclusion of a common feature - a logo - in addition to the existing terms for APR, in all consumer credit advertisements and agreements:



This logo will be identical in all Member States, regardless of the language used, and will therefore make it easier for consumers to compare cross-border credit offers.

The proposed Directive has, in accordance with the co-decision procedure, been transmitted to the European Parliament and the Council. The Economic and Social Committee will also prepare an Opinion. Given that Directive 90/88/EEC envisaged that the procedure for the final adoption of this Directive would be completed within six months, the Commission hopes that the Directive will be adopted and in force shortly.

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¹ Directive 87/102/EEC for the approximation of the laws, regulations and administrative provisions of the Member States concerning consumer credit, OJ No L 42, 12.2.87, p. 48.

² Directive 90/88/EEC amending Directive 87/102/EEC, OJ No L 61, 10.03.90, p. 14.

³ COM(96)79 of 12.04.96: Report on the operation of Directive 90/88 and a Proposal for a European Parliament and Council Directive amending Directive 87/102 (as amended by Directive 90/88) for the approximation of the laws, regulations and administrative provisions of the Member States concerning consumer credit.

⁴ Directives 87/102/EEC and 90/88/EEC were incorporated into the EEA Agreement and therefore apply throughout the EEA.



Consumer services research in Europe

On 18-19 April a seminar on comparative tests of services, organized by **Stiftung Warentest** of Germany and **Consumentenbond** of the Netherlands, with financial support from DG XXIV, was held in Berlin. The two previous seminars, held in 1993 and 1994, covered comparative tests of products. The fundamental issue has, however, always been the same, namely the credibility of such tests. This can only be achieved through the homogeneity of results, i.e. that the same results are reached whenever, wherever and by whomever similar products and/or services are tested. Hence the Berlin seminars have been focussing on:

1. closer co-operation on themes and methods of comparative testing between the independent, non-profit consumer organizations and the (para)statal consumer organizations, and

2. the transfer of testing methodology from both of these groups of western organizations to organizations in Russia and Central and Eastern Europe.

This year's seminar revealed that consumer organizations active in services research do not have much of a cross-border perspective - a shortcoming which is mainly due to the relative weakness of the internal market in services, and that the services area is extremely complex, not only because of its scope (from hairdressing to financial advice), but also because of methodological obstacles: while it is relatively easy to set criteria for the quality of, say, a dishwasher or a VCR, a debate on the criteria for the quality of health services or higher education is likely to be endless!

Nevertheless, all participants agreed that consumer research, including comparative tests, is essential, on the one hand, for the broad formulation of consumer policies and, on the other, for providing ammunition (case studies) for lobbying for or against specific policy proposals. This is why both institutions such as the European Commission, and consumer organizations, can benefit as much from the work test organizations do on services as from that done on products.

INFO-C will inform you of the forthcoming publication of the proceedings of this seminar in a future issue.

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International consumer group inaugurates campaign for patients' rights

The right to choose treatments, the right to receive accurate information and clear explanations, the right to redress any grievances, etc. - all patients should have all these rights.

Yet, according to **Consumers International** (CI), in most countries, either there are no laws concerning patients' rights or, when such laws do exist, they seem to have been designed to protect doctors rather than patients.

CI says it's time to change that. Accordingly, it is inaugurating a Patients' Rights campaign based on a

10-point Charter of basic rights, including appropriate and accessible health care, freedom from discrimination, informed consent about treatment, and redress in the event of injury.

For patients, these rights should serve as a framework for campaigning for higher-quality health care. For health workers, they should serve as a guide to professional codes of conduct.

To help consumer activists fight for national patients' charters, CI is also publishing a leaflet defining key issues

that any such document needs to address, detailed guides on how to go about such a campaign and how to assess the quality of health care, and an international listing of the status of patients' charters around the world.

For more information, and/or to obtain the material, please contact:

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DG XXIV's Organization Chart: Corrigendum

The presentation of DG XXIV's new structure in the last issue of **INFO-C** was incorrect. The text should have read:

Director-General	Spyros A. Pappas
Assistant to the Director General	...
Adviser	Jean-Jacques Rateau

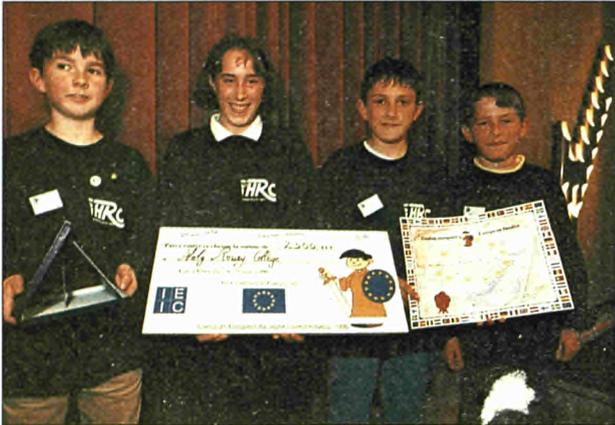
Units directly attached to the Director-General

1. Legal matters	Dieter Hoffmann
Adviser responsible for coordinating the monitoring group with the Member States	Antoine van der Haegen
2. Resources	...
3. Development of consumer information and representation ¹	...

Directorate A: Community measures in favour of consumers

Director	Peter Prendergast
1. Consumer training and the information society	Kenneth Roberts
2. Transactions	Jean-Marie Courtois
3. Products	Mercedes De Sola
4. Services	...
5. Sustainable consumption	Walter De Klerck

¹ **INFO-C's** unit.



The Irish team proudly show their 1st Prize



Spyros Pappas shares in the enthusiasm of the British team, who won the 2nd Prize



Mireille Leroy, Director of the EIICA, and Spyros Pappas congratulate the Italian team on their 3rd Prize



The Finnish team put their Young Jury Prize in the spotlight

Ireland is the European champion!

No, we don't mean the Eurovision Song Contest but the equally popular **European Young Consumer Competition**. On 29 May **Spyros Pappas**, Director-General of DG XXIV, awarded the first prize to the Irish team for their remarkable performance in the 1996 competition, to the applause of a large and enthusiastic audience.

And the competition was as extremely keen! No fewer than 551 teams of school children aged from 12 to 14 had decided to try their luck in this year's contest, whose theme was '**The impact of consumer behaviour on the environment**'. Hence on 29 May it was the 15 winners of the national rounds organized in all the Member States of the EU that congregated in Brussels for the European final.

Specifically, participants had to choose a product normally used by young people and examine how to consume it in such a way as to minimize possible damage to the environment. The Irish team from the **Holy Rosary College** in Mountbellew (County Galway) and the British team from the **Ardrossan Academy** in Ayrshire (Scotland) won first and second prizes respectively, both having focused on environmental problems linked to the life-cycle of chips and their packaging; the Italian team from the **Scuola Media Adrara S. Martino** at Adrara S. Martino (Bergamo), which came third, had

studied the possibility of recycling worn sports shoes¹; and the Finnish team from the **Vaissaren Yläaste** in Raisio, which received the Young Jury Prize (a 'heartbeat prize' awarded, as in the previous year, by a jury of pupils from the European Schools in Brussels), presented ideas for combating the wasteful use of paper in an original and amusing manner.

The other participants were:

- Luxembourg: Lycée Agricole, Ettelbruck (product studied: paper);
- Austria: BG-BRG, Klagenfurt (products studied: fruit juice and organic products);
- Denmark: Lindeskovskolen, Nykøbing (product studied: electricity);
- Belgium: Athénée Royal Jean d'Avesnes, Jemappes (product studied: paper);
- Portugal: Escola Básica, Trafaria (product studied: coca-cola);
- France: Collège Le Laoul, Bourg-Saint-Andéol (products studied: plastic bags);
- Netherlands: Montessori Lyceum, Amsterdam (products studied: canned drinks);
- Sweden: Sotenässkolan, Kunghamn, (product studied: 'caviar'²);
- Greece: Galatsi Lyceum, Athens (products studied: notebooks);
- Spain: Colegio Santa Maria, Alboraya (product studied: water);

- Germany: Haupt- und Realschule, Schiffdorf (products studied: compact discs).

In his address, Spyros Pappas said that the European Young Consumer Competition was emblematic of how European construction was progressing, i.e. through healthy competition *and* fruitful cooperation between peoples. He went on to underscore the crucial topicality of this year's theme, intimately bound up with the concept of 'sustainable consumption' - a concept which was far from easy to flesh out in practice, as was becoming increasingly obvious. Hence the relevance of the very pragmatic work done by young Europeans in the context of the competition. Finally, he expressed his admiration for the quality of the entries from all the teams, saying that they had all won by virtue of having participated, and concluded with a heartfelt 'congratulations to all!'

¹ They proposed that they be recycled as floor covering for gym rooms - an idea which a local firm to which it was submitted considered quite feasible!

² In fact a paste based on fish eggs (but not sturgeon, as in the case of genuine caviar, which few adolescents could afford) sold in tubes and very popular in Sweden.

New version of the *Guide*

'The updated version of the *European Consumer Guide to the Single market* should prolong the success of the first edition, of which almost 500 000 copies have been distributed', declared Emma Bonino in the context of the publication of the second edition of this work, which now covers the legislation of the three new Member States.

The 250-page guide highlights the concrete benefits that Europe offers to consumers. **Part 1** briefly describes the regulatory framework and provides numerous practical tips on cross-border shopping. **Part 2**

addresses general consumer protection in six areas in which the Community has legislated: general product safety, canvassing, distance selling, contracts, advertising and labelling. **Part 3** presents the Community rules applicable to ten specific products and services: food and drink, pharmaceutical products, cosmetics, toys, textiles, motor cars, travel and tourism, housing, financial services and insurance. Throughout the chapters the guide candidly highlights areas where consumers could be better protected than they are, and which could be the subject of further legislation.

The *European Consumer Guide to the Single Market - Second Edition* is available in the eleven official languages of the EU for the price of 9 ecu (excluding VAT), and can be ordered from the distributors of the Office for the Official Publications of the European Communities.

For the addresses of these distributors and any additional information, write fax or Email to:

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The 'Citizens First' campaign and consumers

The 'Citizens First' information campaign, organized at President Santer's initiative by DG XV 'Internal Market', in close collaboration with DG XXIV 'Consumer Policy', DG V 'Social Affairs' and DG X 'Information, Communication, Culture and Audio-visual Media' at the **European Commission**, will embrace several topics specially targeting the 'citizen consumer' - including financial services, travel, and the cross-border purchase of goods and services.

This campaign, scheduled to run from November 1996 to summer 1997, will consist of a raft of measures designed to inform the general public of the rights and opportunities offered by the

Single Market in different domains, including:

- Buying goods and services in other countries of the European Union;
- How to benefit from financial services in the European Union;
- Travelling within the European Union.

These three topics will be addressed in February and March 1997.

Consumers will be able to dial a freephone number to order guides and country-specific dossiers explaining how they can make the most of these rights and opportunities in each Member State. The country-specific dossiers will also contain the details on

the national authorities and NGOs that can be of assistance to them. Moreover independent experts will be on call for people who have encountered problems in exercising their rights.

Part of the campaign budget will be devoted to funding parallel measures organized by the NGOs.

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The Committee of the Regions comments on the Commission's priorities

At its plenary session of 13 June the **Committee of the Regions** (COR) adopted an *Own-opinion initiative on the Communication from the Commission on Priorities for Consumer Policy 1996-1998*¹.

Firstly the COR indicates that the reason it has adopted an own-opinion initiative on this Commission document is that the proposals it contains are liable to affect certain local authorities, notably in the context of the references made to consumer interests in the supply of essential services of public interest, services which often cater to regional and/or local needs.

Secondly, it makes a number of general observations. In brief the COR is happy that the Commission has given particular attention to services of general interest, financial services and the safety of foodstuffs, is keen to promote sustainable consumption and to use information technology in the context of consumer policy. However, it considers that the Commission puts too much confidence in the effects of information and education which, according to the COR, mainly benefit consumers who are already informed and vigilant, as well as the organizations representing their interests. The COR goes on to recommend that European consumer policy pay closer attention to the interests of vulnerable groups such as children, adolescents, immigrants, the disabled, disadvantaged households, etc., and that it remain open to suggestions framed not only by consumer organizations but

also by other organizations, such as environmental groups. Finally it recalls that if Europe wants cross-border shopping to develop it must give consumers the opportunity to settle small cross-border disputes without difficulty.

Thirdly, it comments specifically on each of the 10 priorities mentioned by the Commission.

1. *Intensify consumer education and information efforts.*

Although it considers that such measures are not enough to provide consumers with adequate protection (see above) the COR is quite favourable to measures of this kind, such as the inclusion of consumer issues in the compulsory school curriculum and the creation of information channels designed to rapidly alert consumers to 'anomalies' in the market.

2. *Update the legislation to ensure that consumer interests are taken into account in the Single Market.*

The COR would like an assessment of the way the Community rules governing consumer protection are applied in the different Member States and to see an end to the divergences which prevent the Single Market from working properly.

3. *Protect consumers in the framework of financial services.*

The COR considers that the internal market in financial services will not really take off until consumers are better protected (possibly by a directive) in the context of using

electronic payment devices, until measures have been taken to give them the confidence they need to purchase financial services in other Member States, and until the directive on cross-border transfers has been adopted.

4. *Protect consumer interests in the provision of essential services of public utility.*

Currently, the trend is towards deregulation or indeed privatization of these services. Since it considers that there is a risk that this trend may clash with the principle of equal access to these services for all consumers, the COR urges the national and Community authorities not to omit, in their liberalization plans, taking into account the regional and social policy imperatives linked to the supply of these services. On the other hand the COR considers that these principles of consumer protection should be applied to the supply of these services as well as to other services.

5. *Allow consumers to benefit from the advantages of the information society.*

The COR approves this objective, emphasizing the regional and even local character of potential initiatives in this direction. For example it mentions the possibility of creating, at local level, a network for providing advice in regard to cross-border trade. It also mentions the possibility of using the information superhighway to increase information pooling between administrations, institutions and

organizations responsible for consumer policy at local, regional, national and Community levels.

6. *Increase consumer confidence in foodstuffs.*

The COR approves the Commission's intention to prepare a Green Paper on foodstuffs legislation. It wants consumer policy to have a greater impact on foodstuffs policy and measures adopted to ensure that labelling is more exhaustive and easier for consumers to understand.

7. *Encourage the adoption of sustainable consumption patterns.*

The COR welcomes the Commission's recognition of the link between consumption and the environment. It recommends the creation of an effective European labelling system allowing consumers to make ecological choices, as well as the adoption of measures urging consumer organizations and individual consumers to participate in regional or local projects designed to reduce harm to the environment.

8. *Strengthen and increase consumer representation.*

The COR agrees with the Commission's intention to enhance the role

of consumer organizations, but it considers that these organizations should be supported above all at regional and local levels. On the other hand it would like consumers and users to have the possibility of genuinely participating in standardization work, an objective which can only be achieved by helping consumers and user organizations win the necessary powers.

9. *Help the Central and Eastern European Countries design consumer protection policies.*

The COR is happy that the Commission considers it necessary that the indispensable preparatory work for accession to the EU include the preparation of such policies. It emphasizes that the EU can provide invaluable aid to the CEEC by encouraging active cooperation, both within these countries and between these countries and the EU, between local authorities and organizations responsible for consumer policy.

10. *Contribute to the creation of a consumer policy in the developing countries.*

The COR emphasizes the need to protect children and adolescents in

these countries, because they are often the prime victims not only as consumers but also as a workforce. In this respect it urges the Commission to consider the possibility of affixing special labels to products from developing countries whose manufacture has not involved child labour.

For the text of the *Opinion*, contact:

Committee of the Regions
rue Belliard 79
B - 1049 Brussels
Tel.: +32 2 282 22 11
Fax: +32 2 282 21 80

For further information, contact the rapporteurs:

Ken Johansson / Barbo Sundback
Committee of the Regions
rue Belliard 79
B - 1049 Brussels
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¹ Reference to the Commission's *Communication*: COM(95) 519 final.
Reference to the COR's *Opinion*: COR 221/96 final.

Seminar on the Information Society and the Consumer

Members of the European Commission, consumer organizations, consultancies and academic institutions from across Europe met on 4 June in Brussels to discuss the role of the consumer in the information society. The seminar was organized by DG XXIV, in collaboration with BEUC, in accordance with the Commission's view that consumer policy in the information society is an important priority for its work. It also coincided with the completion of a study in this area which DG XXIV had requested and is to act as a catalyst for greater discussion at the Forum on the Information Society to be held in Dublin on 3-4 September.

Commissioner Emma Bonino opened the seminar by asking consumer organizations to help the Commission to make sure that the consumer's voice is heard in the developing information society. She spoke of the increasingly important role of consumer education, especially in schools, and the need for easy price and performance comparison of new communication technology.

The morning session began with four experts discussing what they considered to be the greatest benefits and concerns of the information society, how they saw these concerns being met and what role they envisaged for the European Commission. Ms Milne, representing the British consultancy 'Ovum', which was commissioned by DG XXIV to write a report on this subject, discussed

the importance of 'consumer empowerment', while Ms Lennard from the National Consumer Council (UK) expressed concern over the increasing knowledge gap between rich and poor, and young and old, and questioned the definition of the concept of 'universal service'. Ms Kerstiens from BEUC highlighted the importance of transaction security, contractual relations and data protection, while Professor Van Dijk from the University of Utrecht spoke of the advantages of a better-informed consumer and producer but warned of the dangers of an information overload.

All speakers clearly saw benefits in the information society but stressed the importance of creating an information society for all regardless of age, income, sex or geographic location. The role of the Commission, and more specifically that of DG XXIV, was seen as setting up a consumer advisory committee at European level giving expert knowledge to consumer organizations.

In contrast to the morning session, the first part of the afternoon session concentrated more on the role of consumer organizations as information providers using new technologies and the development of suitable applications. Mr Stevens from the Consumers' Association (UK) described his organization's on-line service planned for November 1996. Mr Nicolai from Consumentenbond (the Netherlands) and Ms de Coster from Test-Achats

(Belgium) described their organization's home-pages and the possibilities of interactivity for consumers. The seminar was given a global dimension by Ms Harris of Consumers International who informed participants of the level of information technology in offices of her organization throughout the world and also drew attention to the situation in developing countries.

The ensuing discussion again focused on the dangers of exclusion which certain developments (for example pay-TV) could bring to some consumers and on the need not to waste any time in getting to grip with the challenges posed by the information society. However, over-regulation was considered by Mr Wolsing from Verbraucherzentrale of North-Rhine Westphalia to be a danger to growth and progress. Arguments were put forward in favour of keeping any necessary regulations aligned with commercial reality.

The last speaker of the day was Ms Kaminara from DG XIII's Information Society Project Office (ISPO), who gave information on possible funding mechanisms for consumer related projects in the information society.

Mr Roberts, Head of Unit at DG XXIV, who heads the team working on consumer policy in the information society, concluded by describing the discussions as 'extremely fruitful', pointing out that technology itself is neutral and that it is the way it is manipulated which makes it either

good or bad, and informing the participants that a communication from DG XXIV on the subject will be developed in the autumn, resulting in an action plan for 1997, to ensure that the consumer is not forgotten in the information society.

Contact:

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Humanizing world trade

At its plenary meeting of 24 April, the **Economic and Social Committee** (ESC) adopted its *Opinion on the European 'Fair trade' marking movement*¹.

Fair trade marks are labels affixed to goods produced by manufacturers in developing countries who want to demonstrate to their clients in the industrialized world that they apply strict ethical standards, notably by paying their staff decent wages and allowing them to work in suitable conditions.

The ESC, which has taken a close look at this new but booming practice, recommends that:

- the development of these labels should be encouraged, so that consumers who are keen on sustainable consumption can shop in full knowledge of the facts;
- these labels should be awarded by certification bodies that are independent of the producers and distributors;

- use of these labels should remain voluntary, so as not to interfere with the free play of market forces;
- the criteria for awarding these labels should be based on internationally recognized reference instruments, such as ILO conventions or European certification standards in the framework of EU 45011², and not to reference instruments drafted by individual countries, since this would entail the risk of protectionism;
- a redress mechanism should be available, in the form of a mediator, if a decision is challenged (for example, in the event of refusal to grant a label for a given product);
- the European Commission should create a separate budget heading to help fund the development of this practice;
- consumers should be amply informed of the existence and significance of these labels;

- the ESC itself should play a major role in disseminating information on these labels and harmonizing the award criteria.

To obtain the text of the *Opinion*, contact:

Economic and Social Committee
 rue Ravenstein 2
 B - 1000 Brussels
 Tel.: +32 2 546 90 11
 Fax: +32 2 513 48 93

For further information, contact the rapporteur:

Ann Davison
 Economic and Social Committee
 rue Ravenstein 2
 Tel.: +32 2 546 90 11
 Fax: +32 2 513 48 93

¹ Reference: CES 538/96.
 External relations, commercial policy and development section.

² CEN standards governing certification bodies.

18

Home insurance in Europe - from very good to mediocre

On 25 April **BEUC** and **Test-Achats** presented the results of a survey on the price and quality of home insurance policies offered by approximately 60 companies in 12 European countries: Germany, Belgium, Denmark, Spain, France, Great Britain, Greece, Ireland, Italy, Luxembourg, the Netherlands and Portugal.

The main conclusion: both price and quality vary greatly from one country to another.

As regards quality - assessed on the basis of 30 criteria ranging from coverage to the obligation to rebuild the property after its total destruction, and including assessment of the value insured and exemptions (notably as regards the thorny issue of natural disasters) - France, Spain and Great Britain were classed in the 'very good' category; Germany, Belgium and Ireland in the 'good' category; Portugal, Denmark, the Netherlands and Luxembourg in the 'average' category and Greece and Italy in the 'mediocre' category.

As to price, at the extremes the ratio is five to one¹. On average, policies are cheapest in Portugal, Belgium, France, the Netherlands, Spain and Germany, and most expensive in Italy and Great Britain. In between come Luxembourg, Ireland, Greece and Denmark.

Combining the two criteria 'price' and 'quality', BEUC and Test-Achats have ranked the countries in the following categories:

- very good quality, but high to very high prices: Great Britain and Ireland;
- very good quality and low prices: Spain and France;
- good quality and low prices: Germany and Belgium;
- mediocre quality and low to average prices: Luxembourg and the Netherlands;
- mediocre quality and high to very high prices: Greece and Italy.

It was decided not to classify Denmark because of the insufficient number of responses.

BEUC and Test-Achats' conclusions: European citizens are far from equal in the domain of home insurance and, moreover, it is in practice very difficult for them to take out a policy in a country other than the one in which their property is located.

To remedy this situation BEUC and Test-Achats demand the adoption of a directive designed to harmonize insurance contract law.

Contact:

Test-Achats
rue de Hollande 13
B - 1060 Brussels
Tel.: +32 2 542 32 47
(Jean-Paul Coteur, author of the study)
+32 2 542 32 35
(Marie Tack - Press Office)

Valerie Thompson
Press Officer
BEUC
avenue de Tervuren 36
B - 1040 Brussels
Tel.: +32 2 743 15 90
Fax: +32 2 735 74 55

¹ Price of average annual premium for a 'high' level of risk: 858 ecus in Great Britain as opposed to 183 in Portugal!

SWEDEN • SWEDEN AND THE EU CONSUMER POLICY

On 13 March the **Swedish government** submitted a report to Parliament regarding Sweden's stand on consumer policy within the European Union. Here are the main ideas it contains.

In his introduction, Leif Blomberg, Sweden's Minister for Consumer Affairs, notes that with his country's accession to the EU, cross-border trade and competition have increased, resulting in lower prices and a wider range of goods and services as direct benefits for the Swedish consumer. Certain problems, however, cannot be ignored. These include the difficulty of assessing the real quality and costs of the new products; the risk of low quality, or even dangerous, goods being dumped on the Swedish market; the risk of misleading advertising invading the Swedish media; the difficulty of getting compensation when faulty products have been purchased abroad, etc. At EU level, the Swedish government also finds causes for concern. For instance, consumer issues are sometimes overshadowed by other priorities; the principles of subsidiarity and proportionality sometimes become excuses for leaving consumers without adequate protection; in certain areas such as agriculture, transportation or energy, regulations and subsidies hinder competition to the detriment of consumers' interests, etc.

To help solve all these, Sweden aims to take initiatives in the following areas:

PROTECTION OF HEALTH AND SAFETY:

- *product safety*: regulations already exist, but stricter control and better prevention are needed, and these

should be enforced in the same way in all Member States so that competition is not distorted;

- *prevention of accidents*: the data entered in EHLASS (the European Home and Leisure Accident Surveillance System) should be analyzed to provide guidance for work on product safety, and RAPEX (Rapid Information Exchange Systems) should be implemented on a large scale so that each national safety authority can have quick access to information about incidents in other countries;
- *child and youth safety*: specific safety regulations exist for toys, but not for child-care products, such as dummies and baby-walkers. From Sweden's point of view, all products intended for children should be submitted to the same set of strict rules;
- *foodstuffs*: the rules governing labelling need to be stricter in order to enable consumers, especially those suffering from allergies, to make more informed choices.

ECONOMIC AND LEGAL PROTECTION:

- *financial services*: consumers need clearer information as well as easier access to justice, especially in the case of cross-border purchase of such services;
- *overindebtedness*: Sweden advocates at least co-ordinating at EU level the national rules intended to prevent what is becoming a scourge for an increasing number of individuals and families all over the EU;
- *European Monetary Union*: during the transition to the single currency,

the EU and the national governments should take necessary measures to prevent any 'hidden' price increases and help consumers understand 'new' prices;

- *marketing and information*: for the benefit of both consumers and corporations, basic rules applying to marketing activities should be the same in all Member States. In addition, the scope of the directive on misleading advertising should be extended to include the broader notion of 'unfair marketing'. Finally, the 'television without frontiers' Directive should be amended to ban commercials directed at children;
- *essential public utility services*: in the case of deregulation or privatization, consumers' rights to information, quality and tort redress should be guaranteed at both national and EU level. Sweden encourages the Commission to investigate problems which may arise when deregulation or privatization occurs, and to propose adequate consumer protection measures;
- *guarantees and after-sales services*: Sweden is in favour of a high level of consumer protection in these matters, but thinks that it is unnecessary to try to unify the relevant national laws;
- *access to justice*: Sweden gives its full support to any EU measures aimed at facilitating the resolution of disputes arising from cross-border purchases. It also favours the mutual recognition of the right of consumer organizations to pursue litigation on behalf of one country's consumers in another country.



INFORMATION AND EDUCATION:

- *research*: research on consumer issues should be on the Commission's agenda, preferably in its forthcoming 5th Research Programme;
- *consumer information and education*: consumers, especially the youngest ones, should be trained to be more critical. Sweden would like the EU to support and complement more actively the efforts made by Member States in this matter;
- *information technology*: Sweden supports the adoption at EU level of measures guaranteeing all consumers access to user-friendly and secure electronic services;
- *sustainable consumption*: strategies should be developed at EU level to encourage citizens to adopt

environmentally-friendly consumption - and production - habits.

THE EU'S WORKING METHODS:

Firstly, Sweden believes that the application at EU level of its policy of openness, in particular the right for the public to have access to official documents (including reports and recommendations preceding final decisions), would strengthen the consumer's position. Secondly, decision processes, as well as legal texts, should be simplified. Thirdly, the Commission should draft a Green Paper listing, analyzing and ranking in order of importance all consumer policy issues. Fourthly, the EU should see to it that consumer legislation is properly transposed and implemented

in all Member States. Lastly, with a view to broadening the scope of consumer representation, Sweden proposes to set up a 'Consumer Parliament' which would meet once a year to provide the Commission with ideas and experiences. Between these meetings, the Commission would, of course, continue to consult with national and international consumer organizations and the Consumer Committee.

The full report (in Swedish), or a summary in English can be obtained from:

Ministry for Consumer Affairs
Civildepartementet
S - 10333 Stockholm
Tel.: +46 8 405 10 00
Fax: +46 8 723 11 93

• AGREEMENT ON SAFER TOYS

Since 1 January 1995 all toys sold in Sweden must comply with European safety standards and, as proof of conformity, the manufacturers or importers must affix the CE mark. As to traders, they must also be extremely attentive, because persons selling toys that are not in conformity may be fined or sentenced to prison.

But despite this threat of sanctions there have been numerous cases of negligence and fraud. Hence the **Konsumentverket** (Swedish Consumer Agency) states that approximately half of the potentially dangerous toys it vetted in 1995 did not meet the European safety standards, even those that bore the illustrious label. For example, more than half of the rattles and children's bicycles examined fell foul of the rules¹.

Although Konsumentverket has carried out numerous tests, it is impossible for it to police the total 60 000 types of toys available on the market. That is why in May it concluded an agreement with KF (the cooperative federation), which guarantees the safety of all toys sold by this distributor and it would like to see this initiative adopted across the board. Under the terms of this agreement, KF undertakes to check that all the toys offered by its network (the stores Obs, B&W and Stor & Liten) are in conformity with the standards. KF has to insist that its suppliers submit all the documents related to their products, and must conduct its own sample tests in its laboratory.

Stig Håkansson, head of Konsumentverket's safety programme, hopes to

conclude similar agreements with other distributors.

Contact:

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S - 16215 Vällingby
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+46 8 759 83 45 (Press Office)
Fax: +46 8 38 22 15

¹ See the article titled 'Sweden - stop the sale of dangerous rattles!' in the 'Countries' section of the October 1985 issue of **INFO-C**.

• ROAD TRAFFIC AND CARBON DIOXIDE

The **Konsumentverket** asked over 13 000 car drivers how they thought carbon dioxide pollution from cars should be reduced. They had to choose between seven options (but several choices were possible).

Result: 81% of the respondents felt that *pressure should be put on carmakers to manufacture vehicles that consume less fuel*, even if this meant a price hike from 5 000 to 10 000 kroner.

But fewer (52%) were eager to *raise purchase and road taxes on vehicles that consumed more fuel than average*; considerably fewer (38%) favoured *the introduction of protective zones and municipal toll roads*; an even smaller number (35%) wanted to *limit vehicle speed*; and frankly almost nobody (2%!) was keen to *increase petrol tax by two kroner per litre*.

For further information and/or to order the report from which these figures are taken, contact:

Konsumentverket
Box 503
S - 162 15 Vällingby
Tel: +46 8 759 83 00
+46 8 759 83 45 (Press Office)
Fax: +46 8 38 22 15

SPAIN • CONDEMNATION OF A PHILIP MORRIS ADVERTISEMENT

On 5 June Philip Morris Europe published an advertisement in the media¹ which, by comparing the health effects of certain everyday activities and *passive* inhalation of tobacco smoke, gave the message that tobacco smoke is less hazardous to health than eating a biscuit a day.

Immediately, the **Ciudadano** (citizen) Foundation demanded that this advertisement be withdrawn at once,

arguing that the information it contained was biased in that consumers who eat a biscuit decide for themselves to take on the 'risk' associated with this activity, while passive smokers are at risk whether they like it or not.

Pádraig Flynn, European Commissioner responsible for health policy, has also castigated this campaign.

Contact:

Ciudadano
Calle Atocha 26, 3^a/izda
E - 28012 Madrid
Tel: +34 1 369 12 85
Fax: +34 1 369 08 27

¹ In Spain, but also in the other European countries.

• A 'EUROPEAN SUPERMARKET' TO EDUCATE YOUNG CONSUMERS

In an article titled 'El supermercado europeo' (the European supermarket), published in the May 1996 issue of the magazine **info consumo BBS**, Nieves Álvarez Martín proposes promoting European consumer policy directed at young Europeans by creating a 'European consumer school'.

At this school, permanent workshops would be set up to analyze various consumer problems and compare the situation of consumers in different Member States of the Union and a 'European supermarket' would sell products from the 15 Member States, thus giving schoolchildren an

opportunity to compare offers, to scrutinize labels, to check that standards are complied with, etc. - all this at European level. Moreover, thanks to a 'minibank' which would provide them with all the currencies of the Union as well as the ecu (or euro), young people could familiarize themselves with the use of foreign currencies and a European currency. Finally, the school would serve as a multimedia documentation centre in the domain of consumer education and a forum for exchanges of teachers from all the Member States, who could work together to prepare action programmes, create teaching aids, etc.

Nieves Álvarez Martín argues that this would be a simple, practical and low-cost way of helping young Europeans become attentive consumers of the products and services available in the Single Market.

Contact:

Nieves Álvarez Martín
info consumo BBS
MAG (Estudios de Consumo)
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Fax/BBS: +34 42 58 10 67
Email: infocon@lander.es
Internet: www.lander.es/~infocon

ITALY • CODACONS ON THE NET

CODACONS (Coordinamento delle Associazioni dei Consumatori - coordination of consumer associations) now has an Internet site at www.fnc.net/codacons/home/htm. All consumers are welcome to write to this site about their problems, which CODACONS' staff specialized in the

protection of consumer rights will try to resolve. No subscription is required and the service is completely free of charge. The site also contains information on environmental issues, which should be useful for all those who are interested in sustainable consumption.

CODACONS can also be contacted at the following address:

CODACONS
Viale G. Mazzini 73
I - 00195 Rome
Tel.: +39 6 373 517 38
Fax: +39 6 373 524 50

AUSTRIA • THE MINISTRY OF CONSUMER PROTECTION ON THE NET

Since 15 March the **Bundesministerium für Gesundheit und Konsumentenschutz** (BMGK - federal ministry of health and consumer protection) has been accessible on Internet at <http://www.bmg.gv.at/bmg/>. The site contains the latest information on consumer rights and health issues such as AIDS, smoking, inoculations, etc., fact sheets on certain diseases and how

to prevent them, and even a brief description of the activities of the various services of the BMGK. In addition, the site is interactive - so one can send electronic mail to Federal Minister Christa Kammer or order publications at the click of a mouse.

But the BMGK can, of course, still be contacted at:

Bundesministerium für Gesundheit und Konsumentenschutz

Büro für Konsumentenfragen
Radetzkystr. 2
A - 1031 Vienna
Tel.: +43 1 222 711 72 - 4785
Fax: +43 1 222 715 58 31

UNITED KINGDOM • LOCAL AUTHORITIES TO COMPETE FOR TRADING STANDARDS AWARDS

'Effective trading standards work is vital for the economic well-being of consumers and business' John Bridgeman, Director General of Fair Trading, declared, as he announced the Excellence in Trading Standards award scheme on 25 June. 'And it is all the more important to me, as trading standards officers are the eyes and ears of the **Office of Fair Trading** and other central government departments,

such as the Ministry of Agriculture, Fisheries & Food (MAFF) and the Department of Trade & Industry (DTI).'

The scheme aims to raise the profile of trading standards work by recognizing authorities providing the best service and encouraging others to emulate them. The awards will be presented annually from October 1997 onwards. The jury will consist of an independent

panel. All local authorities can enter the competition. Application forms and guidance will be issued early next year.

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Office of Fair Trading
Field House
Breems Buildings
UK - London EC4A 1PR
Tel.: +44 171 242 2858
Fax: +44 171 269 8961

• BID TO STEM CREEPING TIDE OF CLASSROOM COMMERCIALS

According to the **National Consumer Council** (NCC), businesses are targeting school pupils with an ever-increasing number of so-called educational materials which are biased, plastered with company logos or even actively encourage children to eat chocolate bars or fast food.

Considering that such practices are counter to the interests of pupils, parents and teachers - not to mention, in the long run, sponsors themselves, the NCC has published a guide on educational sponsorship titled ***Sponsorship in schools - Good practice guidelines***.

The guidelines, which have been prepared by a working party of consumer, education and industry representatives, are designed to help all those responsible for children's education to evaluate sponsored materials and to advise industry and charity sponsors on how to produce materials which convey an educational, rather than a marketing, message.

In order to measure up to the guidelines, sponsored materials must:

- have been tested on a range of pupils in the target group;
- clearly indicate the sponsor's identity, as well as the age group and the curriculum area for which they are intended;
- be balanced and objective (e.g. by presenting alternative viewpoints, distinguishing between facts and opinions and, above all, acknowledging the sponsor's market interests);
- be devoid of advertising and promotional messages;
- not promise to offer the sponsor's products as a reward for pupils' academic performances;
- avoid all social, racial, cultural and sexist stereotypes;
- not encourage unsafe or unhealthy activities;
- not be distributed to schools or, even worse, directly to pupils, without permission.

Launching the guidelines, NCC Chairman David Hatch said the NCC wanted to encourage a debate on the rising tide of US-style commercialism in classrooms in the UK¹.

Sponsorship in schools - Good practice guidelines has been sent to all primary, middle and secondary schools in the UK, Parent Teacher Associations (PTAs), as well as key charity and business sponsors.

Contact:

Emma Hellyer
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National Consumer Council
20 Grosvenor Gardens
UK - London SW1W 0DH
Tel.: +44 171 730 3469
Fax: +44 171 730 5851

¹ In 1995, the USA's **Consumers' Union** published ***Captive Kids***, which claimed that 68% of the sponsored educational materials it looked at were biased and/or contained inaccurate information. It also gave details on 'Channel One'. Where schools sign up for it, this controversial 12-minute TV programme, including two minutes of advertising, is made a compulsory part of the school day in return for free equipment (a satellite dish, TVs and VCRs).

Contact:

Consumers' Union
Truman Avenue
USA - Yonkers, NY 10703
Tel.: +1 914 378 2000
Fax: +1 914 378 2900

- **HEALTH CLAIMS ON FOODS MAY BE BREAKING LAW**

Food companies that make health-boosting claims for their products may be breaking the labelling regulations, according to a report by the **Food Commission**¹ published on 30 April.

According to the Food Commission, claims such as 'helps to boost your body's immune system' (Nestlé yoghurt), 'healthier for the heart' (Heartwatch Omega white bread) and

'can help reduce excess blood cholesterol' (Ribena Juice & Fibre) are breaking the Medicines Act guidelines and the Food Labelling Regulations preventing foods from implying that they 'are capable of preventing, treating or curing human disease'.

Tim Lobstein, the Food Commission's co-director, is calling for a test case to decide the matter.

Contact:

The Food Commission
3rd floor, Viking House
5/11 Worship Street
UK - London EC2A 2BH
Tel.: +44 171 628 7774
Fax: +44 171 628 0817

¹ *Functional Foods Examined*, 1996.

- **CONSUMER BODIES' NAMES NOT TO BE (MIS)USED IN ADVERTISEMENTS**

Three home improvement companies, Coldseal Ltd., the John Williams Group Ltd., and John Williams Windows, have assured the **Office of Fair Trading** (OFT) that they will never again publish advertisements which are likely to mislead readers over advice given by consumer bodies.

The ads, which referred to *Home Improvements*, a free guide for consumers published by the OFT, and to advice given to consumers by Tony Northcott, chairman of the Institute of Trading Standards Administration

(ITSA), at the opening of the last National Consumer Week, led readers to believe that the OFT and the ITSA endorsed the products and services of the companies.

John Bridgeman, Director General of Fair Trading, recalled that his Office is not empowered in any way to endorse or recommend the products or services of a business.

Note that it was confirmed by the High Court in a case brought by the Director General, under the Control of Mis-

leading Advertisements Regulations 1988, that it is possible for an advertisement to mislead by its overall presentation or by the impression it gives, or by what it does *not* say, even if everything stated in it is literally true.

Contact:

Office of Fair Trading
Field House
Breams Buildings
UK - London EC4A 1PR
Tel.: +44 171 242 2858
Fax: +44 171 269 8961

FRANCE • THE 'TOUR DE FRANCE' OF SAFETY IN THE HOME

The **Ministry of the Economy and Finance** (responsible for consumer policy) has just reported on its campaign to prevent accidents in the home, which kill 18 000 persons in France each year, mainly children and elderly people.

Between 27 February and 11 June an exhibition was conveyed by truck to the heart of ten large cities (Paris, Nantes, Bordeaux, Toulouse, Perpignan, Marseille, Lyon, Dijon, Strasbourg and Lille). The truck, designed by architect Jean Nouvel, regularly parked in the most frequented downtown area, where its spectacular appearance made it the focus of attention (stainless steel bodywork, illuminated information panel outside, gangway-type access stairs, etc.). Moreover it was equipped with an integrated recording studio from which local radio stations could broadcast special programmes. The

exhibition, which occupied a surface of 85 m² inside the truck, consisted of a reproduction house with garden, identifying the main hazards and providing tips on how to prevent them. Recorded commentaries, three-dimensional images and information notes positioned at an appropriate height were provided to help children better visualize the dangers. Finally, two brochures with ample graphics recapitulating all the prevention tips were distributed, one intended for parents and the other for the elderly, while children were given little games to help them memorize what they had seen.

The organizers are very satisfied with the results of this 'Tour de France': more than 35 000 persons, including schoolchildren from almost 200 kindergartens and primary schools, visited the roadshow; more than 130 000 brochures and 100 000 games were distributed; more than 60 local

radio stations advertised the arrival of the roadshow in their city and made special broadcasts from the integrated studio; the radio station France-Info produced ten news slots on the main types of home accidents which were broadcast throughout the inaugural day of the exhibition in each city visited; numerous articles were published in the national and regional press; the campaign received the Grand Prix for Press Relations 1996 and - last but not least - 80% of the respondents to a questionnaire available at the exit of the truck declared that they intended to modify some aspect of their behaviour on the basis of what they had learnt.

Contact:

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Direction de la communication
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Fax +33 1 43 45 73 20

• BEWARE OF UNRELIABLE ALCOHOL TEST KITS!

In France, as in other countries, alcohol test kits - small devices for measuring blood alcohol using a chemical or electronic procedure - are proliferating on the shelves of pharmacies and superstores. The **Institut national de la consommation** (INC - national consumer institute) decided to check their reliability with the aid of laboratory tests on voluntary human guinea pigs.

Verdict: of the 11 kits tested (four chemical and seven electronic kits), no less than six were judged 'unsatisfactory' or 'very unsatisfactory' (one chemical and five electronic kits)¹!

Given the dire consequences for road safety that may result from using a defective kit, INC urges that:

- the standards these kits must comply with, as well as their conditions of approval, be tightened up;
- under no circumstances may a kit be placed on the market without prior approval;
- regular checks be conducted on kits present on the market;
- the Commission de la sécurité des consommateurs (France's consumer safety commission) order the withdrawal of the defective models from the market.

Contact:

Christian de Thuin / Sylvain Deshayes
Institut national de la consommation
80 rue Lecourbe
F - 75732 Paris Cédex 15
Tel.: +33 1 45 66 20 20
Fax: +33 1 45 67 05 93

¹ For details on the results, consult the June issue of **60 millions de consommateurs**.

• AGREEMENT ON THE 'MULTIPROPERTY MANAGER LABEL'

In its October 1995 issue¹, **INFO-C** reported on the appeal launched by the **Association des Responsables de Copropriétés** (ARC - co-owners' association) and other consumer associations urging the creation of a 'multiproperty manager label' (as in 1994 French law made it possible to 'label' services).

Last May an agreement was signed between five organizations representing co-owners² and two organizations representing professional multiproperty managers³, as well as a number of individual multiproperty managers, finally giving birth to this label.

This agreement stipulates that:

- all professionals who wish to do so may declare their adherence to the

terms negotiated between the representatives of the managers and those of users, thus declaring themselves candidates for the label;

- an approved monitoring body shall verify that the candidates for the label fully meet the requirements and that the holders of the label comply faithfully with the provisions⁴;
- failure to respect these provisions will immediately be sanctioned by withdrawal of the label.

Moreover the signatories to the agreement have decided to establish a parity committee to resolve disputes, so that the parties concerned can steer clear of the courts, but without evading their responsibilities.

• TRAINING COURSES IN CONSUMER AFFAIRS

The **Centre Régional de la Consommation**, which is an approved training centre, organizes training courses intended for consumer information and education relays. The themes addressed cover consumers' major everyday concerns - product labelling, foodstuffs regulations, payment cards,

consumer debt, cross-border shopping, and home ownership, to mention but a few. These courses are not programmed in advance but are provided on demand. Hence, training can be adapted to the needs of specific groups.

Contact:

Association des Responsables de Copropriétés
29 rue Joseph Python
F - 75020 Paris
Tel.: +33 1 40 30 12 82
Fax: +33 1 40 30 12 63

¹ Article entitled 'Making multi-properties work better' in the 'Countries - France' section.

² Association des Responsables de Copropriétés (ARC), Union Nationale des Associations de Responsables de Copropriétés (UNARC), Association des Nouveaux Consommateurs (ANC), Union Féminine Civique et Sociale (UFCS) and Association des Familles Catholiques (AFC).

³ FNAIM and UNIT.

⁴ The certifying body chosen is Qualité France. It should be noted that its job is not just to carry out controls on its own initiative, but also to handle all complaints from co-owners.

**FRANCE AND BELGIUM • THE FIRST EUROS GO JINGLE JANGLE**

The first legal-tender coins denominated in euros¹ have been minted in a limited quantity by the Monnaie de Paris, the French coin-manufacturing authority. The coins have been issued in gold, silver and platinum and are primarily intended for numismatists, who will be able to buy them in France and in Belgium. They belong to the 'Monuments of Europe' series and show the Grand Place in Brussels.

This initiative of the Monnaie de Paris is part of the run-up to single currency, which will of course intensify in the months to come.

Contact:

Monnaie de Paris
11 quai de Conti
F - 75006 Paris
Tel.: +33 1 40 46 56 25
Fax: +33 1 40 46 57 03

International Numismatic Management
chaussée de la Hulpe 181, box 5
B - 1170 Brussels
Tel.: +32 2 663 14 80
Fax: +32 2 663 14 94

¹ Their face value is indicated both in French francs and in euros.

BELGIUM • BANKS AND HOW THEY PERFORM

Under the title 'Vous et votre banque' (you and your bank), **Test-Achats** magazine *Budget & Droits* published a dossier on the banks' strengths and weaknesses in its June/July 1996 issue.

There are three strands in this study.

1. CONSUMER SATISFACTION SURVEY

Over 3 500 members of Test-Achats replied to a questionnaire concerning their bank. Their replies show that:

- consumers are loyal to their banks, most of which are large institutions. For example, clients interested in a new product (such as a savings pension or mortgage loan) rarely compare the offers made by different establishments;
- small institutions attract only a minority of consumers - those who have set out to do 'financial shopping around' - and they choose them because of the higher rates they offer on savings products, the lower rates on loans, and the lower administration costs charged for managing the accounts;
- on the whole, the respondents were satisfied with their banks, but this

was even more pronounced among those who chose their bank after shopping around. Once again Test-Achats encourages consumers to *compare* before deciding.

2. COMPARISON OF THE COST OF A CURRENT ACCOUNT IN 40 BANKS

The annual cost of a current account may amount to several thousand Belgian francs. While Test-Achats does not challenge the invoicing of certain services as such, it roundly condemns the fact that banks continue to apply rates of between 15 and 20% annually¹ for automatic credit and that they have still not abolished the system of value dates². As regards the latter practice, Test-Achats supports the bill designed to outlaw it currently before Parliament.

3. STUDY OF THE PRACTICAL FUNCTIONING OF THREE CURRENT ACCOUNTS DURING A YEAR

Test-Achats is happy to report that - with one or two exceptions (which were in the consumer's favour anyway) - the charges levied by the banks corresponded exactly to those

set out in their standard terms.

However the survey highlighted a number of shortcomings, such as the fact that in several banks it was possible to cash crossed cheques, although the money should normally be paid into an account.

The article in *Budget & Droits* includes several tables classifying the banks in accordance with the criteria used in the survey.

Contact:

Budget & Droits
Test-Achats
rue de Hollande 13
B - 1060 Brussels
Tel.: +32 2 542 32 47 (Jean-Paul Coteur)
+32 2 542 32 56
(Pierre Van Eeckhaute)
+32 2 542 35 35
(Marie Tack - Press Office)
Fax: +32 2 542 32 11

¹ While the interest rate on mortgages is now down to 8.9% and the yield of a *well-performing* savings account barely 4.5%.

² This is the notorious 'D-1/D+1' system, which allows the banks to credit a payment on the working day following the operation, while withdrawals are debited on the day before the operation.

• **INFORM VIEWERS - DON'T ENSLAVE THEM!**

Created on 6 January 1994, the **Association des Téléspectateurs Actifs** (ATA - association of active television viewers) aims at converting couch potatoes into informed and demanding consumers of television programmes¹.

The Association's regular activities comprise:

- the publication of *Comment télé-vous?*, a monthly bulletin for keeping in touch with its members and putting across its views to the audiovisual media;
- the production and compering of *'Télés sur écoutes'*, a weekly one-hour radio broadcast during which a guest speaker comments on recent events in the television world;
- planning and compering of *'Midis de l'audiovisuel'*, a monthly cycle of debates on basic issues (for example, 'How does television approach history?');
- the organization of *'Forum TV'* evenings: people invite a group of friends home and two ATA members show a video demonstrating both recent blunders and achievements of the television channels;
- the keeping of a video stand with repeat showings of television gaffes;
- the organization each June of the *'ATA d'Or'*, a ceremony at which an independent jury singles out the best and worst TV practices during the past season. This year the ATA

d'Or went to the regular planning of prime time reporting broadcasts on RTBF and the use by the Cinquième (a French educational channel) of PDC, a more advanced system than ShowView, which triggers the VCR's record function only when the selected programme actually begins. At the other extreme, the jury awarded the 'lemon of the year' to the welter of advertising and sponsoring during children's hours and the proliferation of spots for Audiotel services.

Nor does the ATA hesitate to beleague the TV channels, the regulatory authorities and even the (national or European) legislators on the issues it considers most important. To mention but a few examples, it sent a mailshot to candidates for the recent Belgian legislative elections (1995), asking them whether they were willing to back a bill stipulating real sanctions for channels found guilty of 'bad practice'²; on 1 March it wrote to Jean-Marie Cavada, France 3's long-standing anchorman and coordinator of the 'Sidaction' evening (an anti-AIDS campaign) - broadcast by all the French channels on 6 June - urging that anecdotal and spectacular elements should not overshadow the basic issues and that the most informative sections be broadcast early on in the evening and not late at night; finally it launched an appeal for the adoption, at European level, of rules governing the 'labelling' of televised programmes, rendering mandatory the

dating of broadcasts so that viewers can know immediately whether they are watching a live, pre-recorded, or off-line programme. The ATA considers that there are genuine democratic arguments for such a measure, given the manipulations (cuts, insertions, etc.) which a prerecorded broadcast may be subjected to in the editing room.

Finally, it persuaded the Ethics Committee on telecommunication information services to condemn phone-in game centres who were infringing the legislation in force, notably as regards informing the public of the cost of connection time.

For a full and detailed list of the 1996 ATA d'Or prizewinners, to subscribe to *Comment télé-vous?*, to receive the list of radio stations that broadcast 'Télés sur écoutes' with the full programme schedule, or to obtain additional information on all ATA's measures and position statements, contact:

Benoît Goossens
 President
 Association des Téléspectateurs Actifs
 rue Américaine 106
 B - 1050 Brussels
 Tel./Fax: +32 2 539 19 79

¹ Broadcast on channels that can be captured in francophone Belgium.

² Since all the responses were positive, the ATA now awaits the adoption of such a law.



• AN ASSOCIATION TO EDUCATE YOUNG CONSUMERS

Economic agents are increasingly targeting young people, be it in the domain of foodstuffs, music, clothing or even banking services. And even if a young person is not a buyer he is often a 'prescriber'. Young people advise, recommend or... demand the purchase of all kinds of consumer goods for their families and peers. It is in order to help young consumers cope with advertising campaigns directly or indirectly targeted at them that the association **RÉAJC** (Réseau-Association des Jeunes Consommateurs - network association of young consumers) has been created.

This pluralist, independent and Europe-oriented youth organization held its first general assembly on

28 June at the premises of the Ligue des Familles in Brussels. Its short- and medium-term goals are as follows: completion of a qualitative survey on consumption among young people aged 11 to 18, the publication of teaching material on the problem of 'vital needs', the launching, at the start of the 1997 school year, of clubs to support disadvantaged young people, and the creation of 'consumer schools' to train facilitators for these youth clubs.

The RÉAJC will be located at Carrefour, rue du Marteau 19, 1000 Brussels. Naturally this is not a branch of the well-known French chain of stores, but a meeting-place for numerous youth associations, notably the ECB

(European coordination bureau of international youth organizations). The members of its board of directors are: Pierre Garin, dietician, Annick Moreau, graduate in hospital management, Marthe-Marie Rochet, teacher (president), Catherine Versheure, philosopher (secretary) and Xavia Wesel, graduate in work sciences and accountant (treasurer).

RÉAJC's long-term objective is to establish a 'European coordination centre for young consumers'.

Contact:

Marthe-Marie Rochet
RÉAJC
avenue Cdts Borlee 28
B - 1370 Jodoigne
Tel.: +32 10 81 57 46

CENTRAL AND EASTERN EUROPE • INTERNATIONAL SYMPOSIUM IN BUCHAREST

From 29 April to 6 May 1996 Bucharest hosted an international symposium on consumer policy in the European Union. The seminar was organized by the Catholic University of Louvain's Consumer Law Centre and the **Oficiul pentru Protecția Consumatorilor - România** (Romanian consumer protection office) and was financed under the PHARE programme.

The 140 guests, representing government institutions, universities, parliaments, trade unions, economic operators, consumer associations and non-governmental organizations, hailed from Romania, Slovenia, Slovakia and the Czech Republic.

They attended presentations given by international experts and professors at

the Consumer Law Centre designed to familiarize them with Community consumer law with a view to harmonizing their national legislation.

Subjects addressed in the presentations included:

- the creation of a Community legislative framework for consumer protection;
- producers' liability for defective products;
- general product safety;
- public instruments to control the enforcement of consumer safety legislation;
- unfair terms in consumer contracts;
- misleading advertising, commercial practices and selling methods;

- standardization and quality certification;
- labelling of foodstuffs and price indication;
- representation of consumer interests and consumer involvement in the European Union's decision-making procedure.

A 'Strategy for integrating Romania in the European Union', based on the European Union's consumer protection directives and regulations, has been prepared in Romania. Harmonization of Romanian legislation with the law of the European Union is a major aspect of this strategy. To this end Romania intends to introduce legislation in the following areas in the near future:

- producer liability for defective products;

- labelling of foodstuffs;
- marking of textile products;
- misleading advertising.

Contact:
 Gheorghe Tiplica
 Secretary of State
 Head of the Consumer Protection Office
 bd Nicolae Balcescu 21
 R - 70122 Bucharest
 Tel.: +40 1 615 6692
 Fax: +40 1 312 3596

• CONSUMERS MISLED BY 'GREEN CLAIMS'

A Slovenian shopper picks up an aerosol with the words 'environmentally friendly' splashed across in English, while a Polish consumer buys a washing-up liquid with the German environmental mark 'Der Grüne Punkt' prominently displayed, and Hungarians clean their toilets with a toilet cleaner produced in Poland, which claims to contain only 'natural acid contents' (sic!)...

These examples are taken from a report titled **Environmental Labelling in Central and Eastern Europe**, issued by **Consumers International**, which summarizes the results of a survey funded by the United Nations Environment Programme and carried out by six consumer organizations in Poland, Hungary, Slovenia, Slovakia, Latvia and Russia¹.

According to the survey, Central and Eastern European consumers are facing new challenges as Western products flood into their marketplace. Indeed, 'green labelling' is increasingly being used to promote goods around the world, and consumers everywhere are struggling to sort through the promises and hype. But in the case of the labelling of products sold in Central and Eastern Europe, the survey found that 'much of the available information is obscure, inaccessible, partisan or contested'.

Seven different products sold in shops in major cities were examined: paper tissues, toilet paper, washing powder, washing-up liquid, toilet-cleaning liquid, car and motorcycle engine oils and aerosol sprays.

The following problems were identified:

- 'green claims' often appeared in English with no translations;
- the information was applicable only in the country where the product was manufactured. For instance some products proclaimed that they were 'recyclable', even though no such facility was available in the country where they were sold. This was particularly true of the German 'Der Grüne Punkt', which appears on virtually all German products as part of a scheme to encourage the recycling of packaging waste: since packaging is supposed to be recovered by the - German - operators of the scheme, this symbol has no relevance in Central and Eastern European markets!
- many products - particularly washing-up liquids and toilet cleaners - boasted that they were ecologically 'good' because they were free of certain chemicals, such as phosphates, but those products would not typically contain those chemicals in the first place!
- many of the claims were completely meaningless - for instance an item

produced in Russia was labelled 'pure ecological product' and an Italian-manufactured product claimed to be 'untoxic bleached'.

The authors conclude that there is a need for more rigorous definition and tighter control of 'green claims' in Central and Eastern Europe, something that can be achieved using the International Standards Organization (ISO)'s draft guidelines on manufacturers' own labels², as well as for supplying real environmental information to consumers, for instance via the rapidly growing independent consumer and environmental organizations.

Contact:
 Alina Tugend / Andy Roberts
 Consumers International
 24 Highbury Crescent
 UK - London N5 1RX
 Tel.: +44 171 226 6663
 Fax: +44 171 354 0607
 Email: proect@consint.dircon.co.uk

¹ The National Association for Consumer Protection in Hungary, Latvia's Club for the Protection of Consumers' Interests, the Consumers' Federation of Poland, The CIS' Inter-Republican Confederation of Consumers' Societies (Konfop), the Association of Slovak Consumers and the Slovene Consumers' Association.

² Revised draft ISO/TC 207/SC3/WG2 - N87. Although still only a discussion document, it provides a useful framework for analysis.



— Finland —

Illegal television commercials for credit accounts

A Finnish law transposing a European Directive¹ makes it compulsory for advertisements for credit accounts to specify the real annual interest rate (in Finnish: 'todellinen vuosikorko').

Aktiiviraha Oy, which merged with Handelsbanken Finans Ab in 1995, was using two television commercials for consumer credit accounts, which fell foul of this rule.

In taking the company to Court, the Consumer Ombudsman stressed the fact that giving consumers information

on the real annual interest rate is of paramount importance, because the decision to use a credit account may have a considerable and lasting impact on their finances, and also because this is the only way they can easily compare different credit offers as well as weigh up the alternative of paying cash vs taking a credit.

The Market Court decided to issue an injunction on Handelsbanken Finans Ab. The injunction was enforced with a conditional fine of FMK 200 000.

[*The Consumer Ombudsman vs Handelsbanken Finans Ab*, case No 1996:008, 17.4.96]

Contact:

The Consumer Ombudsman
PO Box 306
SF - 00531 Helsinki
Tel.: +358 0772 61
Fax: +358 0753 0357

¹ Directive 87/102 as amended by Directive 90/88.



By enshrining the principle of strict liability for defective products, Directive 85/374/EEC on product liability triggered far-reaching changes in civil liability law in the Member States.

How do things stand ten years after its adoption? Has it often been invoked before the courts? Has it led to an 'American-style' litigation explosion? Has it led to difficulties in connection with insurance? Has it occasioned increases in manufacturers' premiums? Has it improved their product safety policy? Has it interfered with the free movement of goods? Are consumers really better protected thanks to the Directive?

It was to answer these questions, along with many others, that the Consumer Law Centre at the Catholic University of Louvain organized an international conference on 23 and 24 March 1995 on the evaluation of the Directive's application in practice.

The proceedings - a work of over 300 pages - have recently been published. Titled *La Directive 85/374/CEE relative à la responsabilité du fait des produits: dix ans après / Directive 85/374/EEC on product liability: ten years after*, this volume - of which certain chapters are in English and others in French - was edited by Monique Goyens, Head of the 'European Affairs' project at the Consumer Law Centre.

The **first part** recalls the Directive's main provisions and objectives. The **second part** studies its effects on the law of the three countries where it has triggered the most significant doctrinal and case law developments: the United Kingdom, Italy and the Federal Republic of Germany. The **third part** briefly describes its impact on the Belgian, Spanish, French, Greek, Irish, Luxembourg, Dutch and Portuguese legal orders. The **fourth**

part addresses the Directive's impact on product liability insurance and on European industry, and on the exact degree of harmonization which it has occasioned, notably as regards the delicate problem of determining the applicable law and the competent court. Finally, Monique Goyens summarizes the conclusions that can be drawn from the various contributions and comments, highlighting the gaps that exist both in the Directive itself and in its modalities of application, and setting out proposals designed to remedy these shortcomings.

To order this book, contact:

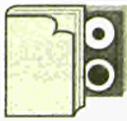
Isabelle Servais
Responsable des publications
Centre de droit de la consommation
Université catholique de Louvain
place Montesquieu 2
B - 1348 Louvain-la-Neuve
Tel.: +32 10 47 85 31
Fax: +32 10 47 85 32
Email: Generet@deso.ucl.ac.be

Meat - once again this word is on every tongue, especially when talking about BSE. Since every animal has its history, and since both the way an animal is raised, fed and transported influence the quality of its meat, the **Verbraucher-**

zentrale Baden-Württemberg (the Baden-Württemberg consumer union) has published *Ratgebortip - Fleisch* (some tips about meat), a useful guide for all consumers who care about what they put on their plate.

Ratgebortip - Fleisch can be ordered from:

Verbraucherzentrale Baden-Württemberg
Paulinenstr. 47
D - 70178 Stuttgart
Tel.: +49 7 11 66 910
Fax: +49 7 11 66 9150



Consumers' anxieties about meat quality has led to a drop in sales. To reverse this trend and to rebuild confidence, producers and distributors have taken to affixing labels in an endeavour to promote meat that satisfies certain quality criteria. But according to the **Bundesverband Verbraucher Initiative** (Germany's federal consumer initiative union),

there is a two-fold problem: firstly, these quality criteria have been proliferating in a somewhat uncontrolled manner and, secondly, not all labels can be unreservedly recommended.

To help consumers find their way, the organization has published a 104-page document titled *Fleischfibel* (vade-

mecum for meat) which scrutinizes the problems of criteria and quality labels.

This publication can be ordered from:

Verbraucher Initiative
Breitestr. 51
D - 53111 Bonn
Tel.: +49 2 28 726 33 13
Fax: +49 2 28 726 33 99

What are pub opening hours in Great Britain? What are the speed limits on Italian roads? Is service included in French cafes and restaurants? What are the differences between Spanish sockets and Belgian ones? What are shop opening hours in Germany? Etc. etc. If you want to know the answer to all these questions, all you have to do is read the *Guide de voyages du consommateur européen* (the

European consumer's travel guide) recently published by the **Agence transfrontalière de la consommation** (cross-border consumer information agency) in Mons (Belgium), which contains invaluable information on both law and custom in the United Kingdom, Italy, France, Spain and Germany, i.e. the five countries Belgian tourists visit most frequently. And if readers have

any further questions, the agency emphasizes that it is more than willing to answer them.

Contact:

Christine Demolin
Responsable ATC
Agence transfrontalière de la consommation
Grand-Place 22
B - 7000 Mons
Tel.: +32 65 84 07 38
Fax: +32 65 31 62 30

It has become a tradition: **COLOC** (the consumer organizations' liaison committee of Calvados) has again published an updated version of its *Carte de l'essence moins chère aux sorties des autoroutes* (map of

cheapest petrol stations near motorway exits in France). Remember that by leaving the motorway for a few minutes you can save FF 25 on a full tank - and both driver and passengers will have a chance to relax!

The map can be ordered from:

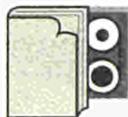
COLOC
12 rue Neuve Saint-Jean
F - 14000 Caen
Tel.: +33 31 50 38 50
Fax: +33 31 50 01 06

As the number of cross-border transactions, and therefore possible conflicts, increases, lawyers need to become familiar with the enforcement procedures in each of the European countries, in order to be able to advise their clients on how to seek execution of judgments and where to sue to settle a case expeditiously.

As a comprehensive first point of reference on the law and practice governing recognition and enforcement of mainly civil and commercial judgments in all the Western European jurisdictions, Peter Kaye's *Methods of Execution of Orders and Judgments in Europe*¹ provides accurate and detailed information on

the requirements for successful interstate litigation.

It comprises 24 chapters, each devoted to a different country or 'jurisdiction' (from Austria to England and Wales, Northern Ireland, Scotland, Jersey, the Isle of Man, Malta, Norway, France, Sweden, etc.), written by an



acknowledged expert and covering the following themes:

- enforcement of domestic judgments;
- enforcement of foreign judgments;
- objections and stays of execution;
- interim orders and interlocutory relief;
- final execution;
- ancillary matters such as costs and legal aid.

In addition, the authors have included a number of suggestions for reform or improvement.

This collaborative work professes to provide general knowledge rather than

step-by-step professional guidance. In other words, it will make lawyers aware of particular types of judgment execution which can be resorted to in each jurisdiction, but is no substitute for subsequent local legal advice. Nevertheless, for those readers keen to have access to further information, it contains reference to more specialist works.

Peter Kaye teaches European Law and Legal Process at the University of Wales, Swansea, UK. He is also a Barrister of Gray's Inn and a guest professor for Common Law at the University of Trier, Germany.

Methods of Execution of Orders and Judgments in Europe is available from bookstores. The publisher can be contacted at the following address:

John Wiley & Sons Ltd
Baffins Lane
UK - Chichester PO19 1UD
Tel.: +44 124 377 0216
Fax: +44 124 377 0432
Internet: <http://www.wiley.co.uk>
Email: gbjwsjll@ibmmail.com

ISBN 0-471-94029-1, 376pp, £50.00, hard-back.

The **Euroguichet-Consommateur du Luxembourg** (Luxembourg's cross-border consumer information agency) has published French and German versions of two brochures concerning two highly topical consumer issues.

One, titled *Time-sharing*, reveals the main pitfalls facing purchasers of timeshare contracts (unforeseen administration and maintenance fees, high costs for participating in pooling arrangements which theoretically allow owners to spend holidays in different timeshares, the outright risk of losing one's 'property' if the owner of the residence should go bankrupt, etc.), and then clearly describes the remedies at the consumer's disposal, such as the right to a cooling-off

period during which no deposit may be required¹.

The other, titled *Vente à distance et excursions à but de vente* (distance selling and sales promotion excursions), also begins by warning consumers of the hazards associated with these two commercial practices and then presents the main features of the protective legislation², notably as regards the length of the cooling-off period.

These brochures can be had from:

Euroguichet-Consommateur
Union luxembourgeoise des Consommateurs
55 rue des Bruyères
L - 1274 Howald
Tel.: +352 49 60 221
Fax: +352 49 49 57

¹ But beware: pending the transposition of the European Timeshares Directive (94/47/EC, OJ No L 280/83 of 29 October 1994), the deadline for which is 30 April 1997, consumer rights in this area differ considerably from one country to another. Consequently, one should never hesitate to consult a consumer organization, notably a cross-border information centre ('Euroguichet') to obtain specific information.

² Pending the adoption of a European Directive in this domain, only national law applies. The brochure discusses the legislation in force in Luxembourg, Belgium, Germany and France.



Using an estate agent, mortgages, and debt are the subjects of three new booklets published by the **Office of Fair Trading** (OFT).

Using an estate agent to buy or sell your home¹ gives advice both for buyers and sellers of property. It examines:

- the contract;
- sole agency/sole selling rights;
- receiving/making offers;
- gazumping/repossessed properties;
- surveys and valuations and legal advice;
- personal interest of estate agents.

Your mortgage - A guide to repayment methods follows a report²

published in April 1995 by the OFT, which called for more information for consumers on the various types of mortgages. It describes the differences between:

- repayment mortgages;
- endowment mortgages - with profits, unit-linked and unitized with profits;
- PEP mortgages.

It advises shopping around for a mortgage and examines what factors should be taken into account in choosing a particular type of mortgage.

Debt - What to do when bills pile up sets out a five point action plan for calculating debts, expenditure and income and drawing up a financial

statement. It advises that the best thing to do when debt problems occur is to contact creditors immediately - insisting that the worst option would be to borrow to get out of debt, gives information on extortionate credit and harassment by creditors, and lists sources of advice.

Contact:

Office of Fair Trading
Field House
Breams Buildings
UK - London EC4A 1PR
Tel.: +44 171 242 2858
Fax: +44 171 269 8961

¹ This edition covers England, Wales and Northern Ireland, but not Scotland. A version covering Scotland will be published soon.

² **Mortgage Repayment Methods.**

The Proceedings of the Fourth International Conference on Product Safety Research, which was organized by **ECOSA** and the **Australian Federal Bureau of Consumer Affairs** in Canberra on 15-16 February 1996, are now available.

The conference dealt with research into a wide range of subjects related to the safety of consumer products, e.g. do-it-yourself equipment, self-assembly products, child safety products, second-hand goods and playground equipment. Other research topics related to priority setting, costs

of injuries, safety labelling and warnings, designing for safety, and the effectiveness of safety measures. A selection of the papers presented at the conference will be published in future issues of the *International Journal for Consumer Safety*.

The conference was attended by 50 delegates with various backgrounds, including research, standardization, enforcement, and information and education. It contributed significantly to the exchange of information about applied research results, which will have a

positive impact on the development of product safety criteria in laws and standards and will also be beneficial to the relevance and efficiency of future research work.

The Proceedings, which contain the full texts of the 22 research papers presented, can be ordered from:

ECOSA
PO Box 75169
NL - 1070 AD Amsterdam
Tel.: +31 20 511 45 11
Fax: +31 20 511 45 10
Email: scvnl@xs4all.nl



In our previous issue we mentioned the inauguration by **FEDSA** (Federation of European Directive Selling Associations) of its new European codes of conduct for direct selling at a forum held in Brussels on 24 November 1995¹.

FEDSA has now published the Proceedings of this forum. The publication includes the text of the codes, the contributions by the participants (panel members and audience), the biographies of the panel members and the list of FEDSA member associations.

Contact:

Marie-Andrée Vander Elst
Director
FEDSA
avenue de Tervuren 14
B - 1040 Brussels
Tel.: +32 2 736 10 14
Fax: +32 2 736 34 97

¹ Article entitled 'New codes of conduct for direct selling' in the 'Euro-Infos' section.

Edizioni Scientifiche Italiane have published a work of almost 400 pages titled *Le vendite aggressive - Vendite stipulate fuori dei locali commerciali e vendite stipulate a distanza nel diritto italiano ed europeo* (aggressive sales - sales negotiated away from business premises and distance selling in Italian and European law), partly written and edited by Antonio Jannarelli¹.

The work contains the following chapters:

1. Protection of consumers in negotiations away from business premises: general introduction, by Antonio Jannarelli;
2. The consumer and the commercial operator, by Annamaria Principalli;
3. Objective, scope and exemptions pursuant to Decree-Law No 50 of 15 January 1992, by Onofrio Troiano;
4. Consumer protection, by Annamaria Principalli;
5. Information on the right of rescission and consumer protection, by Michele Lobbuono;
6. Conditions and modalities for exercising the right of rescission, by Alfredo Calderale and Domenico Viti;

7. The consequences of rescission in negotiations away from business premises, by Giuseppe Bellantuono;
8. Distance selling via instantaneous means of communication, by Nicola Scannicchio;

and the following annexes:

- A. Legislative instruments and proposals concerning canvassing and distance selling;
- B. Italian and Community case law.

The volume analyzes the rules governing contracts negotiated away from business premises pursuant to Decree-Law No 50 of 1992 and those governing distance selling using means of telecommunication (home shopping, telemarketing, etc.); it places 'aggressive' sales in the context of general rules governing the conclusion of contracts and examines them in the light of trends in Community law and the creation of the Single Market; finally it highlights the impact of these rules on commercial trends in the integrated distributive trades.

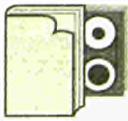
Since the authors are well placed to scrutinize the entry into force of the Directive and its transposal into the

Italian legal system, they have succeeded in providing cogent analyses based on emerging trends in case law in Italy and other European countries as well as in the Community as a whole.

In their examination of the various aspects of the problems raised by the Italian legislation, they have focused mainly on the search for concrete solutions to various situations which may be detrimental to consumers, in order to bridge the 'inevitable' loopholes left by the legislator.

Moreover, they have been keen to emphasize the more general impact of the legislation in question on the national legal orders. This is an aspect to which the participants in the Advanced Course on European Private Law at the University of Bari's Law Faculty are giving the closest attention.

The book is on sale in bookstores, but Edizione Scientifiche Italiane can also be contacted on the Net at www.dial.it/esi or by Email at: esi@dial.it. The address of the University of Bari is:



Università di Bari
Facoltà di Giurisprudenza
Piazza C. Battisti
I - 70121 Bari
Tel.: +39 805 717 134
Fax: +39 805 717 272

¹ Law professor, founder and organizer of the Advanced Course in European Private Law at the Law Faculty of the University of Bari, and director of the Faculty's legal seminar.

² The book is distinguished by the specific attention it devotes to distance selling, in support of the proposal for a Community Directive in this area.

The Independent Committee for the Supervision of Standards of Telephone Information Services

(ICSTIS - the UK's phone services watchdog) recently published:

- Its *Activity Report 1995*, which highlights the challenges it faces. While the number of complaints received¹ in 1995 fell by 31 per cent compared to 1994 and remained small in relation to the overall use of premium rate services, some practices continued to generate dissatisfaction, tarnishing the industry's reputation. Misleading claims about services and lack of adequate pricing information once again caused most public concern. As for the service *types* generating the most complaints, competition, dating and racing tipster lines topped the list. But in addition to these classic, straightforward cases, the ICSTIS has had to face an increasing number of complex, quasi futuristic ones, involving new types of services, such as credit card services, international adult lines, or even 'virtual chat-lines', as well as new media, such as the Internet. In total, the ICSTIS found 85 per cent of all cases it investigated to be in breach. It

imposed fines in excess of £50 000 and barred 20 services from operating;

- *Premium Rate Telephone Competitions in the UK*, a consultation document³ which looks at the fairness, legality, profitability and skill level of these services;
- *Regulation and Consumer Concerns in Europe's Audiotex Markets*, a survey which shows how premium rate telephone services are regulated in the European countries, the United States, Hong Kong and Australia. It highlights the key concerns expressed, and the main complaints made by consumers in each country, and presents the varying features available to them to protect themselves against the (excessive) use of premium rate services, including call barring, international call barring, itemized bills, early warning when bills exceed a certain level, and maximum length of calls. Finally, it briefly looks at new services and media. This brevity is explained by the fact that not one of the countries studied has yet a comprehensive legal frame-

work or regulatory body specifically dealing with new media, such as the Internet, computer bulletin boards, multi-media services and video-on-demand. Several countries, however, have stated that they are considering introducing such regulations.

These three documents, as well as further information, can be obtained from:

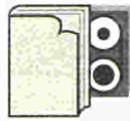
ICSTIS
3rd floor, Alton House
177 High Holborn
UK - London WC1V 7AA
Tel.: +44 171 240 5511
Fax: +44 171 379 4611

¹ Anybody can make a complaint to the ICSTIS, either by dialling freephone 0800 500212, or by writing to:

ICSTIS
Freepost
WC5468
UK - London WC1V 7BR

² This new type of service was introduced in the wake of the ban on chat-lines and one-to-one services. The caller leaves a recorded message which is relayed *almost* instantaneously to other callers on line, thereby giving the impression of a 'virtual' conversation.

³ The consultation period ends on 12 August.



Just before summer - that accursed season when a bevy of supermodels spread their perfect and (very) scantily dressed figures across fashion magazines' cover pages, while ordinary mortals break into a cold sweat at the very thought of having to don a bathing suit - the **Forbrugerstyrelsen** (Danish consumer institute) advised us - rather than to attempt a futile revolt against so much injustice - to read its brochure **Slankemad** (lean meals), which is full of useful tips on how to create menus that are both pleasant and light.

'Quite deliberately, we do not recommend any of those miracle recipes that claim you can lose 10 kilos in three weeks', says Anne-Dorte Gjerulff, nutritionist at the Forbrugerstyrelsen. 'We simply show how to replace fattening meals by low-calorie but tasty ones.'

To this end *Slankemad* contains a table, intended for display in the kitchen, which lists the energy value and fat content of the different types of food.

Slankemad can be ordered round the clock on +45 32 96 07 11. For further information, contact:

Anne-Dorte Gjerulff
Forbrugerstyrelsen
Amagerfaelledvej, 56
DK - 2300 Copenhagen
Tel.: +45 32 96 06 32  330
Fax: +45 32 96 02 32

Information is essential to consumer choice. Labelling is an essential part of information. Does environmental labelling tell consumers the truth? To answer this, the **National Consumer Council** (NCC) has conducted a survey of 'green claims' that appear on products and/or their packaging, as well as in advertisements, in the UK. The results are to be found in a 216-page report titled **Green Claims - A consumer investigation into marketing claims about the environment**.

They were appalling in the case of *product* and *on-pack* claims, which were found to be confusing, misleading, or downright dishonest. For instance, 'made with wood from a sustainable forest' applied to timber, cannot be tested; 'specially-formulated with priority given to the environment' (sic!) applied to a detergent, and 'grown with conservation in mind' (sic again!) applied to an oat cereal, are total nonsense, and 'no lead added' applied to paints and varnishes may be true, but is completely specious, since lead has not been added to paints and varnishes since... the 1970s!

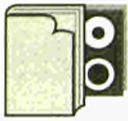
The survey, however, found far fewer reasons to be critical of claims made in *advertisements*. How does the NCC explain this?

According to the NCC, the current codes of practice on advertising in the UK provide adequate controls on environmental claims made in advertisements, by requiring advertisers to be able to produce evidence to support their claims and, when in doubt, to subject this evidence to expert examination. By contrast, the statutory controls on environmental claims made on products and/or their packaging do not operate well. The NCC points out that it has found very few examples of successful prosecutions, and that there are even doubts about the legal basis for some of these. The main reason for this is that, as noted above, most product or on-pack claims are not verifiable by analysis or testing of the product, as they often use terms lacking accepted or standard definitions, or are completely specious without being false.

To remedy this, the NCC has identified four possible courses of action:

1. amending the Trade Descriptions Act 1968 in such a way that it catches not only statements which are 'false to a material degree', as is now the case, but also hyperbolic (e.g 'ozone friendly');
2. introducing an Environmental Claims Act, which would make it a criminal offence to make unsupported environmental claims, *with the burden of proof lying on the producer or importer of the product*;
3. extending the existing system of controls on claims made in advertisements to cover product or on-pack claims;
4. including in the Fair Trading Act 1973 an illustrative list of misleading claims, together with a code of practice on environmental claims that would have statutory backing.

In the report, the NCC gives details on the positives and negatives of each of these, and explains why it favours the fourth option.



Green Claims can be had from:

National Consumer Council
20 Grosvenor Gardens
UK - London SW1W 0DH
Tel.: +44 171 730 3469
Fax: +44 171 730 0191

At a time when French law governing the retail and distributive trades is in the throes of change, the publishing house Montchrestien has published a work titled ***Les aspects contemporains du droit de la distribution et de la concurrence***¹ (contemporary aspects of the law governing the distributive trades and competition), the Proceedings of a colloquium organized on this theme by the University of Toulouse I on 24 and 25 March 1995.

In the introduction, Claudie Corvol, head of the Information Service at CECOD (Centre d'Etudes du Commerce et de la Distribution - centre for the study of commerce and the distributive trade); first surveys the conflicting picture presented by the distributive trades in Europe. On the one hand she argues that the free movement of products and freedom of establishment, which have had the force of law for over three years in the 15, have not always given birth to European trade or the European consumer² in the full sense of the term (the reasons for this 'compart-

mentalization' are clearly manifold and complex, but the diversity in tastes and the gap in living standards between European regions seem to be the most important ones). But against that there are signs of convergence among European consumers, not so much as regards the products they buy but the values underlying these purchases: respect for the environment, healthy nutrition, shift of emphasis from quantity to quality, etc.

After these general reflections the body of the work is devoted to the study of purely legal issues, which we summarize briefly. The **first part**, devoted to the distribution networks, sets out the rules governing agreements by commercial agencies and networks of franchisees and concessionaires. The **second part**, devoted to the protection of the distribution system, scrutinizes the different techniques used to protect such networks against unfair competition, parasitism, or the disclosure of trade secrets. The **third part**, devoted to the current issues in competition law, highlights the

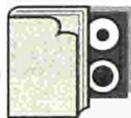
thorniest aspects of competition case law. Finally, the **fourth part**, devoted to comparative law, takes a look at two regions which are very different to the 15, viz. Eastern Europe, the example being the Czech republic in regard to distribution agreements in the Eastern countries, and Africa, with a study on the impact of the devaluation of the CFA franc on contracts (credit contracts, foreign exchange contracts, sales contracts, etc.) that are currently in force.

Contact:

Claude-Anne Rosseels
Service de presse
Editions Montchrestien
14 rue Pierre et Marie Curie
F - 75005 Paris
Tel.: +33 1 44 41 97 10
Fax: +33 1 43 54 78 21

¹ 152 pages, FF 180, ISBN 2.7076.0708.8.

² To mention but one of the examples cited by Claudie Corvol, Nestlé produces no less than 300 Nescafé aromas to satisfy all European consumers!



In 1976 French law authorized the **Union fédérale des Consommateurs** (UFC) to mount actions in order to safeguard the collective interests of consumers. To mark the 20th anniversary of the acquisition of this right, the UFC has published a brochure entitled *Le traitement des litiges à l'UFC - Que choisir* (handling disputes by UFC - Que choisir). This brochure is divided into two parts.

The **first part** surveys the 72 861 disputes handled in 1995, with a breakdown by regions (France's 22 administrative regions) and sectors of activity (15 domains ranging from housing to transport and including motorcars, banking, food and drink,

etc.); it then explains in detail the various procedures followed by the UFC in settling these disputes. In the case of individual disputes the UFC will help the consumer draft letters with a view to an amicable solution, and if this fails will advise him on how best to bring an action. But in the case of repetitive problems or typical offences it will become a party to the proceedings or even file suit on its own initiative with a view to defending the collective interests of consumers.

The **second part** presents the structures of the UFC (while emphasizing the federal nature of the organization, which consists of 191 'local unions', which are autonomous associations), the breakdown of its

65 000 members by region, the sites of its local unions and their activities (filing of suits, of course, but also participation in consultative or decision-making structures at local, departmental, regional and European level and consumer counselling - 2 000 cases per day! - in the context of standby services open to the public).

The brochure concludes with a list of the addresses of the local unions.

Contact:

Union fédérale des Consommateurs
11 rue Guénot
F - 75555 Paris Cédex 11
Tel.: +33 1 43 48 55 48
Fax: +33 1 43 48 44 35

The **Verein für Konsumenteninformation** (VKI - Austrian consumer information organization) has published the following books:

- *Ihre Rechte als Konsument, Band 2 - 'Alles auf einen Blick'* (your rights as consumer, volume 2 - an overview). A lexicon of consumer law from A to Z; a detailed presentation of typical legal

problems in dozens of branches and tips galore on everyday consumer matters (paperback, 192 pages, price: 158 ÖS).

- *Ihre Rechte als Konsument, Band 3 - Über 50 Musterbriefe und Diskette* (your rights as consumer, volume 3 - more than 50 model letters and diskette). Contains over 50 model letters on a wide range of typical consumer

problems to help readers help themselves.

The brochures can be obtained from:

Verein für Konsumenteninformation
Mariahilferstr. 81
A - 1060 Wien
Tel.: +43 1 587 2807
Fax: +43 1 587 9300
Internet: <http://www.vki.or.at>
<http://www.konsument.or.at>



Clothes are everyone's business. A growing number of people want to know where their clothes come from. They ask: Where is cotton wool cultivated? Under what conditions? How are the chemical fibres manufactured? Who sells the garments? How are they processed at the place of manufacture? What kind of ecological burden is incurred before the textiles arrive in the shops? Etc. Etc.

A workshop organized by the **Stiftung Verbraucherinstitut Berlin** (consumer institute/foundation of Berlin) had

as its theme the social, ecological and economic consequences of our use of clothing.

Conclusion: although there is still room for improvement, both manufacturers and consumer and environmental groups have already started to develop perspectives on how to achieve durable consumption in the rag trade. For instance, labels indicating particular ecological and/or social qualities are making an increasing impact in the market.

A 119-page publication documenting the workshop (title: **Bekleidung auf dem Prüfstand - Dokumentation eines Workshops**) summarizes the speakers' contributions and the results of the discussion. It can be had from:

Stiftung Verbraucherinstitut
Reichpietschufer 74-76
D - 10785 Berlin
Tel.: +49 30 25 49 020
Fax: +49 30 25 49 02 27

Trends in Europe - Consumer Attitudes and the Supermarket 1995 is an in-depth review of consumer grocery shopping habits in 16 European countries. It represents a collaborative effort led by the **Food Marketing Institute** in association with **CIES The Food Business Forum** and **EuroCommerce**. The analysis and reporting was conducted by André Tordjman of the HEC School of Management in Paris.

The baseline study of consumer attitudes in Europe was published in 1992. The new 1995 study was conducted with a two-fold objective: to analyze the changes that might have occurred since 1992, and to incorporate new elements relating to issues under legislative review in Brussels.

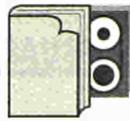
It is divided into six chapters. **Chapter 1** deals with both the growing convergences and the remaining differences in retailing format between the various European countries, **Chapter 2** with food shopping practices, **Chapter 3** with weekly family grocery expenditures, **Chapter 4** with how consumers view their primary store, and **Chapter 5** with consumers' concern with nutrition, product safety and recycling of packages, while **Chapter 6** attempts to classify supermarket shoppers.

Trends in Europe - Consumer Attitudes and the Supermarket 1995 is published by the Food Marketing Institute. Copies of the report, as well as a diskette including all the data from the study, with a breakdown by each

of the 16 countries and further breakdown by Nielsen regions, can be obtained from:

Food Marketing Institute
Research Department
800 Connecticut Avenue, N.W.
USA - Washington, DC 20006-2701
Tel.: +1 202 452 8444
Fax: +1 202 429 4519

For additional information, contact Judith A. Kozacik, Vice-President, Research & Member Relations,
Tel.: +1 202 429 8273 and
Fax: +1 202 429 4589,
at the same address.



The transformation of consumption patterns was the theme of a congress organized in November 1995 by the **Bundesverband Verbraucher Initiative** (Germany's federal consumer initiative union), on the occasion of its 10th anniversary. The purpose of the occasion was to identify ways of developing a consumer policy

that respects the environment. The contributions of the experts who attended the congress are summarized in **Konsumwende - mehr Wohlstand für alle?** (the transformation of consumption patterns - more welfare for all?), a 192-page work published by Kongressreader.

Konsumwende - mehr Wohlstand für alle? may be ordered from:

Verbraucher Initiative
Breitestr. 51
D - 53111 Bonn
Tel.: +49 2 28 726 33 13
Fax: +49 2 28 726 33 99

On 19 June **Jan Peeters**, Secretary of State for Social Integration in the Belgian government, presented the first issue of **Cahiers de la médiation de dettes** (debt mediation review). This review, which will be published three times annually in French and Flemish, was created at his initiative by the **Centre coopératif de la consommation**.

Intended for all those who have to deal with consumer debt in the course of business - mainly welfare officers, judges, lawyers *and* credit providers - the review is a response to the constantly expanding practice of debt mediation (already legalized in Wallonia¹, it will shortly be legalized in Flanders and Brussels also) and the fact that the practice has yet to be 'professionalized'. And it is precisely here that *Cahiers de la médiation de dettes* comes in².

Topics addressed in the first issue include:

- the role of the social worker as debt mediator;
- the position of creditors;
- the law on debt mediation in Wallonia and the proposed laws in Flanders and Brussels;
- 'Planpraktijk', the first *commercial* firm in the Netherlands social sector, which helps approximately 10 000 families get free of debt each year;
- the way the first conversation between the debt mediator and the indebted person should be structured;
- the Di Rupo bill on the collective settlement of debts (and not only mediation of these debts), currently being debated in the Federal Parliament.

Contact:

Chantal De Meutter
Porte-parole du Secrétaire d'Etat à l'Intégration sociale
avenue Galilée 5
B - 1210 Brussels
Tel.: +32 2 210 19 11
Fax: +32 2 217 33 28

Catherine Claeys Bouaert
Attachée de presse
Centre coopératif de la consommation
rue Haute 28
B - 1000 Brussels
Tel.: +32 2 500 53 09
Fax: +32 2 502 71 61

¹ In certain Public Social Assistance Centres half the dossiers handled concern consumer debt!

² On the same lines as **Guide du traitement des dossiers de surendettement** (guide on how to deal with cases of excessive debt) also published by the Centre Coopératif de la Consommation and presented by Jan Peeters on 31 August 1995 (see the article titled 'Government and associations faced with the excessive debt of consumers' in the 'Countries - Belgium' section of the October 1995 issue of **INFO-C**).



Initiated in 1991 by CRIOC, Inter-Environnement Wallonie and Espace Environnement, the goal of the **Réseau Eco-consommation en Région wallonne** (ecological consumption network in Wallonia, Belgium) is to provide consumers with the information they need to adopt more environment-friendly consumption patterns¹.

In June the network began publishing a bi-monthly newsletter titled **La lettre de l'Eco-consommation** (ecological consumption review) which serves as a mouthpiece for member organizations and also brings the latest news in the

field of sustainable consumption - concerning products, standards, regulatory activity, information measures, publications, meetings, etc.

For additional information on *La lettre de l'Eco-consommation* and for details on how to subscribe, contact Muriel Piazza or Catherine Rousseau on +32 2 547 06 83.

For additional information on the network in Wallonia, contact:

CRIOC
rue des Chevaliers 18
B - 1050 Brussels
Tel.: +32 2 547 06 11
Fax: +32 2 547 06 01

Inter-Environnement Wallonie
rue de la Victoire 26
B - 1060 Brussels
Tel.: +32 2 539 09 78
Fax: +32 2 539 09 21

Espace Environnement
rue Montigny 29
B - 6000 Charleroi
Tel.: +32 71 30 03 00
Fax: +32 71 30 02 54

¹ Consumers may call the network's hot-line on +32 71 300 301 every morning on working days.

The **Association contre le cancer** (anti-cancer association), one of whose objectives is to inform the general public about the health consequences of consumer behaviour, has published a 128-page pocket-size booklet entitled **100 questions sur le tabagisme** (100 questions on smoking), in which approximately 40 Belgian and foreign specialists (mainly physicians and

health education professionals) give full but succinct answers to the most frequently asked questions concerning tobacco: Is there an ideal moment to give up smoking? Is it less dangerous to smoke low-tar cigarettes? Is it possible to stop smoking 'in an hour' as certain miracle methods maintain? Do people automatically put on weight when they stop smoking? Etc, etc.

To order *100 questions sur le tabagisme* and/or for information on the association's various anti-smoking programmes, contact:

Hugues d'Ydewalle
Responsable de la communication
Association contre le cancer
place du Samedi 13
B - 1000 Brussels
Tel.: +32 2 219 19 20
Fax: +32 2 218 53 27

In May **Febecoop**, the Belgian federation of cooperatives, launched the first issue of **LINK**, its new information bulletin that succeeds the defunct *Forum de l'Economie Sociale*.

LINK will be published six to eight times a year and comprise between two and twelve pages. Each issue will contain information on the work of

Febecoop and its members, as well as a dossier focusing on a specific topic. In the May issue this dossier featured the (sometimes difficult) task of funding the social economy - in other words the economic sector comprising all firms of a cooperative or associative nature whose purpose is not to make a profit but to accommodate in equal measure the interests of their

shareholders, employees, clients and society as a whole.

To subscribe to **LINK**, contact:

Febecoop
rue Haute 28
B - 1000 Brussels
Tel.: +32 2 500 52 11
Fax: +32 2 514 54 43



The **Academy of European Law Trier** is organizing the following conferences:

16-17 September 1996: **'The Principle of Publicity'**

Venue: Stockholm

Language: English

16-17 September 1996: **'Litigation in the European Court of Justice'**

Venue: Trier

Language: French

16-17 September 1996: **'The Reform of the EU-Wine Market Policy - Conflicts and Solutions'**

Venue: Trier

Languages: German and French

Contact:

Academy of European Law Trier

Dasbachstr. 10

D - 54292 Trier

Tel.: +49 651 147 100

Fax: +49 651 147 10 20

7-9 November 1996

Eighth European Television and Film Forum

The Eighth European Television and Film Forum will take place in Amsterdam from 7 to 9 November 1996. This Forum is being organized by the **European Institute for the Media** with the aid of **NOS** (Netherlands Broadcasting Corporation) and this year's theme is:

'Responsibility in the new media landscape'. The discussions will focus on the merits and demerits of the information society. As every year, the interests of consumers and viewers will be addressed in the framework of one of the working groups.

Contact:

Monique van Dusseldorp /

Annemies Broekgaarden

European Institute for the Media

Kaistr. 13

D - 40221 Düsseldorf

Tel.: +49 211 901 04 0

Fax: +49 211 901 04 56

Email: 100443.1703@compuserve.com



15-16 April 1997

Fifth International Conference on Product Safety Research

On 15-16 April 1997, **ECOSA**, the European Consumer Safety Association, and the **Consumer Safety Institute** (NL) will organize the 5th conference on applied research into the safety of consumer products, this time in Barcelona, Spain. In addition to straightforward product-related research, this may include research into product-related accident mechanisms, consumer ergonomics, collection of anthropometrical data, impact biomechanics, effectiveness of warnings, and the like. Research into product safety policy and evaluation studies are also included in the scope of the conference.

The primary target group of the conference consists of researchers in the fields specified above, and representatives of authorities in product safety legislation, standardization bodies and consumer organizations. The product safety research conference precedes the European Convention on Consumer Safety, which will be held on 17-18 April 1997, also in Barcelona.

The main themes of the 5th International Conference on Product Safety Research are **risk assessment** and **design solutions**. Authors are invited to submit research papers

about one of these, or the other research fields mentioned above. Those who wish to present a paper or a poster at the conference are requested to send an abstract to the contact person indicated below before 1 January 1997. The abstract shall summarize the following aspects of the project: problem definition, objective, methods, results and conclusions.

Willem van Weperen
ECOSA
PO Box 75169
NL - 1070 AD Amsterdam
Tel.: +31 20 511 45 11
Fax: +31 20 511 45 10
Email: scvnl@xs4all.nl

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17-20 May 1998¹

Fourth World Conference on Injury Prevention and Control

This conference will highlight the developments and progress made in the accident and injury control programmes in the various regions of the world. It will pinpoint the similarities as well as the differences in terms of the approaches chosen, the techniques applied and the success achieved in closing the gap between research and intervention.

The conference is an initiative of the World Health Organization and its Collaborating Centres for Safety Promotion and Injury Control. It will be organized by the Consumer Safety Institute in Amsterdam, as the Netherlands is the host country.

Contact:
Conference Secretariat 'Injury Prevention and Control'
PO Box 1558
NL - 6501 BN Nijmegen
Tel.: +31 24 323 44 71
Fax: +31 24 360 11 59

¹ Yes, 1998!

To obtain your (free) subscription to **INFO-C**
simply fill in the reply coupon below and return it to the following address :

Sheila Reynolds

DG XXIV 'Consumer Policy'
European Commission
rue de la Loi 200
RP3 4/30
B - 1049 Bruxelles
Fax : +32 2 299 18 57
Email: sheila.reynolds@dg24.cec.be



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