



INFO-C

PUBLICATION OF DG XXIV 'CONSUMER POLICY AND CONSUMER HEALTH PROTECTION' OF THE EUROPEAN COMMISSION - VOL. VII, No 4 - 1997

Since the last edition of **INFO-C** the headline news on the institutional front is, of course, the signing of the Treaty of Amsterdam by the Heads of State and Governments at the Inter-Governmental Conference (IGC). A positive development for the Union's consumers, since the new Treaty will add weight to European consumer and public health policies.

On the subject of consumers and health, the recent unfavourable verdict of the World Trade Organization with regard to hormone-treated meat seems set to cause quite a stir in the coming months. For a foretaste of what promises to be an extremely

lively debate, see our articles on this subject in the section 'Points of view and debates'.

A new Treaty

Readers will also find in that section a call from Eurocommerce for genetically-modified maize and soya to be segregated directly by the American producers; a call from BEUC to the Luxembourg Presidency for this second half of 1997 to include on its agenda certain matters that are of great importance for consumers; the responses from the Consumers in Europe Group (CEG) to the European Commis-

sion's Green Paper on Commerce; and the results of a Eurobarometer survey on Europeans' perceptions of European and national consumer policies.

Finally, we have of course not omitted to report on the 1997 European Young Consumer Competition, which culminated on 13 June with the presentation of the prizes to the winning teams. At the ceremony, Horst Reichenbach, Director General of DG XXIV, once again stressed the need to strive continually, both at European level and within the Member States, to educate consumers from the earliest age.

INFO-C

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Date :

Texts finalized 15.07.1997
ISSN N°1018 - 5755

August 97

Bureau de dépôt : Antwerpen X
Imprimé à taxe réduite

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IGC beefs up consumer rights

In a letter sent to consumer organizations on 25 June, **Horst Reichenbach**, Director General of DG XXIV, highlighted the main results of the **Intergovernmental Conference (IGC)** from the consumer's perspective:

- with the Amsterdam treaty, consumer policy is more than ever recognized in its own right;
- the new Article 129, concerning public health, implies that a wider range of matters can be dealt with at EU level, with the EU's role greatly strengthened¹;
- the new Article 129 A requires a stronger integration of consumer interests in other EU policies and recognizes the consumers' right to information, education and representation²;
- the new Article 100 A emphasizes the role of scientific evidence, both at the EU and at national levels, in the evaluation of proposals concern-

ing health, safety, environmental protection and consumer protection measures³.

'Just as it would be unreasonable to claim that this is all we had hoped for,' Horst Reichenbach added, 'these changes are steps in the right direction which will enable the Commission - once the treaty is ratified - to strengthen consumer policy and consumer health protection.'

The consolidated texts of the Articles will be posted on the Internet site of the European Commission (Europa-server). Address: <http://europa.eu.int>

¹ Article 129, Paragraph 1: 'A high level of human health protection shall be ensured in the definition and implementation of all Community policies and activities.'

Community action, which shall complement national policies, shall be directed towards improving public health, preventing human

illness and diseases, and obviating sources of danger to human health. Such action shall cover the fight against the major health scourges, by promoting research into their causes, their transmission and their prevention, as well as health information and education. [...]

² Article 129 A, Paragraph 1: 'In order to promote the interests of consumers and to ensure a high level of consumer protection, the Community shall contribute to protecting the health, safety and economic interests of consumers, as well as to promoting their right to information, education and to organize themselves in order to safeguard their interests.'

Article 129 A, Paragraph 2: 'Consumer protection requirements shall be taken into account in defining and implementing other Community policies and activities.'

³ Article 100 A, Paragraph 3: 'The Commission, in its proposals [...] concerning health, safety, environmental protection and consumer protection, will take as a base a high level of protection, taking account in particular of any new development based on scientific facts. Within their respective powers, the European Parliament and the Council will also seek to achieve this objective.'



Electronic commerce and consumers

One of the objectives of the **European Commission's** Communication titled *A European Initiative in Electronic Commerce*¹, published on 16 April, is to propose a number of measures to protect consumers in the field of electronic commerce.

Noting that electronic commerce can flourish only if consumers are sufficiently well-informed about this new form of shopping and are fully confident in it, the Commission points out in this document that:

- it will shortly be publishing a communication on the consumer dimension of the Information Society, which will highlight the need to inform the general public about these new media;

- it will encourage manufacturers, dealers and consumer associations to work together to develop codes of conduct for suppliers and to award quality labels to those that effectively comply with them, in order to reinforce consumer confidence;
- it is in favour of adopting rules obliging suppliers to publish detailed information on their identity, origin and liability, while minimizing the personal data required of consumers;
- it will make sure that the introduction of the euro, which is sure to promote cross-border electronic commerce by lowering transaction costs, is accompanied by certain rules designed to facilitate electronic

payment for consumers. Hence, electronic payment services could be encouraged to introduce dual display of prices or to allow users to convert between euro the national currencies simply by clicking a mouse.

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¹ COM(97) 157.

France is the European champion!

On 13 June the European finals of the 1997 **European Young Consumer Competition** were held at the European Commission in Brussels. The task this year was to create a consumer magazine addressing such topics as pocket money, advertising, comparative tests, 'green' consumption, healthy nutrition, the euro or again breakfasts in the different European countries.

After highlighting the relevance of this initiative, which encourages young people to become more active and responsible consumers, **Horst Reichenbach**, Director General of DG XXIV, praised all the participants for

their efforts and said he was extremely impressed not only by their achievements but also by the 'multiplier' effect of their work. In fact, because the rules of the competition obliged the candidates to present their work to the greatest possible number of persons, the consumerist message had been pressed home to thousands of Europeans, young and not so young. Just to mention two examples: the magazine of the winning team in the Italian finals had been translated into Braille and the winners of the Greek finals had been interviewed on the radio!

Horst Reichenbach then awarded the prizes to the winning teams:

1st prize:

France - Collège Saint-Adrien - Villeneuve d'Ascq for **LE CHEVALIER VERT**,

2nd prize:

Ireland - Mount Mercy College - Cork for **EURO 2000**,

3rd prize:

Denmark - The Syddjurs Friskole - Roende for **GAIA**.

Then, as each year, a Young Jury made up of pupils of the European Schools in Brussels awarded their 'heartbeat' prizes:



INSTITUTIONS

1st prize of the Young Jury:

France - Collège Saint-Adrien -
Villeneuve d'Ascq for
LE CHEVALIER VERT,

2nd prize of the Young Jury:

Netherlands - Collège Hageveld -
Heemstede for
CONSUMENTENGIDS.

Finally, tribute was paid to those teams whose entries did not win awards at European level, but who had come first in the national finals because of the quality of their work:

Germany - Group Das Grüne Auge -
Bergisch Gladbach for **DAS GRÜNE
AUGE**,

Austria - Hauptschule Nord - Eferding
for **AKTE K**,

Belgium - Institut Notre Dame - Jupille
for **TE FAIRE ARNAQUER TE
MONTE AU NEZ**,

Spain - Secondary School Juan Ramon
Jimenez - Cieza for **CONSUPEQUE**,

Finland - Posio Secondary School, EEP
Group for **NUORI KULUTTAJANA**,

Greece - Naousa Secondary School for
Ο Νεαρός Καταναλωτής;

Italy - Scuola Media Statale per Ciechi
- Milano for **VORACUS**,

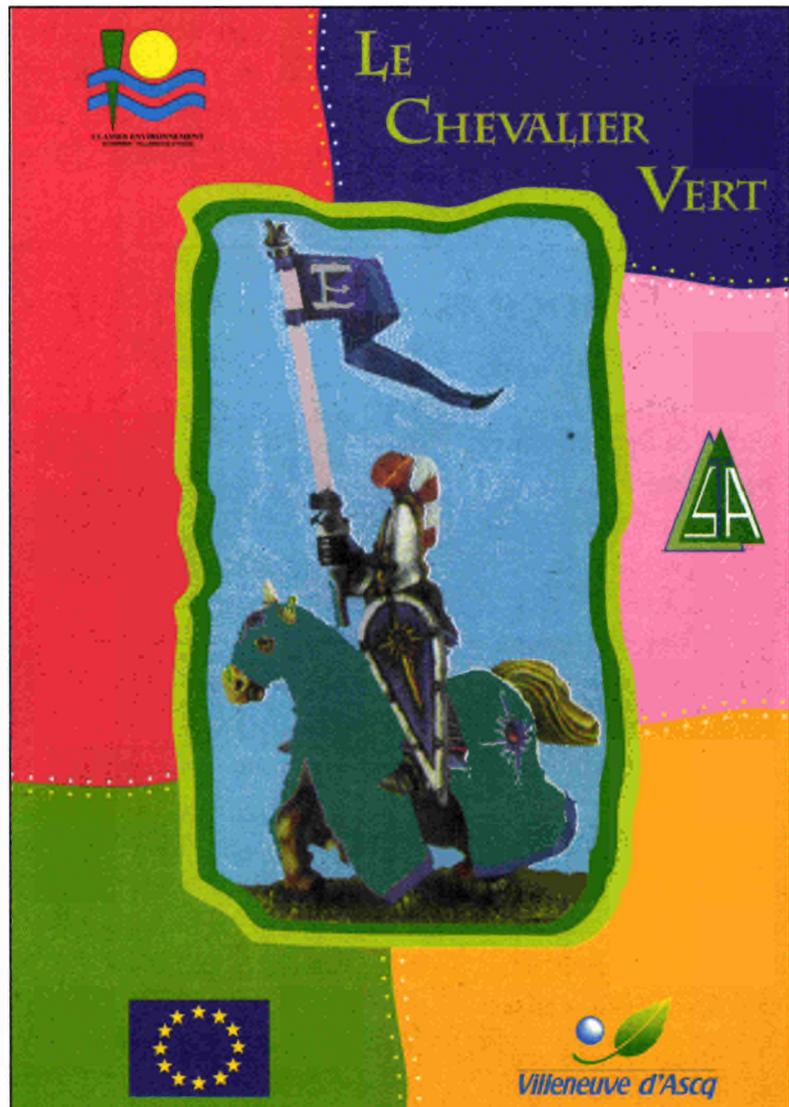
Luxembourg - ROBBI Computerclub -
Luxembourg for **KONSU & MENTI**,

Portugal - Escola Basica - Santana for
SEMPRE ATENTOS,

United Kingdom - Devonport High
School - Plymouth for **SPECTRA**,

Sweden - Stommen School - Kinna for
STOMMENNYTT.

To finish off, here is the cover page of the winning magazine:





and one of its most interesting articles:

HALTE AU GASPI !

Jeter moins ! Jeter utile !

Gaspiller, jeter des objets qui peuvent encore servir et, pire encore, gaspiller en polluant. Ces gestes, tout le monde les fait, sans même parfois s'en rendre compte si bien que l'on gaspille comme on respire.

Ainsi, dans notre collège (800 élèves), là où pourtant on doit prendre de bonnes habitudes, on expose, par exemple, en fin d'année, les habits perdus : deux sacs de 100 kilos, que personne d'ailleurs ne réclame. Et à la "cantine", plutôt "restaurant scolaire", sur 4 jours et 4200 repas servis, on jette 7 à 8 kilos de légumes, 2 à 3 kilos de viande et 8 pains à peine entamés (après enquête auprès du chef de cuisine du collège), sans compter les cahiers que l'on jette QUEL GACHIS !

Et à la maison ? L'eau, richesse incomparable, coule sans compter il faut réagir, sinon nos descendants n'auront plus d'eau.

Les lumières brillent sans cesse, la radio...

Evidemment, nous vivons dans une société où tout n'est qu'abondance.

Nous négligeons les autres, ceux qui n'ont rien. Souvent, nous oublions que nous pillons les richesses de notre planète. Alors, apprenons à faire quelques gestes simples qui diminueront ce gaspillage.

Nous avons surpris une discussion entre Chiffonnette et Proprette :

C : As-tu vu toutes les boîtes pour les piles de mercure ?
P : Oh oui ! Tu les mets dedans, toi ?
C : Non. Mais toi, est-ce que tu prends toujours ce que tu es sûre de manger ?
P : Non, malheureusement, je suis souvent contrainte de laisser de la nourriture dans mon assiette. Par contre, je fais toujours réparer les objets qui peuvent encore servir. Est-ce que tu fais d'autres actions pour l'environnement ?

C : Bien sûr, j'éteins les lumières et ferme les robinets, même quand je me lave les dents. Quant aux douches, je les préfère aux bains, par économie d'eau.

quelques gestes un seul but ECONOMISER

PERMIS DE CHASSE AU GASPI

CC

Notre planète est riche, très riche, mais ces richesses sont-elles inépuisables ?

'NO MORE WASTE!'

Think before you throw away!

Wasting, throwing away serviceable objects and, worse still, wasting and polluting the environment at the same time are things that everyone does, sometimes without even realizing it - in fact, waste comes naturally to us.

For example, in our school of 800 pupils, which is a place where we ought to be learning good habits, all lost clothes are put on display at the end of the year: two 100 kg bags of them... and they are never claimed by

anyone. And in the 'canteen', or rather the 'school restaurant', for 4 200 meals served over 4 days, they throw away 7-8 kg of vegetables, 2-3 kg of meat and 8 hardly touched loaves of bread (according to the school's head cook); not to mention the exercise books which are thrown away. WHAT A WASTE!

And what happens at home? Water, a precious natural resource, flows freely. We must do something, otherwise there will be no water left for our descendants.

The lights are always on, so are the radio and television, even though no one is watching or listening. And what is there in the dustbins and in the street? A lot of objects which we don't even want to have repaired (radios, watches, toys, etc.). WHAT A WASTE!

Obviously, we live in a society in which there is plenty of everything. We neglect other people - those who do not have anything. Often we forget that we are plundering the resources of our planet. So, let's learn a few simple ways of reducing this waste.

We overheard a discussion between Miss Fashion and Miss Clean:

Miss Fashion: Have you seen all the containers for mercury batteries?

Miss Clean: Yes, I have. Do you put yours in?

Miss Fashion: No. But do you never take more food than you're sure you can eat?

Miss Clean: No, unfortunately I often can't finish my meal, but I always have things repaired if possible. Do you do anything to protect the environment?

Miss Fashion: Of course, I turn off the lights and don't leave the tap running, even when I'm cleaning my teeth. And I prefer showers to baths because that way I use less water.

A few acts with one aim in common: to SAVE.'



The European Parliament urges the Commission to stick to its guns in the hormones affair

At its plenary sitting of 25 June the **European Parliament** made a near-unanimous appeal to European Industry Commissioner Martin Bangemann - representing Franz Fischler, the European Agriculture Commissioner, who was held up in Luxembourg for the final phase of the agricultural price negotiations - to remain adamant vis-à-vis the World Trade Organisation (WTO) and the United States, should the WTO's final report condemn the European ban on the importation of American hormone-treated meat.

'Europe doesn't need a new crisis like the mad cow affair', 'Europe is entitled

to protect its consumers as it deems fit', and 'scientific data alleging that hormones can safely be used in meat are erroneous' were the arguments most frequently put forward by the MEPs who took the floor.

If the WTO finds against the EU, Parliament wants the Commission to appeal this decision and, besides, to take draconian measures requiring labelling of origin on all types of meat and meat-based products on sale in the EU.

Martin Bangemann replied that the Commission would do its utmost to secure recognition of the EU's

untrammelled right to decide for itself what type of protection to offer its consumers.

[Last minute: On 1 July, after the WTO finally ruled against the Europeans, the European Commission spokesman said that the Commission, together with the Member States, would look into the possibility of appealing the organization's decision. If the Commission does go ahead with this approach, the creation of a second panel will be requested at the beginning of August, with a view to re-evaluating the dossier by 31 October.]

EURO COOP supports EU ban on imports of hormone-treated beef

Taking note of the latest conclusions of the World Trade Organization (WTO) interim panel report criticizing the European Union ban on imports of hormone-treated beef, **EURO COOP** has reaffirmed its support for this ban.

EURO COOP considers that the 'hormone problem' cannot be viewed simply from a free trade perspective. Aspects relating to human health - especially in the wake of the 'mad cow crisis', cultural traditions, the environment and animal welfare are equally, if not more, important.

Therefore EURO COOP reasserts the right for European consumers to refuse a product in which they have no confidence and which is of no real benefit to them and demands that the EU adhere to the precautionary principle when submitting its comments on the WTO report.

Finally EURO COOP questions a system where international measures can be imposed via the WTO on European consumers despite their opposition to such measures and their support for long-standing EU legislation¹.

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¹ In this case since 1988.



European trade urges segregation of genetically modified maize and soya

Eurocommerce is urging American farmers to separate genetically modified maize and soya at source in order to guarantee the total transparency of the food chain and so allow consumers to choose in full knowledge of the facts.

Eurocommerce insists that such a practice is crucial for the (possible) future acceptance of biotechnologies by consumers and, moreover, is a

necessary consequence of measures recently adopted at Community level concerning the labelling of GMOs¹.

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¹ From now on foodstuffs containing GMOs must be specially labelled (however this rule applies only to products which are not 'equivalent' to products without GMOs that already exist).

The future of universal services in the European Union

At a conference hosted on 29 and 30 May in Brussels by **Euro C**, the Consumers' Unit of the European Trade Union Confederation, Confederal Secretary Willy Buschak called for an annual standing conference on universal services to review postal, telecommunications and other ser-

vices. Trade unions and consumer groups should be full players in this conference, and the European Commission's Consumer Committee should also be involved.

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Guarantees a Priority for Luxembourg Presidency

A delegation from the **BEUC** executive met Marie-Josée Jacobs, Minister for the Family, in Luxembourg on 24 June and had an open and productive discussion about how EU Consumer Policy could be strengthened during the Luxembourg Presidency.

BEUC was very pleased by the Minister's commitment to give priority to the proposal on cross-border guarantees.

In addition, BEUC urged the Minister to press ahead with legislation on distance selling of financial services, as soon as the Commission comes forward with its proposal; welcomed the fact that the Minister planned to schedule a discussion on food law and food control, on the basis of the Green

Paper on food, at the Consumer Affairs Council on 3 November; argued that Consumer Ministers should be given the lead role in policy-making on food issues, mirroring the recent changes within the Commission which has given more responsibility to DG XXIV in this area and called on the Presidency to give a firm lead to maintaining the ban on hormones in meat, whatever the final outcome of the WTO panel report, and to seek clarity on rules for labelling of GMO foods.

Finally, welcoming the amendments agreed at the Amsterdam Summit to Articles 129a and 129 as a positive step forward towards strengthening the legal base for EU Consumer Policy, BEUC nevertheless expressed its

concern to the Minister regarding the amendments agreed to Article 100a. These, BEUC believes, may overshadow the benefits introduced by the amended Articles 129a and 129 as they could, amongst other things, prevent Member States from taking unilateral action to protect consumers and public health if new dangers arise in areas which have already been subject to EU harmonization measures. BEUC asked the Luxembourg Presidency to seek clarity on this point as a matter of urgency before the Treaty is finally signed.

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What European citizens think about consumer problems

The results of a **Eurobarometer** survey on citizens' perceptions of European and national consumer policies were published on 27 May.

Broadly speaking, a large majority of 88% of European citizens (ranging from 66% in Denmark to 96% in Greece) are happy that an EU-level consumer policy exists and want it to be continued. In particular they emphasize the need to adopt measures to facilitate access for all citizens to the legal system of other Member States in the event of cross-border consumer problems. When asked about what

they consider to be the main consumer problems, citizens indicate unfamiliarity with their rights (51%) and the high cost of taking legal action (50%). As regards the domains in which the EU is most active, they cite mainly the adoption of rules in the field of labelling and toy safety. However, if 45% of respondents consider that European consumer policy has had a real impact, 45% think differently and 20% have no opinion.

The situation in certain specific domains:

Safety of products and services

64% of respondents consider that safety levels differ from country to country; three-quarters of these deplore this situation and call for harmonization.

Consumers have most confidence in electrical appliances (85%). This perception is probably due to the intrinsic quality of the products but also to the fact that they feature a certain number of labels and pictograms that are both national and European. Approximately 80% of respondents also consider motorcars, toys and hotels to be safe.



However, 60% complain that not sufficient emphasis is placed on the safety of products and services and would like more information in this respect.

Food safety

Food is the category that most consumers say exercises them (68% on average, with a peak of 90% in France). And while in general food products have a positive image, the sample shows that nevertheless there is widespread distrust as regards meat (45% of respondents, with a peak of 60% in Germany, consider it to be of low quality). Moreover, a substantial 35% of consumers (65% in Greece) consider that food products as a whole are not safe.

The survey then focuses on the reliability of information sources. Most respondents consider that both the public authorities - including the European Commission - the political parties, and groups of producers and supermarkets

and other stores all provide biased information in favour of producers. Only the press and schoolteachers or university professors are perceived as impartial sources of information or sources favourable to consumers.

Public services and competition

On the whole public services are considered to be of good quality, or at least of average quality. But the aggregate figure conceals great disparities between categories of services and above all between countries.

The questionnaire then takes a close look at liberalization: 61% of Europeans are aware that public services are now being opened to competition; however, as regards all the services mentioned (with the exception of phones and air traffic), the vast majority of respondents (80%) have not observed any price reductions, nor an improvement in quality, nor wider

choice, nor closer attention to consumer interests. Nevertheless, 70% hope that greater competition will some day lead to better quality and lower prices. Finally, 88% think that all citizens should have a guaranteed water supply (80% in the case of electricity).

Financial services

Financial services is the sector where consumers feel most vulnerable. A total of 81% want measures to be taken at EU level (in Italy, 67% consider that the national legislation does not protect them, in Germany 66%). On the other hand, electronic means of payment remain for many a closed book: more than half the respondents have never had occasion to use them.

The full results are available on the Europa server, DG XXIV's home page. Address: <http://europa.eu.int/en/comm/spc/spc.html>.

CEG's views on commerce

Consumers in Europe Group (CEG) has responded to the European Commission's Green Paper on Commerce¹. Here are the main points raised by CEG:

- the Commission should put forward a proposal for a 'fair trading' directive covering commercial communications;
- the Commission should consider what measures may be necessary to prevent the development of *cross-border* pyramid selling schemes;
- the Commission should not set up any new arena to improve dialogue between traders and consumers, but

use existing bodies (however, a European forum which would bring enforcement bodies from the Member States together to improve liaison between them should be created);

- the Commission should review and report on the various schemes undertaken in the Member States to ensure the survival of small shops in rural areas;
- EU-wide product labelling schemes should be developed;
- a voluntary 'fair trade' mark should be created to help those product buyers who wish to take the country of origin into account, for political

or ethical reasons, to make an informed choice;

- more information should be provided to citizen-consumers about the introduction of the euro;
- EU legislation should make dual price labelling compulsory during the transition phase to the euro;
- if any regulations are to be reviewed, the Commission should also review those supported by producer interests;
- the priority areas the Commission should address to ensure confidence in the information society are data protection, consumer access and means of redress;



POINTS OF VIEW AND DEBATES

- provisions granting car dealers territorial exclusivity should be abolished entirely;
- the EU should adopt a check-list for taking consumer interests into account in other policies, on the lines of that already used by the OECD;
- the Commission's Agricultural Advisory Committees should be reformed, with enhanced representation for retail and consumer interests.

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¹ COM(96) 530 final. 20.11.96.

Child safety: information material wanted!

Consumers in Europe Group (CEG) is calling on **INFO-C** readers to please send it copies of leaflets, booklets or videos with information on child safety which they have produced for parents, teachers and children. Of particular interest is information designed to prevent home and leisure accidents to young children up to 10 years, in

particular accidents involving burns, falls and drowning.

The aim of this study, carried out with the support of DG XXIV, is to identify and encourage best practice in the production of child safety material.

The information should be sent to:

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Please be sure to include a contact name and address.

17 September new deadline for comments on the Green Paper on European food law

The deadline for the comments on the Green Paper on European food law¹ has been changed from 31 July to 17 September. They should therefore be submitted by that date to:

European Commission
DG III
'Green Paper on European food law'
rue de la Loi 200
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B - 1049 Brussels

Additional information can be obtained from:

European Commission
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¹ For details, see the article titled 'Europe and food' in the June 97 issue of **INFO-C**.

**DENMARK • RULES FOR LOYALTY PROGRAMMES**

Forbrugerstyrelsen has published the '**Guidelines on loyalty programmes in marketing**' drawn by the Nordic Consumer Ombudsmen¹, who have thought it necessary to (re)establish some basic principles in the context of the growing interest shown by trade and industry in individualizing and 'binding' customers.

The guidelines make the following points clear:

- loyalty programmes must not extort unreasonable commitments from customers;
- the customer's rights and obligations must be clearly stated in all advertisements for a loyalty programme;
- application for membership must be at the customer's own initiative;
- customers' access to all registered data must be provided upon request and correction or deletion of data must be possible at all times;
- bonuses from participation in a loyalty programme should be calculable as sums of money and redeemable for cash at any time;
- loyalty programmes targeting children under 16 must not be addressed directly to them;
- customers paying cash must be able to get the same advantages under a loyalty programme as those paying by credit card;
- when goods are offered for sale to members as well as non members of a loyalty programme at different prices, both prices should be indicated.

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¹ That is to say the Ombudsmen of Denmark, Finland, Norway and Sweden.

SWEDEN • HOW TO PROMOTE THE INTERESTS OF SWEDISH AND EUROPEAN CONSUMERS?

In a brochure titled *The Swedish Consumers' Demand*, **Kooperativa Förbundet** (KF - the Swedish cooperative union) and **Sveriges Konsumentråd** (the Swedish consumer council) have listed their proposals for promoting consumers' interests. These include:

- food policy: specific labelling of all GMOs, point-of-origin labelling of meat, labelling of food products to include all allergens, ban on food irradiation, more humane animal transport and the establishment of a European food agency;
- environment and public health: reduction in the use of products which pose concern for both humans and their environment, such as additives, pesticides, antibiotics, etc.;
- international trade: more equitable purchasing conditions for products originating from Third World countries;
- marketing and advertising: ban on TV advertising to children under 12 and homogenous rules on guarantees and access to justice all over the EU;
- financial services: adoption of legislation that really protects the weaker party and reduces the risk of overindebtedness;
- public services: the adverse consequences of deregulation on the less privileged consumers and those living in rural areas must be minimized. For example, even a private electricity supplier should never be allowed to cut off service to a household.

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NORDIC COUNTRIES • THE NORDICS AND CONSUMER POLICY

In connection with its study tour of the institutions of the European Union, the European Committee of the **Nordic Council**¹ has reiterated the basic principles of the Nordic consumer policy:

- free competition should be complemented by extensive legislation and monitoring authorities that protect consumers both individually and collectively;
- any doubts regarding the safety of a product should benefit the consumer;

- consumer information - via schools, consumer organizations, government agencies or simply product labelling - should be given high priority;
- consumers should be allowed (and encouraged) to participate in all stages of decision-making affecting them.

The Nordic Council regrets that, at times, EU legislation wanders away from these principles, which results in lowering the level of consumer protection in the Nordic countries and undermining confidence in the EU.

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¹ The Nordic Council was established in 1952 to promote cooperation between the parliaments and governments of Denmark, Iceland, Norway and Sweden. Finland joined in 1955.

FINLAND • IN BRIEF...

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- In the Oy PC-Superstore Ab case, the **Market Court** has confirmed that a store must be able to *prove* its lowest price claims - as stated in Chapter 2, Section 1 of the Consumer Protection Act - and therefore ruled that a store's claim that its prices are lowest, when not substantiated by any reliable information concerning competing stores' prices, is illegal, even if combined with the promise to pay a customer the difference if he finds the same product at a lower price somewhere else.

- Under pressure from the **Consumer Ombudsman**, the Telecommunications Administration Centre has decided that the price of phone calls to entertainment services costing more than FIM 3 per minute will now be stated at the beginning of each call. The Consumer Ombudsman has also suggested that the Telecommunications Administration Centre set about finding a way of enabling households to block access to entertainment services based abroad.

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 Internet: <http://www.kuluttaja-asiamies.fi>

**ITALY • IN BRIEF**

- The **Associazione Consumatori Utenti** (ACU - association of consumers and users) has castigated Italy for its delay in transposing the European timeshares directive, recalling that the instrument should have been transposed by 29 April at the latest. The ACU is keen to help all those who may have been harmed as a result of this delay and is willing to use all the means at its disposal - including taking Italy to the European Court of Justice.
- The **ACU** wants to know whether INA Assitalia will continue to enjoy its monopoly in schools at the start of the next school year. What bothers the ACU is not so much that this insurance company requires parents to pay 10 000 LIT annually to cover risks linked to the school and extra-curricular activities of their children, but that the insurance policies are signed not by the parents but by the school headmasters! Hence the association has requested the authority responsible for monitoring competition and the market to check whether this practice constitutes abuse of a dominant position by INA Assitalia.

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SPAIN • MEDICINES ON THE INTERNET: SOME DISTURBING TRENDS

The **Union de Consumidores de España** (UCE - Spanish consumers' union) estimates that a total of 60 'medicines' are sold in Spain via the Internet, and has called on the Ministry of Health and Consumer Affairs to supervise this trade. According to the World Health Organisation, certain drugs marketed on the Net - including substances normally sold only on

prescription or actually banned - may cause irreparable harm to persons who consume them. For the moment the Ministry and the Autonomous Communities have taken measures in respect of two products advertised on the Net: Friatroy, which supposedly helps cure AIDS and cancer, and which is distributed by an Ibiza-based laboratory, and Productos Life Plus,

which supposedly regulates glucose and cholesterol levels, sold from an address in the Basque Country.

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Union de Consumidores de España
Atocha 26
E - 28012 Madrid
Tel.: +34 1 369 1285
Fax: +34 1 369 1672



GERMANY • BICYCLE-FRIENDLINESS OF CITIES

The **Stiftung Warentest** has examined the cyclist-friendliness of 18 German cities and, for comparison purposes, one Swiss city.

The cities Freiburg and Basle got the quality grade 'good'. At the other extreme were Erfurt, Essen, Hamburg, Leipzig and Saarbrücken, whose

cycling infrastructures were deemed 'unsatisfactory'. Eleven cities were graded 'satisfactory'.

The same problems were encountered time and again: bad signposting, shortage of parking facilities, streets unsuitable for cycling and hazardous crossings.

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Internet: <http://www.verbraucherinstitut.de>

AUSTRIA • CONSUMER LAW ON-LINE

KRES (summary of leading cases and decisions in the field of consumer law) is now accessible via the Internet. This documentation is provided courtesy of the **Verein für Konsumenten-information** (VKI - consumer

information association) and consists of rulings handed down by Austrian courts concerning central aspects of consumer protection. Address: <http://www.vki.or.at/vki>.

FRANCE • IN BRIEF...

- The **Confédération Syndicale du Cadre de Vie** (CSCV) welcomes the Chancellery's decision to launch an investigation into the alleged fraudulent importation of animal meal from the United Kingdom between 1989 and 1996. The CSCV, which instituted an action in this affair on behalf of consumers on 29 July 1996, hopes this procedure will reveal whether or not the banned meal was introduced into France and, if so, impose severe penalties on the guilty parties, including people in the highest positions.
- Deploing the fact that all too often water companies tend to dictate their terms to consumers and the local authorities, the **CSCV** calls for the creation of an independent national authority to regulate all the public and private operators involved.
- A **parliamentary report** submitted to the Minister for Education in April has put the spotlight on sexism in schoolbooks. The honourable MPs still haven't got over it: books supposed to awaken the intellects of the French citizens of the 21st century continue to depict women as fragile and delicate flowers that - were it not for unswerving male support - would surely fade. And what about the (rare) cases in which women are not merely ornamental items? Can't they perhaps get a job? Of course - they have every right to work as check-out girls, caretakers or cleaning ladies! With a view to remedying this situation, the report's authors urge that in future the schoolbooks assessment boards refuse to accredit works that propagate stereotypes of this kind.
- The **Association Force Ouvrière Consommateurs** (AFOC), **Adécifen** and **UFC-Que choisir** have published a joint communiqué castigating the decision taken at the last meeting of the Conseil national de la consommation (France's national consumer council) to defer examination of demands from consumer associations concerning the switchover to the euro (double pricing, creating of a price observatory, handling of savings, etc.). And their question is: is the euro a matter that concerns banks and businesses alone?

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UFC - Que choisir
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Tel.: +33 1 44 93 19 84
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Adécif-en
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F - 75009 Paris
Tel.: +33 1 44 53 73 93
Fax: +33 1 44 53 73 94

AFOC
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Fax: +33 1 40 52 85 86

BELGIUM • 'THE EURO: CONSUMERS SHOULDN'T HAVE TO FOOT THE BILL!'

Such is the *cri du cœur* from **Test-Achats** in the April 1997 issue of its magazine **Budget & Droits**, in which it spells out the conditions it considers absolutely indispensable if the transition to the single currency is to be a genuine 'non-event' for consumers:

- the change in currency should in no way compromise the continuity of contracts, i.e. the transition to the euro should not serve as a pretext for insisting on changes to other terms in consumer contracts, such as duration, interest rates, reimbursement arrangements, etc. But, as Test-Achats deplores, in the case of the euro the contracting parties are free to renounce this principle. Thus the organization is

keen to warn consumers as of now against possible 'euro clauses' that may be lurking in the small print;

- during the transition period, when consumers will not yet have euros in their pockets but during which the exchange rates between currencies in the 'euro zone' and the euro itself will be fixed (i.e. from 1999 to 2002), double pricing should be mandatory. The term 'double pricing' is understood in the broad sense, since Test-Achats considers that in all documents that include money figures (contracts, salary slips, invoices, statements of account, etc.), these data should be indicated both in the national currency and in euros. It goes

without saying that this practice should be prolonged during the period in which the two currencies will coexist, and then for a certain time after the euro becomes the exclusive legal tender;

- the costs of transition to the euro should be borne in full by the business community, and notably by the financial sector, who stand to make a tidy profit from the single currency thanks to lower transaction costs.

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• OBJECTIVE: A LAW ON SUNTAN SALONS

Since numerous studies have shown that 10 hours on a sunbed treble the risk of developing skin cancer, with an even greater risk for adolescents and pregnant women, the **Association contre le cancer** (anti-cancer association) welcomes the fact that on 27 June Senator Philippe Charlier tabled a bill to regulate the operation of suntan salons with an eye to improving consumer health protection.

Here are the main measures contained in the bill:

- ban on use of suntan salons by minors and pregnant women;
- obligation on the operators to display on their premises prominent notices warning clients of the dangers associated with exposure to ultraviolet radiation and advising them to wear sunglasses and to apply protective cream;
- obligation to attend a training course before being allowed to open a suntan salon (existing operators will have three years from

the entrance into force of the law to acquire this training).

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Philippe Charlier
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• 'GOLDEN' - AND 'WOODEN SPOON'- AWARDS FOR TELEVISION

On 18 June 1997, the **Association des Téléspectateurs Actifs** (ATA - television viewers' association) announced the results of the '1997 ATA Golden Awards'.

(The 'ATA Golden Awards', like their negative counterpart the 'ATA Wooden Spoon Awards', are made by an independent jury for exemplary or discreditable practices of TV channels which could be picked up in French-speaking Belgium during the TV season which has just come to an end.)

This year, the jury awarded:

- the 'ATA Golden Award' 1st Prize to a broadcast ('Bla-Bla spécial', shown in August 1996 on RTBF) which sought to make the recent tragic disappearances of children in Belgium less alarming for young viewers;
- the 'ATA Golden Award' 2nd Prize to a television debate which took an

irreverent look at politics ('Les pieds dans le plat' on RTBF);

- the 'ATA Golden Award' 3rd Prize for the promotion by community television channels of local events;

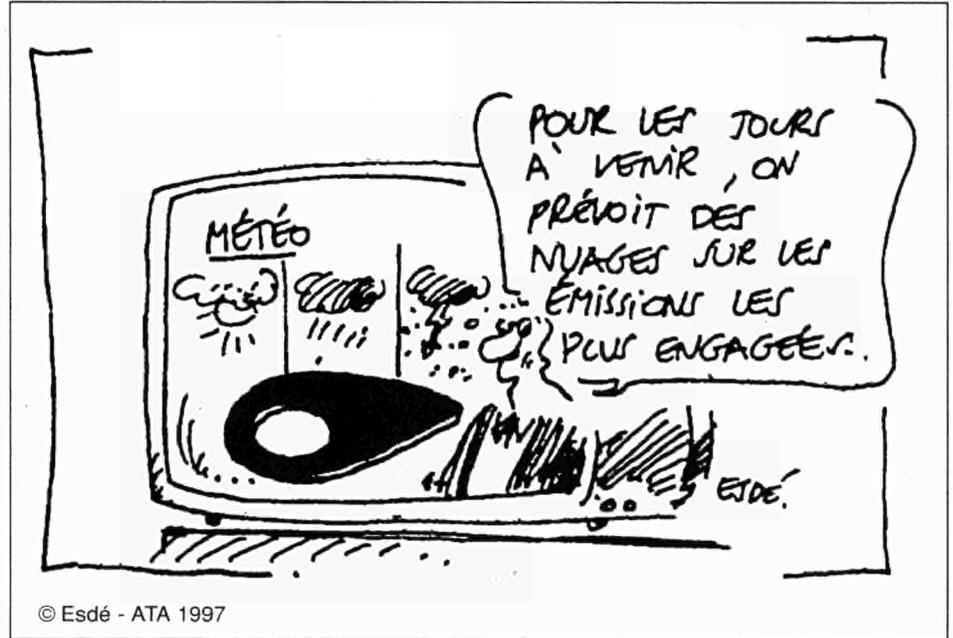
- the 'ATA Wooden Spoon Award' 1st Prize for the fact that in their coverage of major international crises (Rwanda, Albania, Congo, etc.), all the TV channels adhered slavishly to the government's official line;



'Hello?... What would the government like us to show on the TV news this evening?'



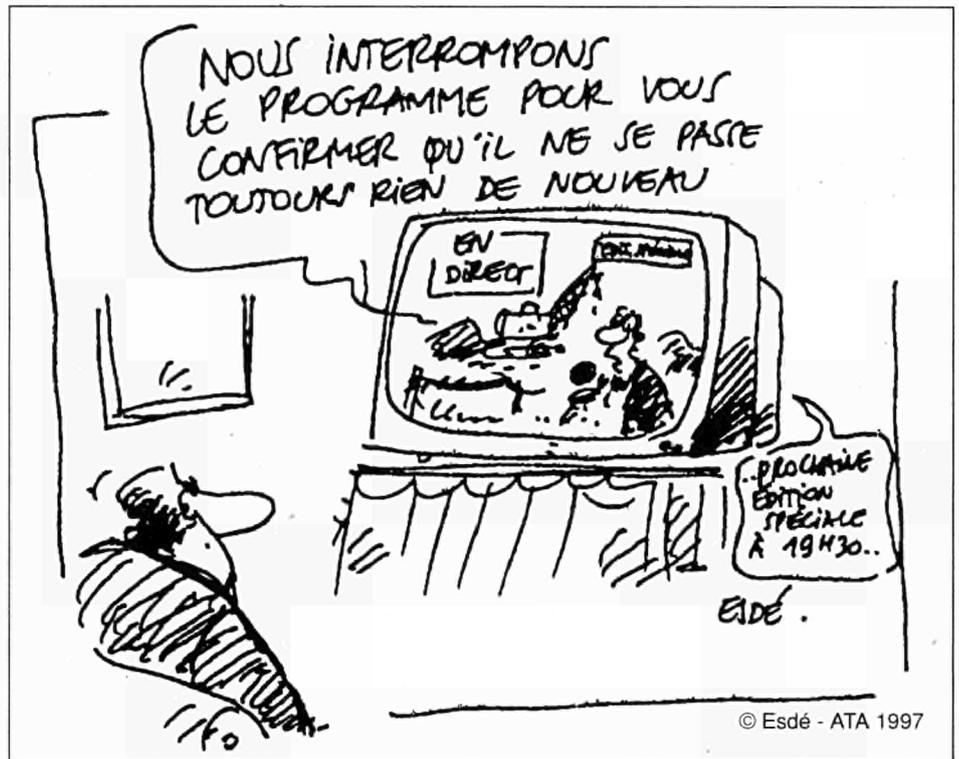
- the 'ATA Wooden Spoon Award' 2nd Prize for the withdrawal of an investigative magazine programme on economic affairs ('Turbulences' on RTBF), which the ATA suspects would have caused embarrassment to too many people;



  Esd  - ATA 1997

'Over the next few days, the outlook for investigative programmes is not too bright...'

- the 'ATA Wooden Spoon Award' 3rd Prize for the widespread practice on RTBF and RTL TVi of dramatically interrupting programmes reporting on the disappearance of children in order to tell viewers... that there was nothing new to tell them.



  Esd  - ATA 1997

*'We interrupt this broadcast to inform viewers that there are still no new developments...
Next newflash at 7.30...'*

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Association des T l spectateurs Actifs
rue Am ricaine 106
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Tel./Fax: +32 2 739 19 79
Internet: <http://club.ib.be/veronique.hariga/ata.htm>¹

¹ Details of the results can be found at this address.



UNITED KINGDOM • NCC CALLS FOR URGENT REFORM OF 'MUSEUM PIECE' INSURANCE LAW

Judging the laws underpinning consumers' insurance policies complex, antiquated and weighted in the companies' favour, the **National Consumer Council** (NCC) is calling for the urgent and wholesale reform of the system.

The report, *Insurance Law Reform - The consumer case for a review of insurance law*, first presents the main problems currently faced by consumers in this area, for instance being legally bound to disclose every single

material fact - however remote it might seem - when applying for or renewing a policy or the difficulty of getting redress if an agent or intermediary mis-sells a policy. Then it goes on to make a series of recommendations to tip the balance in favour of consumers, for instance clarifying the status of all intermediaries, detailing the 'material facts' that policy holders are expected to disclose to companies, making the principle of 'utmost good faith' as important for companies to meet as it is for policyholders, limiting the

companies' current right to deny a claim on the grounds that the policy has been breached because of some act or omission by the policy holder, invalidating exclusions of cover for pre-existing conditions about which the policy holder was unaware when taking out the insurance, etc.

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• TALKING KIOSKS TO HELP CONSUMERS

Tourists and business visitors are in line for a whole new welcome from the **City of Edinburgh Council** - talking consumer education kiosks!

From October this year, the City will be using state of the art communication technology to provide consumer information and education with a European focus through a project known as Eurobuyer.

The overall purpose of Eurobuyer is to produce an innovative, high quality,

multi-media product that will run in a small number of specifically designed kiosks, accessible to the public. A CD-ROM version of the software will also be produced and given to schools.

The information given will concern legislation that affects retail sales of goods and services commonly purchased by tourists and business visitors. In order to expand the scope of the service, it will relate not only to the UK but to France, Germany and Ireland. Most importantly perhaps, the

screen, text, video, voice-overs and visuals will be provided in all three languages.

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Environmental and Consumer Services
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UK - Edinburgh EH11 3YJ
Tel: +44 131 469 5133
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Email: 106173.1635@compuserve.com

**• IN BRIEF...**

- Estate agents have been under the intense scrutiny of the **Director General of Fair Trading** since cases were reported of agents engaging in such illegal practices as taking a fee from buyers to 'ring fence' a property and not pass on any other bids to a seller or inflating prices of properties by informing buyers of fictitiously high bids. The Director General has reminded them that he has the power to ban them from practising or to remove their consumer credit licences.
- In the June issue of **Which?, Consumers' Association** (CA) denounced nutritional information on food packaging as unreliable. Only 10 percent of the foods tested contained nutrients in the exact quantities stated on the label, and nearly half were more than 10 percent out - sometimes by a very long shot: one brand of baked beans contained only half the fibre

claimed and one brand of ice cream contained a whopping 72 percent more saturated fats than labelled!

- In the same issue, **CA** revealed that leading supermarket chains were failing to offer customers information on genetically-modified foods, in breach of their own industry guidelines. Although all major supermarket chains publish leaflets on GM foods, less than half the branches visited had them available. And when staff were quizzed about GM foods, some did not know whether their store stocked them, while others did not even know what they were!
- Following the announcement by the new UK Government that it intends to create a Food Standards Agency which will help ensure that new developments in food policy are better co-ordinated, the **National Food Alliance** has declared itself delighted with this

decision and published a manifesto titled **The Food We Deserve: The National Food Alliance's Policy Proposals**, which contains its own food policy proposals.

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Email: enquiries@oftuk.demon.co.uk
Internet: <http://www.coi.gov.uk/coi/depts/GOF/GOF.html>

Which? Ltd
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UK - London NW1 4DF
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Fax: +44 121 830 6220
Email: which@which.net
Internet: <http://www.which.net>

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Email: nationalfoodalliance@compuserve.com



GREECE / BALKANS • TAKING STOCK OF THE BCC'S FIRST TWO YEARS OF OPERATION

The **Balkan Consumer Centre** (BCC), which was initiated on 8 October 1995 by the Greek consumer organization KEPKA, the Albanian Consumer Association, the Association for the Protection of Consumers APC - Romania, the Federation of Consumers in Bulgaria and the Yugoslav Consumer Association with a view to promoting cooperation in consumer information, education and protection among the Balkan countries, has already:

- set up an office in Thessaloniki to serve as its HQ;
- founded the Academy of Balkan Consumers (ABC), also located in Thessaloniki, to serve as a training centre on consumer policy in the Balkans;
- created a database of EU consumer legislation;
- drawn up a list of the problems faced by consumers in each of its 'member countries' which will form the basis of future courses at the

ABC and information material targeted at the general public.

Now the BCC will try to incorporate new member organizations from Turkey, Cyprus and Fyrom.

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A new consumer periodical **CONSUMER** has just made its debut in Spain. Published by **Eroski** and **Consum** - cooperatives affiliated to Hispacoop - **CONSUMER** is the fruit of a merger of the **EROSKI** and **CONSUM** reviews. **CONSUMER** will have a print-run of 250 000 and will be distributed free of charge mainly in the areas of influence of Eroski and Consum, i.e.

northern Spain (Basque Country, Navarra, Rioja, Burgos and Cantabria) and the east (Valencia, Catalonia and Murcia). **CONSUMER** will focus on consumers' everyday concerns and will be committed to protecting consumers' economic interests as well as their quality of life and sustainable consumption.

Contact:

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Tel.: +34 4 6211214
Fax: +34 4 6211222

Consum Publicaciones
Avda. Espioca s/n
E - 46460 Silla (Valencia)
Tel.: +34 6 1974005
Fax: +34 6 1202823

The magazine **Going Dutch** from **Consumentenbond** targets those students who intend to continue their studies after their final year of secondary school. It sets out all the

(often complex) rules governing the financing of higher education in the Netherlands and gives advice on budgeting.

Contact:

Consumentenbond
Enthovenplein 1
Postbus 1000
NL - 2500 BA Den Haag
Tel.: +31 70 445 45 45
Fax: +31 70 445 45 90
Internet: www.consumentenbond.nl

Family, work and leisure; property, letting and neighbourhood; goods and services, finance and insurance; building and renovating - these are the topics covered by 160 questions and

answers in **Vos droits au quotidien** (your everyday rights), a 250-page guide recently published by **Test-Achats** and intended for Belgian consumers.

Contact:

Test-Achats
rue de Hollande 13
B - 1060 Brussels
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Fax: +32 2 542 32 50

Consumers of health care are often unaware of what procedures to follow and what options they can choose from in the case of hospitalization. The **Guide du séjour à l'hôpital** (guide

to hospital stays) published by the **Union Nationale des Mutualités Socialistes** is designed to provide them with all the information they need.

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Union Nationale des Mutualités Socialistes
rue Saint-Jean 32-38
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Tel.: +32 2 515 02 11
Fax: +32 2 515 02 07



The **Observatoire du Crédit et de l'Endettement** (credit and debting observatory) has just published:

- the proceedings of its colloquium of 15 November 1996 on '**Le règlement collectif des dettes: les conditions de mise en œuvre**' (the collective regulation of debts - conditions for implementation), which reproduces the participants' contributions on the creation in Belgium of a mechanism to deal with private debting¹ and addresses the following topics: the French example (appraisal of the Neiertz law), the procedures for lender participation in dealing with debting problems, the nature and level of the debtor's guaranteed minimum income, the originality of the collective debt regulation

procedure by comparison with the existing procedures, the respective roles of the courts and the mediator of debts, and regional advances in the collective regulation and mediation of debts.

- **Compendium des statistiques de la consommation, du crédit et de l'endettement des particuliers - 1997** (compendium of statistics on consumption, credit and private debt - 1997), which combines under one cover hundreds of data items which up to now - although available - were scattered over a multitude of reports;
- **Prévention et traitement du surendettement en région wallonne - Rapport final d'éva-**

luation - Mai 1997 (prevention and treatment of debting in Wallonia - final evaluation report - May 1997);

- **Dettes et Famille** (debt and families), which tries to answer a multitude of questions on the sharing of debts between spouses, cohabiting couples or spouses who have separated or divorced.

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¹ A bill on this subject is in the process of being adopted.

With a view to helping those who are creating a self-regulatory system, particularly in the countries of the former East European block, the **European Advertising Standards Alliance** (EASA) has published **The EASA Self-Regulation Guide**, a 30-page booklet explaining the usual make-up of self-regulatory systems.

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Internet: <http://www.easa-alliance.org>

The 1996 activity report of the **Consumer Forum Intergroup** can be obtained from BEUC. 10 meetings of the Intergroup were held in 1996. The main topics addressed were: access to justice, postal services, enforcement of consumer safety rules, BSE, buying property abroad, the EU

budget for consumer protection, the EU food policy and how to protect children from harmful Internet sites. Participants included Emma Bonino, Spyros Pappas - then still Director-General of DG XXIV, Pat Rabbitte, Irish Minister for Consumer Affairs and numerous MEPs and EU officials.

BEUC

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B - 1040 Brussels
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Euroconsument has published a small guide in Dutch called *Time-sharing* which reviews all aspects of timeshares.

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Recently published by the Consumer Law Centre of the **Catholic University of Louvain**:

- the proceedings of the colloquium on '**Food safety and quality - trends in Europe and Lebanon**', which was held in Beirut from 2 to 6 October 1995 and during which the following topics were addressed: agricultural production and food consumption in Lebanon, the economic and social aspects of food policy, the globalization of trade and food law, food policy and consumer law, quality compliance

in the agrifood industry, monitoring and self-monitoring procedures, standardization processes, the link between food quality, human health and the environment, as well as manufacturers' liability and the proper role of consumers and their representatives in the field of food safety;

- ***Le statut juridique du consommateur mineur d'âge*** (the legal status of minor consumers), a work in which the authors (Pierre Dejemepe and Jacques Laffineur), after reviewing the handful of legal

and regulatory texts designed specifically to protect young consumers, explore areas in which (better) regulation is called for and define what they think this much-discussed legal status should be.

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The report ***Rail Travellers and personal safety: Women's perspectives***, compiled by a Task Force of women from Soroptimist Clubs in South East England and published by **Soroptimist International of Great Britain and Ireland**, looks at Britain's railways through women's eyes, and offers over 40 practical suggestions to make them safer and more attractive, including setting up Emergency Help Points in every station; opening a Rail

Crime Watch hotline; conducting safety audits of all future railway carriage designs; publishing a user's guide on who does what on the railways, especially where safety is concerned; making the communication cords and emergency phones easily accessible to all, including children and disabled persons; making employees more present and visible and hiring more female staff.

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The **National Consumer Council** (NCC)'s report *Electricity takeovers - The implications for consumers* attempts to demonstrate that while intense takeover activity in the highly profitable UK electricity industry has lined the pockets of a handful of shareholders, millions of customers are still waiting for the promised price cuts to come their way. The NCC blames this on the weaknesses in the system of regulation which has failed to catch up

with this massive restructuring, and therefore calls for an in-depth review of the whole system. In particular, it calls on the electricity regulator, Offer, to ensure better public access to the companies' financial information, to publish annual statements giving clearer and more detailed customer and price information, to make publicly available information on all negotiations and disputes about licence conditions between itself and

the companies and, while investigating the adequacy of its powers on anti-competitive behaviour, to consider introducing a 'fair trading' licence condition for companies.

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The proceedings of the debate '**The Common Agricultural Policy, Diet, Nutrition and Health**', held on 26 February and organized by **Consumers in Europe Group** in association with the Department of Agricultural and Food Economics at the University of Reading, are now available.

Although one of the questions raised was 'What changes to the EU food policy-making process are necessary to ensure that the requirement in Article 129 of the Treaty *Health requirements shall form a constituent part of the*

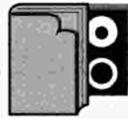
Community's other policies' applies to EU food and agricultural policies?', the focus of the conference was not primarily on food safety but on the wider question of the compatibility between the CAP and nutrition and healthier eating, with the three following questions set out for discussion:

- What is the impact of the CAP on food consumption patterns?
- Should diet and health be an objective of the CAP?
- Are CAP subsidies targeted appropriately?

One of the big merits of the report is that it presents all the answers provided to these questions by the individual speakers and participants, without attempting to draw consensus conclusions.

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European Travel Law offers the reader a clear route to understanding the diverse and complex laws regulating the travel and tourism industry in Europe, not only at EU level but also at Member State level with an examination of the domestic provisions in all Member States except Austria and Sweden.

In the chapters dealing with the EU aspects, the Package Travel Directive is

presented and the implications of the only judgment it has generated to date (*Dillenkofer*) are analyzed. In the chapters dealing with Member States, the authors, all of whom are local legal experts, examine the regulatory authorities in each country, health and safety standards, consumer rights, insurance requirements, provisions relating to financial services such as credit cards and traveller's cheques, timeshare regulations and passport and

frontier controls. In addition, an appendix contains all the relevant EU legislative texts.

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Email: cs-books@wiley.co.uk
Internet: <http://www.wiley.co.uk>
<http://www.wiley.com>

The 1996 annual report from the mediation service of the **SNCF** (French Railways) can be had from:

Médiateur de la SNCF
1 bis rue d'Athènes
F - 75009 Paris
Tel: +33 1 53 25 60 11
Fax: +33 1 53 25 87 67

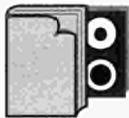
In **Le droit du surendettement des particuliers** (the law on consumer overindebtedness), Danielle Khayat, a judge at the Versailles District Court who is specialized in debting problems, surveys - on the basis of the literature and case law (notably that of the Appeal Court) - the rules governing this question in French law. She then goes on to assess approximately eight

years of legislation in this area and puts forward proposals designed to eliminate this scourge at the roots.

The work is intended not only for jurists but also for all those who may have to handle debting problems - banks, credit institutions, consumer associations, social services, etc.

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Fax: +33 1 56 54 16 49



The objective of the study titled **VPC et pratiques promotionnelles** (mail order selling and promotional practices) from the **Centre Régional de la Consommation** (CRC) is to review (French) law applicable to the three promotional techniques (lotteries, competitions and gifts) most widely used by direct mail firms. The study reveals the various subterfuges used by direct mail professionals to circumvent the law, and - on a more upbeat note - describes case law in this area, which is almost always favourable to consumers. Finally, it

takes a look at fraudulent mail shots originating abroad and indicates the remedies available to consumers in such cases. And it deplores the fact that these remedies are few and far between and also difficult to rely on - even if, in the European framework, the adoption of the Directive on distance selling gives some ground for optimism.

The CRC has also completed a study on the various mobile telephony options in France (including comparisons with Belgium), whose findings

have just been published in **Téléphonie mobile**. The idea is to help consumers make the wisest choice from between the multitude of operators, subscription terms, appliances and places of purchase proposed to them.

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1-3 October 1997

Global Standards Conference

'Building the Global Information Society for the 21st Century'

The first conference to examine the questions related to creating standards for the information society, organized by **Directorate General III 'Industry'** and sponsored by ISO, IEC and ITU, will take place in Brussels from 1 to 3 October 1997. It will be opened by Commissioner Bangemann

and several G7 Ministers, such as Günter Rexrodt from Germany, and will focus on four major themes: electronic commerce, services to the public, use by individuals and the interoperability of communications infrastructures.

Contact:

'Global Standards Conference'
rue de Stassart 36
B - 1050 Brussels
Tel.: +32 2 511 74 55
Fax: +32 2 511 87 23
Email: glstdconf@dg3.cec.be
Internet: <http://www.ispo.cec.be/standards/conf97>

6-7 October 1997

Seminar on standard contract terms

A seminar on standard contract terms is being organized on 6 and 7 October in Vienna. Participants in the seminar, which is being supported by the European Commission's DG XXIV, will include national and European experts.

The first day will be devoted to various aspects of this topic, mainly from an

international perspective, while the second day will consist of workshops that will give certain branches an opportunity to make a realistic scrutiny of their own standard terms and to discuss open questions in connection with the drafting of standard contract terms.

Contact:

Büro für Konsumentenfragen
Bundeskanzleramt VII/B
Radetzkystr. 2
A - 1031 Wien
Tel: +43 1 71172 4785
Fax: +43 1 715 58 31
Email: hans-peter.lehofer@bmg.gv.at



30-31 October 1997

Academy of European Law, Trier

'The new Community Directive 97/7 on Distance Contracts and its significance for direct and distance selling in the Member States'

The following topics will be tackled: the objectives and scope of the Directive, specific competition rules in the field of marketing practices, specific contract rules (especially those concerning the revocation of contracts) with special consideration given to the French experience, particular problems associated with cross-border financial services, problems with international private law, regulation vs self-

regulation (the UK example) and the foreseeable impact of the Directive on the new forms of distribution.

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3-7 November 1997

Consumers International's World Congress

**'Empowering Consumers for the 21st Century:
Consumers in Civil Society'**

It happens only once every three years. It is **Consumers International's** World Congress and this time it is going to be held in Santiago, Chile from 3 to 7 November.

'Empowering Consumers for the 21st Century: Consumers in Civil Society' is the theme and the speeches, workshops and training courses promise that it will be one of the seminal events in the world consumer movement.

Contact:

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24 Highbury Crescent
UK - London N5 1RX
Tel: +44 171 226 6663 @ 203
Fax: +44 171 354 0607
Email: sjarvis@consint.org
Internet: <http://www.consumersinternational.org/>

You can even register on-line!



12-13 November 1997
8th European Day of Commerce
'Europe, commerce and consumers:
meeting consumers' expectations'

The 8th European Day of Commerce, organized by **EuroCommerce**, will take place in Brussels on 12-13 November with 'Europe, commerce and consumers: meeting consumers' expectations' as its theme.

mittee on the Environment and Consumer Protection; Marius Enthoven, Director General of DG XI; Koos Anderson, President of BEUC; Jim Murray, Director of BEUC and many, many more.

Contact:

EuroCommerce
rue Froissart 123-133
B - 1040 Brussels
Tel: +32 2 230 58 74
Fax: +32 2 230 00 78
Email: lobby@eurocommerce.be
Internet: <http://www.eurocommerce.be>

Participants will include José Maria Gil-Robles, President of the European Parliament; Leon Brittan and Emma Bonino, Commissioners; Ken Collins, MEP and Chairman of the EP Com-

Electronic commerce, sustainable consumption and the introduction of the euro will be among the topics discussed.

Last minute: A conference on 'Biotechnologies and sustainable consumption', organized by **EURO COOP**, will take place in Brussels on **21 October 1997**.

Contact:

EURO COOP
rue Archimède 17
B - 1000 Brussels
Tel.: +32 2 285 00 70
Fax: +32 2 231 07 57
Email: eurocoop@arcadis.be





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