



# INFO-C

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Restructuring of the services of the European Commission responsible for consumer health protection; recasting of the scientific committees that advise the Commission in this field; adoption of directives on distance contracts, comparative advertising, indication of unit prices and calculation of the APR for consumer credit; organization of meetings on the euro; mounting of an information campaign on unfair terms in five European countries... this is just a non-exhaustive list of the European Union's work in the field of consumer policy and consumer health protection in 1997. For further details consult the relevant chapter of the *1997 General Report on the Activities of the European Union*, which we reproduce at the beginning of our 'Institutions' section.

This section also contains articles on such miscellaneous topics as the reaction to the WTO's ruling on the banning of hormone-treated meat in the EU, the adoption of new research projects on BSE, the launching of pilot projects on the electronic identification of livestock, the fine imposed on Volkswagen for obstructing the cross-border purchase of vehicles by private individuals, and the proposal for an international charter on electronic commerce.

The topics addressed in the section 'Points of view and debates' include the World Consumer Rights Day on 15 March, devoted this year to the war on poverty, the barriers to the single market in insurance, water policy at European level and the impact of

the Common Agricultural Policy on consumers and the environment.

At national level, we highlight among other things the French campaign on ethical consumption, the creation in the United Kingdom of a new body responsible for promoting consumer education, the findings of a study on Belgian consumers and the information society, and the introduction of 'organic' products into the Netherlands supermarket chain Albert Heijn.

Finally Nicolas Genevay, editor-in-chief of **INFO-C** since 1994, would like to take this opportunity to thank his faithful readers as he passes on the torch to his esteemed colleague Brigitte Reichle.

## INFO-C

European Commission  
DG XXIV 'Consumer Policy and  
Consumer Health Protection'  
rue de la Loi 200  
B - 1049 Brussels  
Tel.: +32 2 296 55 37  
Fax: +32 2 299 63 02

### Editor:

Nicolas Genevay

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# The European Union and consumers in 1997

In the frame below we reproduce the chapter from the *General Report on the activity of the European*

*Union - 1997*<sup>1</sup> devoted to consumer policy and consumer health protection. Please note that this is not an exhausti-

ve list of activities in this area undertaken during the year, but simply an overview of the main achievements.

## Consumer policy and health protection

### Priority activities and objectives

*In 1997, the institutions of the European Union, and the Commission in particular, set great store by measures to protect the health of consumers. The Commission undertook a radical reorganization of the departments concerned with consumer health and food safety, with particular emphasis on the separation of responsibilities for legislation, inspection and scientific consultation, while guaranteeing the excellence, independence and transparency of scientific advice. The Luxembourg European Council stressed that the production and supply of safe food had to be one of the European Union's priorities. The Commission meanwhile continued to implement its action plan 'Priorities for consumer policy 1996-98'<sup>2</sup>, which was welcomed by Parliament<sup>3</sup>. Directives on distance selling and on misleading advertising were, moreover, adopted by Parliament and the Council.*

### Consumer health protection

On 12 February, the Commission decided to restructure its departments in the field of *food health*<sup>4</sup>, the main aims being to separate the departments responsible for legislation, scientific consultation and inspection, and to improve the transparency and dissemination of information. The key elements of this process, announced by President Santer on 18 February in his address to Parliament during the debate on the report by the committee of inquiry into bovine spongiform encephalopathy, are: creation of a group of Commissioners, chaired by Mr Santer, with responsibility for safeguarding food health, thus generating the political momentum needed for the activities in this field and ensuring their coordination; setting-up of eight new scientific committees<sup>5</sup> (dealing with food, animal nutrition, animal health and welfare, veterinary measures relating to public health, plants, cosmetic products and non-food products intended for consumers, medicinal products and medical devices, and toxicity, ecotoxicity and the environment) to replace the existing committees concerned with consumer health protection, under the authority of the 'Consumer Policy' Directorate-General, whose title is now 'Consumer Policy and Consumer Health Protection'; conversion of the former Multidisciplinary Committee into a 'Scientific Steering Committee', whose job is to coordinate the work of the sector-specific committees and ensure transparency, and to give opinions both on matters falling outside the committees' sphere of competence and on the multidisciplinary aspects of transmissible spongiform encephalopathies; transformation of the Community Office for Veterinary and Phytosanitary Inspection and Control into the 'Food and Veterinary Office', with responsibility for monitoring the observance of veterinary and plant-health legislation and food hygiene rules both within the European Union and in countries which provide it with foodstuffs, as part of the 'Consumer Policy and Consumer Health Protection' Directorate-General; and creation, within this Directorate-General, of a unit responsible for the assessment of public health risks.

In conjunction with the Green Paper on food legislation the Commission adopted, on 30 April, a communication to Parliament and the Council on *consumer health and food safety*<sup>6</sup>, setting out its approach. With regard to scientific advice, the Commission intends to reinforce three key principles: excellence (through the evaluation of hazards by eminent scientists), independence (by ensuring that the scientists are free from interests which may be in conflict with their task) and transparency (by facilitating access to the advice of the committees and to information on their working procedures).



As regards control and inspection, the Commission emphasizes the need for a harmonized approach on three main fronts: the introduction of risk assessment procedures to identify control priorities, the reorganization of control activities to ensure that the entire food production chain is properly covered, and the general introduction of formal audit procedures to allow an assessment of the national authorities' control systems.

In December, the *Luxembourg European Council* adopted a *declaration on food safety*, stressing that the production and supply of safe food must be one of the European Union's priorities, and resolving to ensure a high level of health protection based on high-quality, transparent scientific advice<sup>8</sup>.

On 20 October, the Commission presented its final consolidated report to the European Parliament's temporary committee following up the recommendations on *bovine spongiform encephalopathy*. On 19 November, Parliament expressed its satisfaction at the measures taken by the Commission.

### **Protection of consumers' economic and legal interests**

Parliament and the Council adopted, on 20 May, Directive 97/7/EC on the protection of consumers in respect of *distance contracts*, aimed at providing a regulatory framework to cover distance selling, regardless of the means of communication used (mail, telephone, fax, computer) and no matter what product or service is being marketed, with the exception of financial services. The idea is to inform the consumer more fully and to enhance the transparency of transactions. When any offer of goods or services is made, and when a sales contract is drawn up, the identity of the supplier and the commercial nature of the proposal must be clearly stated (at the beginning of the call in the case of telephone communication); other details which must be made clear include the price of the proposed product or service, the technical characteristics, the arrangements for payment and the conditions governing withdrawal from the contract. Moreover, the consumer's agreement must be obtained before any goods or services, for which payment is required, are supplied; the consumer is entitled to a period of seven working days in which to withdraw from the contract without penalty; and a supplier who fails to fulfil his or her obligations must reimburse any sums paid.

On 6 October, Parliament and the Council adopted Directive 97/55/EC on the harmonization of the laws, regulations and administrative provisions of the Member States concerning *comparative advertising*, thereby introducing a uniform regulatory framework and putting an end to the co-existence within the European Union of three different legal frameworks under which some Member States allowed comparative advertising, some prohibited it and others ignored it. The Directive defines what is meant by comparative advertising (advertising which explicitly or by implication identifies a competitor or goods or services offered by a competitor) and permits such advertising under certain conditions, e.g. it must not be misleading within the meaning of Directive 84/450/EEC<sup>9</sup>; it must objectively compare material, relevant, verifiable and representative features of goods and services meeting the same needs or intended for the same purpose; and it must neither create confusion in the market place nor discredit or denigrate a competitor.

Common positions were, moreover, adopted by the Council as follows: on 10 April, concerning the proposal for a Directive on *injunctions for the protection of consumers' interests* and on 7 July, concerning the proposal for a Directive amending Directive 87/102/EEC relating to the approximation of the laws, regulations and administrative provisions of the Member States concerning *consumer credit*. The latter common position was approved by Parliament on 19 November. Also in November, Parliament and the Council reached agreement on the proposal for a Directive on consumer protection in the *indication of the prices of products* offered to consumers.

In order to help consumers with the transition towards the single currency, the Commission organized, on 1 and 2 December, a conference on consumers and the *euro*.



## Safety of products and services

In a resolution adopted on 8 April<sup>10</sup>, concerning the Commission's annual (1996) report on the development, validation and legal acceptance of *alternative methods to animal experiments* in the field of cosmetic products<sup>11</sup>, Parliament stressed the need to step up efforts to develop such methods so as to be in a position to impose the ban on animal testing by the deadline laid down in Directive 93/35/EEC<sup>12</sup>, i.e. 1 January 1998. In its 1997 report, adopted on 5 May<sup>13</sup>, the Commission emphasized the reduction in the number of animals used for tests, but made a distinction between finished products, in respect of which a ban on animal testing could be adopted before the stipulated deadline, and ingredients, for which no alternative method was likely to be found in the time available. On 22 October, Parliament adopted a resolution<sup>14</sup> on the Commission's 1997 report, making a renewed call for a total ban on animal testing in this field with effect from 1 January 1998.

## Financial services

On 26 June, the Commission adopted a communication entitled 'Financial services: enhancing consumer confidence', as follow-up to the Green Paper which it presented in 1996.

## Consumer information

At the end of the year, the Commission launched an information campaign on the theme of *unfair contract terms*, as part of its 'Citizens First' initiative. The campaign, backed by Parliament, was launched as a priority in five countries (Ireland, Spain, Portugal, Italy and Greece) with the following aims: to draw the attention of European consumers to the fact that their interests are protected in the single market thanks, in particular, to Directive 93/13/EC<sup>15</sup> on unfair terms in consumer contracts, and to strengthen consumer representation in the five target countries where, according to a report given to the Commission, such representation is weaker and more fragmented than in the rest of the Union.

The *General Report* is available in the 11 official languages and can be purchased at any of the sales outlets for official publications of the European Union. The report is broken down by major topics and comes with a detailed annex, including systematic references to the Official Journal, earlier general reports and the monthly Bulletins of the European Union. It provides an overview of the European Union's activities over the past year. This year, for the first time, it is also available on the Europa Internet server (enter <http://europa.eu.int/abc/doc/off/rg/fr/welcome.htm>).

### Contact:

Office for Official Publications of the European Communities  
2 rue Mercier  
L - 2985 Luxembourg  
Tel.: +352 499 28 1  
Fax: +352 48 85 73

<sup>1</sup> Published by the Office for Official Publications of the European Communities.

<sup>2</sup> COM(95) 519; 1995 General Report, point 644.

<sup>3</sup> OJ C 85, 17.3.1997; Bull. 1/2-1997, point 1.2.223.

<sup>4</sup> Bull. 1/2-1997, point 1.2.225.

<sup>5</sup> Commission Decision 97/579/EC (OJ L 237, 28.8.1997; Bull. 7/8-1997, point 1.3.232).

<sup>6</sup> Commission Decision 97/404/EC (OJ L 169, 27.6.1997; Bull. 6-1997, point 1.3.272).

<sup>7</sup> COM(97) 183; Bull. 4-1997, point 1.3.217.

<sup>8</sup> Bull. 12-1997.

<sup>9</sup> OJ L 250, 19.9.1984; Eighteenth General Report, point 399.

<sup>10</sup> OJ C 132, 28.4.1997; Bull. 4-1997, point 1.3.221.

<sup>11</sup> COM(96) 365; 1996 General Report, point 619.

<sup>12</sup> OJ L 151, 23.6.1993; Twenty-seventh General Report, point 380.

<sup>13</sup> COM(97) 182; Bull. 5-1997, point 1.3.181.

<sup>14</sup> OJ C 339, 10.11.1997; Bull. 10-1997, point 1.2.245.

<sup>15</sup> OJ L 95, 21.4.1993; Twenty-seventh General Report, point 381.



## Commission proposes legal/financial framework for EU consumer activities

On 28 January the **European Commission** tabled a proposal for a legal framework for the financing of the EU's activities in favour of consumers, which should allow for forward planning over the next five years (1999-2003) with a global budget of ECU 114 million.

This proposal takes into account both the new priorities of the EU in the field of consumer policy, particularly the protection of consumer health, and the new mandate formally given to the EU by the Treaty of Amsterdam, i.e. to protect the health, safety and economic interests of consumers. At the same time, while it is not meant to be a rigid, multi-annual action programme, it would make EU actions more transparent and therefore enhance consumer confidence.

The framework encompasses the following four priority areas:

- protecting the health and safety of consumers;
- protecting the economic interests of consumers, particularly as to international transactions, advertising and the settlement of disputes;
- educating and informing consumers about their rights;
- promoting the representation of consumers at EU level.

In practical terms, three types of action would be covered:

- the Commission's own activities to complement and monitor the respective actions of the Member States;
- the financial support of the activities of European consumer organizations;

- the financial support of specific projects of national or regional consumer organizations.

It should be noted that, against the background of the consolidating Single Market (with growing cross-border retailing, distance-selling and a rapidly expanding electronic market place), consumer organizations are an essential instrument of information for the Commission and the EU. The new legal base would provide support for their activities and their contribution to the consultative process at EU level.

This proposal is now in the hands of Parliament and Council (co-decision procedure).

For more details, type: <http://europa.eu.int/en/comm/dg24/spc.html>.

## 'Hormone meat': consumer protection will be upheld!

On 16 January, the **World Trade Organization** (WTO) Appellate Body came to a conclusion on the case concerning the EU ban on meat and meat products treated with hormones. Even though the report was favourable to many of the arguments put forward by the EU, the Appellate Body found that the EU had not based its ban on a proper risk assessment conducted in accordance with WTO rules.

This, however, does not force the EU to import 'hormone meat'!

Indeed, faced with the WTO conclusions, the EU can choose between three options.

The first would be to open its borders to 'hormone meat', but the Commission believes that this is not acceptable from a consumer health point of view.

The second would be to accept the WTO ruling, maintain the existing EU legislation banning 'hormone meat', and then negotiate compensation for the US and Canada on the basis of the WTO rules.

The third option would be to have experts conduct a formal risk assessment and then adapt EU legislation on the basis of this new risk assessment.

Such a risk assessment would imply that a group of eminent experts would be asked to examine the health risks associated with the consumption of 'hormone meat'.

Since the European Commission's primary concern is, and always will be, the health and safety of consumers, and since it is convinced, on the basis



of numerous expert reports already published, that the consumption of 'hormone meat' does pose a health risk, it intends to pursue the third option.

Therefore on the basis of the ruling, it is clear that the EU needs to adapt its

legislation according to WTO rules. This has to be completed within 15 months. It should also be noted that during these 15 months there is no obligation on the EU to import meat or meat products treated with hormones.

**Contact:**

Henri Belvéze  
European Commission  
DG XXIV/01  
rue de la Loi 200  
B232 8/78  
B - 1049 Brussels  
Fax: +32 2 296 32 79  
Email: henri.belveze@dg24.cec.be

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## Pilot projects for the electronic identification of animals

On 9 March the **European Commission** granted ECU 10,2 million - out of a total cost of ECU 17 million - for the implementation of nine pilot projects for the electronic identification of animals (IDEA) in six Member States (Germany, Spain, France, Italy, The Netherlands and Portugal). Approximately 1 million animals are involved - 440 600 cattle, 491 225 sheep and 29 250 goats.

IDEA is based on the use of a transponder implanted in the animal so as

to allow effective monitoring of its movements by radiofrequency.

The projects will take place over three years and must be completed by 31 December 2000. The Commission shall at the end of this period decide on the possibility of extending the system to the 300 European animals, with a view to improving:

- the management and control of livestock premium schemes under the Common Agricultural Policy;

- the health surveillance of animals within the context of the fight against (epizootic) diseases;
- the monitoring of animal trade within the EU;
- the traceability of animals from birth to slaughter and, through a labelling system with identification codes, of any piece of meat. This will guarantee consumers the origin of the meat they buy.

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## Research projects on mad cow disease and transmissible spongiform encephalopathies approved

The evaluation of the possibilities of transmission to humans, the clarification of the role and structure of the prion' and the implementation of new therapeutic strategies are just some of the topics covered by the 22 new research projects on transmissible spongiform encephalopathies (TSE) for a total budget of 21,9 million ecus

which were adopted on 24 February by the **European Commission**<sup>1</sup>.

One of the special features of these projects is their transnational dimension, as they will be carried on by teams of researchers originating from different countries, with a view to combining complementary skills. In the

face of such a complex problem, this European approach maximizes the chances of achieving results.

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<sup>1</sup> These projects are the result of a call published by the Commission on 29 April 1997 in the framework of its three programmes on Life Sciences and Technologies (BIOMED, BIOTECH and FAIR).



## Motor vehicle prices

On 13 February the **European Commission** published the results of its 10th survey on differentials in the prices of new cars in 12 Member States<sup>1</sup>.

A total of 23 European and Japanese manufacturers communicated the retail selling prices at 1 November 1997 of 72 of the best-selling models, with prices adjusted for differences in equipment and denominated in national currency and in ecus, both before and after tax. Denmark, Greece and Finland were again excluded from the survey because of their particular fiscal policy.

The United Kingdom is the most expensive country for 61 models, followed by Ireland. The lowest prices were found in the Netherlands (for 35 models) and in Portugal (14 models). Price differences in excess of 20% for the same model sold in different countries were found amongst all manufacturers, with the exception of Audi. And in most cases, the gap between the lowest and highest prices has increased since the last report: for 16 models, it was greater than 40%<sup>2</sup>!

<sup>1</sup> This article is just a brief summary of the results. The full report can be obtained from the Commission's Offices in the Member States (addresses on the Internet site <http://europe.eu.int/en/comm/offices.html>) and the Consumer Cross-Border Information Centres, while a summary version can be accessed on DG IV's 'Competition' site: <http://www.cc.cec:8080/en/comm/dg04/dg4home.htm>.

<sup>2</sup> For example, a Volkswagen Polo costs 54% more in the United Kingdom than in Portugal and a Ford Escort 45% more in the United Kingdom than in Portugal.

## The Commission slaps a 102 million ecu fine on Volkswagen in response to complaints from consumers

On 28 January the **European Commission** fined Volkswagen 102 million ecus for systematically obliging its Italian dealers to refuse to sell VW and Audi cars to foreign clients, notably Germans and Austrians.

Since 1995 many consumers had complained to the Commission about the difficulties they had in buying new cars in Italy.

In its decision the Commission concluded that Volkswagen, its Italian subsidiary Autogerma, and Audi had agreed with their Italian dealers on a strategy designed to prevent and/or substantially restrict trade in motor vehicles from Italy to the other Member States, in particular Austria and Germany.

In October 1995 the Commission inspected Volkswagen, Audi and Autogerma premises, as well as a number of VAG agents in northern Italy. The documents unearthed during these inspections furnished proof of the policy put in place by Volkswagen, Audi and Autogerma, namely that of compartmentalizing the markets by means of illegal practices - such as threats to repudiate contracts issued to some 50 agents (and indeed actual repudiation in a dozen cases) to dissuade them from selling the cars to foreign clients, and systematic reduction of profit margins and bonuses for agents selling outside their territory. And what are we to make of the VW/Audi's recommendation to its Italian dealers not to communicate to foreign clients the real reasons for refusing to sell and to invoke

such pretexts as differences in equipment or difficulties in performing work under guarantee?

Commenting on the decision, European Competition Commissioner Karel van Miert stressed that 'whenever an infringement occurs the Commission will promptly take the necessary measures against carmakers who fall foul of the provisions set out in the Regulation on the distribution of motor vehicles'. Volkswagen has three months to pay the fine. Besides, within two months, it must take all the measures imposed by the Commission with a view to eliminating these practices.

In particular, the decision orders the offending firms to remove from their contracts any terms limiting or prohibi-



ting, in Italy, the sale of new vehicles to final consumers, authorized intermediaries or other authorized dealers from other Member States.

Finally, note that consumers who deem they have been harmed by practices of this kind may bring their complaints before the national competition

authorities or the national courts who, in most cases, are in a position to determine whether the competition rules of the European Union have in fact been infringed and, if so, to instruct the carmaker or his importer to terminate the infringement.

## Commission to communicate on the euro

On 28 January the **European Commission** approved a Communication to Parliament and Council on the information strategy for the euro during the period 1999-2002.

The period between 2 May 1998 and 1 January 1999 should be used to shift the information effort into a higher gear. In addition, a second campaign has been planned for 2001, just before euro notes and coins are actually introduced.

The budget approved for 1998 is ECU 30 million and the indicative budget for 1999 is ECU 40 million.

These campaigns will be guided by the subsidiarity principle and managed under a partnership between the Commission, Parliament, the Member States concerned and information mul-

tipliers, which will make it possible to tailor messages and instruments to national cultures and structures.

The Commission's actions will be organized along the following lines:

- providing the media and other opinion multipliers with information, basic material and technical support;
- taking part in the framing and implementation of national communication plans for the euro through partnerships based on joint financing agreements with the Member States;
- ensuring that information activities on the euro are consistent across the EU and facilitating contacts and exchanges of information between the Member States;
- encouraging and taking part in cross-border initiatives, as well as information and communication activities on the euro intended for non-member countries.

All the available communication channels will be used actively, but preference will be given to those most likely to reach the man in the street.

For more details, type: <http://europa.eu.int/euro/>. It is also possible to subscribe to *Infeuro*, a magazine published by the European Commission by contacting:

*Infeuro*  
European Commission  
DG II  
rue de la Loi 200  
BU1 0/193  
B - 1049 Brussels  
Fax: +32 2 299 35 05



## 'Third report on the implementation of the EU telecommunications regulatory package'

1 January 1998 marked the opening of telecoms markets in most Member States of the European Union. In a report on the state of transposition of the relevant directives issued on 18 February, the **European Commission** concluded that most of the legislative framework is in place and being applied under the supervision of the national regulatory authorities, and that those measures are starting to bear fruit, with improvements in the quality of services and falls in prices.

The Commission's broad assessment of implementation, as at January 1998, is that:

- the transposition measures laid down in the regulatory package are very largely in place in most Member States;
- emphasis will now need to be put on effective application of the national rules to ensure market entry in all market sectors;
- the state of liberalization achieved in January 1998 is encouraging. Considerable progress has been made since last September, when the last assessment was made. There is evidence that the national regulators now established in the Member States are assuming their responsibilities for enforcing the provisions of the framework as laid down in the directives.

The status and general level of transposition of the directives is as follows:

- the *liberalization* directives, which removed exclusive rights and most special rights in the telecommunications services and equipment

markets, were adopted between May 1988 and March 1996. The last deadline for notification under the liberalization directives was 1 July 1997. In November 1997, the Commission initiated infringement procedures against those Member States which had not notified the relevant transposition measures. Several Member States (Belgium, Greece, Ireland, Luxembourg and Portugal) have still not notified specific provisions, despite the fact that they are not, or no longer, covered by derogations. However, even if not fully transposed, clear and unconditional provisions of these directives have direct effect, and certain of the Member States concerned (Belgium and Ireland) have granted provisional authorizations based on this direct effect of EU law;

- the level of transposition of the *harmonization* directives is generally very good, bearing in mind that the Licensing and Interconnection directives were required to be transposed by 31 December 1997. Where legislative delays have occurred, the drafts forwarded to the Commission show in the majority of cases that there will be substantial transposition once they are adopted. There are very few cases where non-conformity of transposed measures with the directives give rise to major concern;

- *Framework directive*: provisions on national regulatory authorities have been adopted in all the Member States;

- '*leased lines*': of the four findings of partial transposition, three relate to non-conformity with various specific principles (Greece, Luxembourg and Portugal), while in one case (Belgium) the delay in bringing forward the necessary legislation should be made good by the forthcoming adoption of two decrees;
- '*voice telephony*': only one Member State has not notified measures (Greece). Of the four cases of partial transposition, two arise from non-conformity with various specific principles (Spain and Portugal), one (Luxembourg) from legislative delays coupled with concern over specific principles, while in one case (Belgium) the delay in bringing forward the necessary legislation should be made good by the forthcoming adoption of a decree;
- '*licensing*': three cases of non-transposition are the result of legislative delays (Greece, although a derogation for certain principles has been requested; Spain, where the forthcoming Act should transpose the main provisions, and Ireland, where the current draft Regulations provide for substantial transposition). Three of the five cases of partial transposition are also the result of delays in bringing forward legislation (Belgium, where draft secondary legislation is at an advanced stage; Luxembourg, where secondary legislation remains to be adopted, and The Netherlands, where substantial transposition should be achieved by the forthcoming Act). There is concern in France over a



specific licence condition coupled with delay in introducing legislation on procedures, although secondary legislation is in preparation to remedy the latter; in Italy over specific licence conditions, and in Austria over certain procedural aspects;

- *'interconnection'*: the two cases of non-transposition are the result of legislative delays (Greece, where secondary legislation is under way, and Portugal, where secondary legislation is due to be adopted shortly). Four cases of partial transposition are the result of delays in adopting legislation (Spain, where the forthcoming Act should transpose the main provisions; Italy, where amendment of the framework is under consideration and secondary legislation is at an advanced stage; The Netherlands, where the forthcoming Act should bring substantial transposition, and

Sweden, where the forthcoming amendment of the Act should bring substantial transposition). Two cases of partial transposition are the result of legislative delays coupled with concern over specific principles in two Member States (Belgium, where amendments to the Law and secondary legislation are under consideration, and Luxembourg, where secondary legislation remains to be adopted). In France there is concern over specific principles;

- *'terminals'*: the directive is substantially transposed in all Member States;
- *'satellite terminals'*: the three cases of non-transposition are the result of legislative delays (Belgium, where a decree is at an advanced stage; Greece, where a presidential decree is under draft, and Ireland, where draft regulations are in preparation).

- *'frequencies'*: the directives are substantially transposed in all Member States.

Systematic verification of the transposition of these directives will be carried out in the coming months. But the picture is already bright: in the wake of the arrival of full competition on 1 January 1998, all ten Member States without derogations but one (Italy) have granted authorizations to new entrants for the provision of voice telephony and public telecommunications networks<sup>1</sup>. Nevertheless, several complaints have been received, and the Commission expects that they will grow in number as competition develops. That is why it will focus in future reports on how prices are evolving and how consumers are being served.

<sup>1</sup> Note that Spain, although it benefits from a derogation, has already granted a second nation-wide licence and is in the process of granting a third one.

## Commission reports on universal service in the telecommunications sector

In the wake of the full liberalization of the telecommunications market on 1 January 1998, the **European Commission** adopted on 25 February its first **'Monitoring Report on Universal Service in the Telecommunications Sector'**.

The report confirms that quality has risen<sup>1</sup>, prices have gone down and consumer rights have been strengthened. Therefore the Commission sees no need to redefine the legislation underpinning universal service.

Concretely, EU legislation obliges

national regulatory authorities to ensure that every citizen has access to telecommunication services ranging from voice telephony through fax to electronic data<sup>2</sup> at affordable prices and that there are enough payphones on the streets, makes it compulsory to provide users with emergency assistance and directory enquiry services, and allows for the costs of universal service to be shared between all operators and service providers.

On the important matter of Internet access for schools, the Commission will request the national regulatory

authorities to encourage operators to offer special tariffs to schools.

The Commission will re-examine universal service in the EU in the context of the review of the telecommunications legislation, to be undertaken by the end of 1999.

<sup>1</sup> In particular, the gap in 'number of lines per 100 inhabitants' between Member States has narrowed.

<sup>2</sup> Which means that every user must be able to hook up a computer and connect to the Internet.



## Inquiry into mobile and fixed telephony prices

The **European Commission** has launched an investigation into interconnection tariffs applied between fixed and mobile telecommunications operators on the one hand, and the issue of prices for calls from fixed networks to mobile networks on the other.

Interconnection rates between fixed and mobile networks can be up to fourteen times (!) higher than rates applied between fixed networks. As to charges paid by users, they can be up to six times higher for a call from a fixed to a mobile network than for a call from a fixed to a fixed network or from a mobile to a mobile network<sup>1</sup>.

<sup>1</sup> Whereas if interconnection tariffs were cost-based, the charges imposed by an operator for the termination of a call on its network would not depend on the type of network (fixed or mobile) from which the call originated.

## Commission investigates GSM rates

The **European Commission** has opened an investigation into the rates charged by mobile phone operators. The Commission finds that GSM opera-

tors are charging excessively for roaming services, which enable customers to use their mobile phones in other countries.

## Globalization and the information society: the Commission proposes adoption of an international charter

The interests of the industry and of users, and indeed the general interest, demand greater coherence in the global rules governing electronic commerce and other means of using global telecommunications networks.

The **European Commission**, following an initiative from Members of the Commission Bangemann (Industry) and Brittan (External trade), therefore proposed, in a communication dated 4 February, beginning a process which could lead to the adoption of an international telecommunications charter.

This multilateral agreement, which could be concluded at the latest during

1999, would aim to remove the obstacles to global electronic commerce while attempting to remedy the fact that the technical opportunities offered by open networks such as the Web are overturning existing legal structures. For example, what can the consumer do when he is unable to determine the origin of a faulty product ordered via the Internet?

As the Commission considers it unnecessary to establish an international monitoring authority or to set up a system of binding rules, it would be legally *non-binding*. Furthermore, it would recognize the work of existing interna-

tional organizations and encourage participation by the private sector and interested social groups.

The next stage is that, during 1998, the Commission will seek to obtain a clearer view of the question by inviting representatives from all economic sectors, the Member States and consumer organizations to a round table. In addition, it proposes that a special international ministerial conference on the subject be organized during this year, or by early next year at the latest, or that the question be placed on the agenda for meetings already scheduled during this period.



This initiative ranks alongside those already taken by the European Union with the aim of stimulating the development of an internal market for electronic services while looking after the

general interest, particularly the communications on 'A European initiative in electronic commerce'<sup>1</sup> and 'Illegal and harmful content on the Internet'<sup>2</sup>.

<sup>1</sup> COM(97) 157.

<sup>2</sup> COM(96) 487.

## Postal services: very limited liberalization

The detailed regulations for the postal sector, laid down for the first time at European level, have now entered into force. They consist of a Directive<sup>1</sup> of the European Parliament and of the Council on common rules for the development of the European postal sector and the improvement of quality of service, and a 'notice'<sup>2</sup> from the Commission aimed at clarifying the application of the rules of competition to postal services.

It is very limited liberalization of the postal sector that has been introduced, since the proportion of the sector finally opened up to competition will account for less than 3% of public operators' receipts and less than 2% of letter volume.

A large proportion of the universal service will thus continue to be in the hands of the national post offices under conditions of monopoly, namely items of domestic correspondence (whether by accelerated delivery or not), the price of which is less than five times the basic tariff and which weigh less than 350 grams, and certain free postal services for blind or partially sighted per-

sons. Cross-border mail and direct mail may also remain within the public monopoly, as any opening-up of these markets to competition is postponed to 1 January 2003 at the earliest.

It is also laid down that:

- the Member States shall set up *independent* authorities responsible for regulating their postal services;
- the universal service providers shall keep separate accounts within their internal accounting systems for each of the services within the reserved sector on the one hand and for the non-reserved services on the other, in order to put an end to 'cross-subsidies'<sup>3</sup>;
- the Member States shall take steps to ensure that the prices of the national service are affordable and geared to costs, and shall encourage their national operators to ensure that the agreements on distribution of cross-border mail reflect the same principles;
- the Member States shall set standards for routing times of national mail<sup>4</sup>;

- the Member States shall ensure that simple, rapid and transparent procedures are drawn up for dealing with users' complaints and that systems of reimbursement and/or compensation are introduced.

The Member States have a period of one year to transpose the Directive, which will apply until 31 December 2004. At the same time, however, the Commission has to present a new proposal before the end of 1998 with a view to liberalization of the postal sector and a re-examination of the universal service, on which the Council and the Parliament will have to give their opinion before 1 January 2000. Will the rules therefore change after 2004?

<sup>1</sup> Directive 97/67/EC of 15 December 1997, OJ L 15/14 of 21.1.98.

<sup>2</sup> OJ C 39/2 of 6.2.98.

<sup>3</sup> In other words, the practice of using receipts from monopolistic activities to subsidize non-reserved activities.

<sup>4</sup> For cross-border mail, the Directive has set a target of 85% of items being delivered within three working days and 97% within five working days.



## Higher compensation for bumped off passengers?

Passengers denied boarding on overbooked flights will be entitled to higher compensation from the airlines, if a new proposal put forward by the **European Commission** on 30 January is adopted.

If the proposal is adopted by the Transport Ministers<sup>1</sup>, the maximum compensation due to passengers denied boarding on both scheduled and non-scheduled flights because of overbooking will increase from ECU 150 to ECU 185 for flights of up to 3 500 km and from ECU 300 to ECU 370 for flights of more than 3 500 km. The money will be payable immediately at the check-in counter.

Legislation protecting passengers denied boarding on overbooked flights has existed since 1991<sup>2</sup>, but many pas-

sengers are still unaware of their automatic right to compensation and some airlines fail to provide this information. In addition, the case of passengers holding vouchers instead of 'real' tickets is still unclear, and problems sometimes also arise with code sharing arrangements where two different airlines share a common flight code and the one that denies boarding is not the same as the one that has made the reservation and sold the ticket.

To remedy this, the Commission proposes that the scope of the Regulation be broadened to include non-scheduled as well as scheduled flights, that the airlines be obliged to compensate immediately any passengers denied boarding on an overbooked flight<sup>3</sup> and to display clear notices at the check-in counters to inform passengers of this

right, that 'ticket' be redefined to also cover vouchers or reservation numbers given over the phone, and that the carrier that denies boarding be the one liable for compensation.

It should also be noted that the new legislation would apply to all regular or charter flights leaving from an EU airport, independently of the nationality of the airline, and that the airlines would not be able to circumvent their obligations by offering 'cut price tickets' or making 'special offers'.

<sup>1</sup> The next 'Transport' Council is scheduled for 18 June.

<sup>2</sup> Regulation No 295/91.

<sup>3</sup> The money would be payable in cash or, with the written agreement of the passenger, in travel vouchers and/or other services.



## World Consumer Rights Day: combating poverty

This year, **Consumers International** chose the theme of poverty<sup>1</sup> - the causes, the effects and the ideas for eradication - for World Consumer Rights Day on 15 March.

Internationally, consumer organizations have tackled the problems of poverty in a variety of innovative ways. In Latin America, Africa and Asia, consumer co-operatives make food and other essential products available to the poor and consumer organizations ensure that product safety standards benefit the poor.

In developed economies, poverty is also a concern. The UK Consumers' Association recently issued a policy paper entitled *The Food Divide - Eating on a Low Income*, which notes that 25 percent of people living in Britain live in poverty and that for many of those access to basic

necessities such as food and utilities is becoming more and more difficult.

That is why consumer organizations are heavily involved in working with the European Union to ensure that it adopts policies that assist the underprivileged.

World Consumer Rights Day, which has its origins in a declaration to the US Congress on consumer rights President Kennedy made on 15 March 1962, is an annual occasion for promoting the basic rights of all consumers: the right to the satisfaction of basic needs, the right to safety, the right to be informed, the right to choose, the right to be heard, the right to redress, the right to consumer education and the right to a healthy environment.

'The first one of these rights - the right to the satisfaction of basic needs - is

the one on which all others depend,' writes Consumers International's Director General Julian Edwards in a booklet entitled *Poverty: Rallying for Change*<sup>2</sup> which the organization issued for World Consumer Rights Day. 'This means that universal access to essential goods and services, in both developing and developed countries, should be an issue for all consumer organizations,' he added.

### Contact:

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

<sup>1</sup> 1,3 billion people live in poverty around the world.

<sup>2</sup> Copies are available in English, Spanish and French.

## Informing consumers of traditional protected food products

'It is important to inform consumers of the different European denominations which protect the gastronomic heritage of each Member State,' stressed Agriculture Commissioner Franz Fischler, as he welcomed, on 2 March in Brussels, an exhibition-train which was to accomplish this mission.

This is another stage in the vast campaign to promote the European systems for protecting traditional agricultural products: the Appellation d'Or-

igine Protégée (AOP), the Protected Geographical Indication (PGI) and the Guaranteed Traditional Speciality (GTS).

The AOP applies to products entirely produced in one single area, with recognized know-how; the PGI refers to a specific area, but for one stage (at least) of the product's manufacturing process; the GTS is used for a product which may be made anywhere in the EU, provided that a traditional

composition or traditional means of production have been respected.

The exhibition-train, loaded with illustrations, explanations and more concrete representations of the 480 protected denominations to date, was to continue its journey through the EU (passing through Sweden, Greece, Italy, etc.) before ending its course on 24 March in Paris.



## Insurance: Single Market still a long way off

On 6 February the **Economic and Social Committee** (ESC) approved an own-initiative opinion containing suggestions and recommendations to the European Commission for effectively completing the Single Market in insurance, by removing obstacles to and distortions of competition and by increasing consumer confidence, particularly in cross-border operations.

The ESC considers that, while the Single Market rules relating to services have largely liberalized insurance activities by giving companies the option of operating at Community level, consumers do not yet enjoy the same freedom of action, i.e. the

opportunity to take out insurance as they please from a company in any Member State.

The Committee therefore asks that:

- the European Commission begin working on new questions such as the harmonization of tax systems and the establishment of a monitoring unit to deal with complaints at Community level;
- professional organizations in the sector and consumer organizations move towards dialogue and cooperation, with the particular aim of establishing 'codes of good conduct' and seeking the best means of resolving disputes out of court;

- the European Commission draw up a proposal for a Directive establishing at Community level common minimum requirements applicable to insurance contracts. In particular, it should draw up a systematic inventory at European level of unfair general contract terms, and the Member States should establish systems to annul automatically any unfair terms in insurance policies.

**Contact:**

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

## New postal agreement unfair to consumers?

On 5 November 1997, **BEUC** wrote to Competition Commissioner Karel Van Miert to express its reservations about the REIMS II agreement on terminal dues which had just been notified to the Commission by the postal operators.

This agreement contains a formula drawn up by national post offices for sharing the costs and revenues of cross-border deliveries, as well as a set of provisions making remuneration

dependent upon the quality of deliveries.

BEUC finds fault with several points. In particular, quality is defined in terms of delivery to the post office, and not the mailbox, of the receiving party; postal operators have been divided into three groups to which different quality standards apply; the sanctions for those operators who fail to comply with the standards that apply to them are so soft that they do not seem likely

to provide any incentive to improve quality.

All interested parties are now eagerly awaiting the Commission's reaction.

**Contact:**

BEUC  
avenue de Tervueren 36  
B - 1040 Brussels  
Tel.: +32 2 743 15 90  
Fax: +32 2 735 74 55  
Email: [consumers@beuc.org](mailto:consumers@beuc.org)



## Changeover to the euro: more recommendations

The **Round table on the scenarios for changeover to the euro**, which was held in Brussels on 26 February, enabled numerous experts, among whom consumer representatives, to make recommendations on what should be done about three practical aspects of changeover to the euro which remain unresolved.

To summarize:

- *Bank charges*: the basic principles are that 'everything that is compulsory must be free of charge' and there must not be discrimination between currencies. For example, the banks may neither charge fees for transfers from the euro into a national currency and vice versa, nor receive commissions

on 'exchange risks' as those will no longer exist. (On the other hand, there may still be charges on crossborder payments.)

- *Double price labelling*: 'observatories' will be created to check whether it is set up correctly and not misleading.
- *Dual circulation of currencies*: the Commission considers that its duration must be as short as possible (a few weeks at the most) and harmonized between Member States.

Emma Bonino insisted on the fact that the conversion of national currencies into euros must be free of charge and that a climate of trust must be created between consumers and professionals,

which implies - among other things - putting in place effective double price labelling and negotiating consumer-friendly codes of practice.

It is to be noted that in response to concerns expressed by consumers over the past few months, the **Banking Federation of the European Union**, the **European Savings Banks Group** and the **European Federation of Building Societies** have announced that their customers would not be charged for conversion from the national currencies into the euro and would no longer have to pay for the exchange risk which will disappear on 1 January 1999.

## Euro: COFACE<sup>1</sup> wants guarantees for consumers

According to **COFACE**, the single currency initiative did not emanate from consumers. The main thrust of this unique operation in the history of the European Union is of a political and economic order.

Of course the political authorities have been at pains to show how consumers stand to gain in terms of greater market transparency, reduced costs and hence lower prices for many products, the elimination of currency conversion fees, etc. Yet families fear that, unless they are vigilant, they will be landed with part of the conversion costs, in the form of concealed price rises and other new charges - not to mention the 'psychological' problems which many consumers will experience at the time of the switchover.

This is why COFACE:

- calls for measure to educate and inform all categories of consumers;
- urges that dual pricing be mandatory for a sufficiently long period (six months before and after 1 January 2002), so that consumers can get used to reckoning in euros and to prevent hidden price rises;
- demands that the continuity of contracts be assured (in this connection COFACE supports the European Parliament's recent resolution providing that no terms in standard contracts may derogate from this principle);
- welcomes the fact that the European Parliament supports most of the consumers' proposals and demands, notably the creation, as from the end

of the year, of 'local observatories of the transition to the euro';

- fully endorses the European Parliament's demand that organizations representing citizens, such as consumer organizations, family organizations and women's associations, be directly involved in these training, education and information measures, as well as in monitoring price trends.

**Contact:**

COFACE  
rue de Londres 17  
B - 1050 Brussels  
Tel.: +32 2 511 41 79  
Fax: +32 2 514 47 73

<sup>1</sup> Confederation of Family Organizations in the European Community.



## Water policy: the opinion of EURO COOP

On the occasion of the forthcoming discussions on the Commission's proposal of 26 February 1997 for a framework for Community action in the field of water policy<sup>1</sup>, **EURO COOP** would point out certain principles that should be included in European water policy.

EURO COOP believes that, for European water policy to be sustainable and to meet the interests of consumers, it should ensure the preservation of water resources in terms of both quantity and quality, guarantee all users access to clean water and avoid any exploitation of resources which risks endangering the future of catchment areas.

More specifically, in order to ensure that a directive on water makes a genuine contribution to protecting the environment and consumers, it should include the following:

- a clear definition of the quantity and quality levels at which resources must be maintained;

- the introduction of a pricing policy that encourages water-saving while at the same time ensuring that the basic needs of low-income groups are met (access to water could even be defined as a 'universal service');
- the combination of the 'polluter pays' principle and the 'user pays' principle;
- the development of instruments for cooperation with non-Community countries for the implementation of a sustainable water policy;
- the introduction of sanctions against Member States found guilty of poor management of water resources;
- a timetable that imposes immediate obligations on the Member States (the implementation of specific measures should not be postponed until after the year 2000);
- consideration of the specific features of the ecosystems of southern and eastern Europe.

EURO COOP also takes the view that water users should be actively involved in the drafting of the directive

through consumers' organizations, environmental organizations, agricultural organizations and socio-economic organizations.

EURO COOP also recommends that a database be set up which is accessible to the general public and which brings together all information on water in all countries, and that it be regularly updated.

Lastly, EURO COOP would like to see the directive encourage campaigns to promote sustainable water consumption so that consumers become aware of their responsibility for the management of water resources and change some of their habits.

**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

<sup>1</sup> COM(97) 49.



## Coalition of NGOs urges CAP to take environmental, social and animal welfare concerns into account

On 5 March the **European Environment Bureau (EEB)**, the **World Wildlife Fund for Nature (WWF)**, **BirdLife International**, the **Eurogroup for Animal Welfare** and **BEUC** launched a joint appeal to the EU to bring its Common Agriculture Policy (CAP) into line with environmental, social and animal welfare concerns.

In particular, the coalition requests that:

- initially, one quarter of the current CAP budget be allocated to agri-environmental programmes;

- later, half of the CAP budget be used for sustainable rural development;
- the compensatory amounts granted farmers unconditionally be gradually phased out by 2006 to be replaced by support to extensive organic farming;
- the future CAP should no longer support exports of live animals to third countries.

The NGOs consider that, instead of subsidizing (over)production to the detriment of the environment, society should pay farmers for their contri-

bution to preserving the European landscape.

**Contact:**

European Environment Bureau: Christian Hey, +32 2 289 10 90.

World Wildlife Fund for Nature: Natacha Yellachich, +32 2 743 88 10.

BirdLife International: Jim Dixon, +44 176 768 0551.

Eurogroup for Animal Welfare: David Wilkins, +32 2 231 1388.

BEUC: Valerie Thompson, +32 2 743 15 90.

## Baby walkers

The **Baby Products Association (UK)** has reacted to the article titled 'Baby walkers unsafe?' published in the 'Points of view and debates' section of the February 1998 issue of **INFO-C**.

To summarize, the Association points out that:

1. since a draft Standard for baby walkers is currently being prepared within the European Standards organization (CEN), it is not surpris-

ing that the walkers on sale do not - yet - conform to its requirements;

2. while it is true that a number of accidents occur each year as a result of using baby walkers, it is clear from the analysis of these accidents that they are not caused by the walkers being dangerous, but principally by the failure of the parent/carer to supervise the young child adequately when he/she is using the product.

**Contact:**

Robert Chantry-Price  
Secretary  
Baby Products Association  
The Coach House  
Erleigh Manor, Vicarage Road  
Pitstone, Leighton Buzzard  
UK - Beds LU7 9EY  
Tel./Fax: +44 129 666 2789  
Email: bpa@erleigh-manor.demon.co.uk

**SWEDEN • CONSUMER AGENCY AND CONSUMER OMBUDSMAN REPORT ON ACTIVITIES**

In 1997, the **Consumer Agency** and **Consumer Ombudsman** took stock of their activities in 1996. That year, 10 cases were brought to the Market Court; 30 prohibition and information orders coupled with default fines were issued<sup>1</sup> (mainly concerning misleading price comparisons, misleading statements about the effects of 'health' products, and absence of information about prices, the quality of used cars or the real interest rate of a credit offer); regulations on such diverse issues as the noise level of household appliances and the information to be given by real estate agents, car dealers, tour operators or mobile phone sellers,

were adopted; a self-regulation scheme in the field of direct selling was agreed upon with the biggest Swedish companies concerned; reports about unfair terms in contracts for financial services, aggressive marketing methods and discrimination in advertising were written and submitted to Government; tests were run on a number of products, primarily toys and other products for children which had been reported as hazardous; cooperation with other countries within the Nordic Council and the EU was continued<sup>2</sup>; certain omissions in the Commission Green Paper on Commercial Communications were criticized; several books and bro-

chures intended for the general public were published.

**Contact:**

Konsumentverket  
S - 118 87 Stockholm  
Tel: +46 8 429 05 00  
Fax: +46 8 429 89 00  
Email: konsumentverket@kov.se  
Internet: <http://www.kov.se>

<sup>1</sup> In obvious cases, the Consumer Ombudsman can issue orders which, when accepted by the business concerned, have the same effect as a court order.

<sup>2</sup> Sweden participates in the International Supervision Marketing Network (ISMN).

**ITALY • TIMESHARE FRAUD**

**CODACONS** has condemned an ingenious swindle. Recently, hundreds of Italians received a letter of the type 'Congratulations! You've won a trip to Palma in Majorca (or to the Canaries)!' Once there, a luxurious atmosphere, seductive hostesses, etc. But having returned home, gathered their wits and perused the papers they had signed on the spot, the 'winners' realized that in fact they had signed contracts for the

purchase of timeshare apartments together with membership of a club based on the Isle of Man! And since this territory is not subject to European law, and since Italy has not yet transposed the European Timeshares Directive<sup>1</sup>, it is now very difficult for the victims to have recourse to the ten-day cooling off period enshrined in this text...

**Contact:**

CODACONS  
Viale G. Mazzini 73  
I - 00195 Roma  
Tel.: +39 6 37 35 17 38  
Fax: +39 6 37 35 24 50  
Email: [codacons@dada.it](mailto:codacons@dada.it)

<sup>1</sup> 94/47/EEC, whose deadline for transposition was 29.4.97.

**FRANCE • CONSUMPTION AND ETHICS**

Rock-bottom wages, compulsory and unpaid overtime, repression of trade unions, exploitation of children... throughout the world, hundreds of thousands of people who manufacture sports clothes and footwear have to work in intolerable conditions. The goal of the **Collective 'De l'éthique sur l'étiquette'** (ethics in labelling collective), which represents 47 associations promoting international solidarity, trade unions and consumer

organizations, is to persuade distributors to accept a code of conduct, monitored by an independent body, and, in the longer term, a 'social label'.

On 31 January - acting on the assumption that nothing will change unless consumers become aware of the problems - the collective mounted a national campaign to sensitize consumers to 'ethical consumption', with the support of the Regional Council of Nord -

Pas-de-Calais and the technical assistance of the Centre Régional de la Consommation.

**Contact:**

Christiane Dhainaut  
Centre Régional de la Consommation  
47 bis rue Barthélémy Delespaul  
F - 59000 Lille  
Tel.: +33 3 28 82 89 11  
Fax: +33 3 28 82 89 05  
Minitel: 3615 CRC  
Email: [contact@crc-conso.com](mailto:contact@crc-conso.com)  
Internet: <http://www.crc-conso.com>

**• HELP FOR CO-OWNERS**

The **Association des Responsables de Copropriété** (ARC - co-owners' association) has set up two new structures:

- 'Copropriété et Formation' - a training establishment for anyone concerned with co-ownership;

- the 'Réseau ADIAC' - a network of natural persons and legal entities which provides assistance where co-ownership properties encounter difficulties.

**Contact:**

Association des Responsables de Copropriété  
29 rue Joseph Python  
F - 75020 Paris  
Tel.: +33 1 40 30 12 82  
Fax: +33 1 40 30 12 63  
Minitel: 3615 UNARC

**UNITED KINGDOM • NEW STRUCTURE TO PROMOTE CONSUMER EDUCATION**

A new consumer group committed to promoting a national strategy for consumer education was launched on 21 January. The **National Consumer Education Partnership** (NCEP) is an alliance of UK consumer, education and trade organizations already working in the field, but until now separately. Its creation was greeted warmly by the Director General of Fair Trading<sup>1</sup>.

**Contact:**

Office of Fair Trading  
Field House  
15-25 Bream's Building  
UK - London EC4A 1PR  
Tel.: +44 171 211 8000  
Fax: +44 171 211 8800  
Email: [enquiries@oftuk.demon.co.uk](mailto:enquiries@oftuk.demon.co.uk)  
Internet: <http://www.coi.gov.uk/coi/depts/GOF/GOF.html>

<sup>1</sup> The Office of Fair Trading is not a member of NCEP, but has observer status.



## • NEW CODE OF PRACTICE FOR PREMIUM RATE TELEPHONE SERVICES

**ICSTIS** (The Independent Committee for the Supervision of Standards of Telephone Information Services) launched the eighth edition of its code of practice on 26 January. To give just two examples, the revised code forbids the use of cash prizes in competitions

aimed at children, and introduces cost warnings to be given after each £10,00 that callers spend, together with a requirement to obtain confirmation from callers that they wish to continue with calls.

### Contact:

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

## BELGIUM • CONSUMERS AND THE INFORMATION SOCIETY

Last year, against the backdrop of telecoms liberalization, the **Centre coopératif de la consommation** conducted a survey of Belgian consumers concerning their knowledge of tools which are already in general use, such as television and the telephone, and those which are still a minority preserve, such as satellite phones, faxes, the Internet and the information superhighways in general, as well as consumers' perceptions of the new tools and their needs in this context.

The findings were presented at a study day on 13 January 1998. In brief:

Many consumers seem to know very little about the services already available or in the offing on the information superhighways, such as teleshopping, remote learning or video on

demand. And many also distrust these tools. For example, one respondent in two had never heard of video on demand, and although nine out of ten know that it is possible to shop on the Internet, eight out of ten were against this idea!

The conclusions of the Centre coopératif de la consommation: firstly, develop the services which best meet consumers' expectations (such as the general information services) and make them more easily accessible; secondly, provide all present and future users with assurances as to the safety of transactions on the Internet (legal problems in regard to contracts negotiated at a distance, encryption, electric signature, etc.). Besides, they argue that the basic universal service should be open to everyone as regards the traditional

means of telecommunication, and that one should contemplate adding the information superhighways to this basic universal service, since otherwise inequality in access to information could lead to the emergence of a two-speed society. Finally, they propose creating an 'information society observatory' with the mission of monitoring the development of supply and demand in this area and to delivering recommendations designed to ensure a better match between the needs of users and services and the proposed tools.

### Contact:

Centre coopératif de la consommation  
rue Haute 28  
B - 1000 Brussels  
Tel.: +32 2 500 52 12  
Fax: +32 2 502 71 51

## • 'EURO CAMPAIGN'

On 15 January, Elio Di Rupo, Deputy Prime Minister and Economics Minister, launched a consumer information campaign on the euro, titled '**Campagne Euro**' and targeted mainly at young people.

This campaign comprises two strands. One is targeted at the schools and is based on a teaching kit designed by the **Centre coopératif de la consommation**,

consisting of a video, an information pack and a poster. The other strand is extracurricular and involves the creation of a 'Young Euro Ambassadors' club (the 'eurotribu'), the publication of a magazine (*e.t.*) informing young people about the euro, cinema and radio commercials and advertisements in the press. It also includes an Internet site (<http://www.eurotribu.fgov.be>) and a free-

phone number (0800/1 2002).

A second campaign, targeted at the elderly, is to be mounted in the near future.

### Contact:

Irène Caillaux  
Centre coopératif de la consommation  
rue Haute 28  
B - 1000 Brussels  
Tel.: +32 2 500 52 65  
Fax: +32 2 502 71 51

## • PATIENTS TO SHARE RESPONSIBILITY

Representatives of some 155 self-help groups and patients' associations in the French-speaking part of Belgium have joined forces to form the **Ligue des Usagers de la Santé** (league of health care users), the objective of which is to become an essential partner of the Health Ministry and health care providers, particularly in connection with legislation<sup>1</sup>.

**Contact:**

Ligue des Usagers de la Santé  
c/o Micky Fierens  
Rowe de Remoleu 13  
B - 6941 Heyd-Durbuy  
Tel.: +32 86 49 94 58  
Fax: +32 86 49 95 99

<sup>1</sup> Belgian legislation governing relations between health care providers and patients is currently being amended to make it more favourable towards the latter.

## THE NETHERLANDS • ALBERT HEIJN TO START SELLING ORGANIC OWN BRANDS

Trade in organic products has received a huge boost with the announcement that **Albert Heijn**, Holland's largest supermarket chain, is to start selling a large range of organic products under its own brand name from February 1998. Commencing with wholemeal bread, eggs, orange juice and apple juice, the range will later be extended

to cover wine, coffee, tea, vinegar, jam, spiced biscuits and chicken.

More and more farmers are considering switching to organic methods but are held back by the uncertainty of finding outlets for their products. **BIO-LOGICA**, the Dutch organization for organic agriculture and trade, hopes

that more supermarket chains will follow the market leader's example.

**Contact:**

Jan Wieringa  
BIOLOGICA  
Postbus 12048  
NL - 3501 AA Utrecht  
Tel.: +31 30 2 300 713  
Fax: +31 30 2 304 423

## UNITED STATES • KIDS MONEY ILLITERATE!

28 percent of 12-year-olds do not know that credit cards are a form of borrowing, one third cannot calculate simple interest on a bank loan and four in ten do not know that banks charge interest on loans.

These are just a few examples illustrating an article on children's appalling money illiteracy, entitled 'Future debtors of America', which appeared in the December 1997 issue of **Consumer Reports**, the magazine of **Consumers Union**.

To think that kids aged 5 to 14 spent over \$24 billion in 1996, and directly influenced \$117 billion spent on their

behalf, and that 64 percent of college students<sup>1</sup> have a credit card and 20 percent have four or more cards!

No wonder that at the Consumer Credit Counseling Service of Los Angeles, college students make up 10 to 15 percent of those seeking help.

One of the reasons behind all this may well be the fact that only 26 States<sup>2</sup> mandate consumer education, and only 14 require a personal-finance component. And in those States where personal finance is taught, the materials used are more often than not free handouts provided by credit card issuers!

The solution(s): lobbying state legislatures to pass bills requiring consumer education in schools and appropriating the money to pay for objective teaching materials, and teaching kids about money management at home at the earliest possible age.

**Contact:**

Consumers Union  
101 Truman Ave.  
Yonkers, NY 10703-1057  
USA  
Tel.: +1 914 378 2000  
Fax: +1 914 378 2900  
Internet: [www.ConsumerReports.org](http://www.ConsumerReports.org)

<sup>1</sup> I.e. ages 18 to 22.

<sup>2</sup> Out of 50.



**EU/SWEDEN • SALE OF ALCOHOLIC DRINKS: THE SWEDISH MONOPOLY IS LAWFUL - IN PART**

In its *Franzén* judgment<sup>1</sup>, delivered on 23 October 1997, the **Court of Justice of the European Communities** ruled that the Swedish monopoly on the retail sale of alcoholic drinks complied with European law, since it did not discriminate on the basis of the origin of the products and therefore did not penalize imported products. However, the provisions of Swedish law restricting the right to import alcoholic drinks

to certain operators with production or wholesale licences, in other words to operators meeting the *restrictive* and *expensive* conditions imposed for obtaining these licences, are illegal because they increase the cost of imported drinks and therefore hinder trade within the Community.

Proceedings had been brought against Harry Franzén before a Swedish court

for having sold alcohol outside this monopoly system. The court in question, the Landskrona tingsrätt, had asked the European Court of Justice to rule on the lawfulness of Swedish legislation in the light of European law, and in particular of the Articles of the EC Treaty that guarantee freedom of movement for goods.

<sup>1</sup> C-189/95.

**• TV ADVERTISING AIMED AT CHILDREN: SWEDEN'S RESTRICTIONS POSSIBLY UNLAWFUL**

In its *De Agostini* judgment<sup>1</sup>, delivered on 9 July 1997, the Court of Justice of the European Communities gave its ruling on the compatibility of Sweden's ban on television advertising aimed at children with the rules of the EC Treaty on the free movement of products and services, particularly in the audiovisual sector.

The Court ruled

- that Council Directive 89/552/EEC of 3 October 1989 on television broadcasting (so-called 'Television without Frontiers Directive')<sup>2</sup> does not prevent a Member State taking, in application of general regulations relating to the protection of consumers against misleading advertising, measures against an advertiser in respect of television advertising broadcast from another Member State, provided that such measures are necessary in order to meet imperative requirements to do with the general interest or one of the objectives listed in Article 36 of the EC Treaty<sup>3</sup> and are suitable for this purpose, and provided that these

objectives cannot be achieved or these requirements met by measures restricting intra-Community trade to a lesser extent;

- that it is up to the jurisdiction of referral (in other words, the national court before which the case is brought) to check whether these conditions are met;
- that Directive 89/552/EEC must in any event be interpreted as raising an obstacle to the application to television broadcasts from other Member States of a provision of a national law on broadcasting which lays down that advertisements broadcast during the time slots reserved for television advertising must not be aimed at capturing the attention of children under 12.

The Swedish consumer ombudsman (Konsumentombudsmannen - KO) had asked the commercial disputes court (Marknadsdomstolen) to forbid the De Agostini publishing company to market a children's magazine about dinosaurs because its advertisements, broadcast on TV3 (a television channel

based in the United Kingdom but broadcasting to the Scandinavian countries), had captured the attention of children under 12, which is illegal under the Swedish law, and because it considered certain aspects of these advertisements to be misleading.

**Contact:**

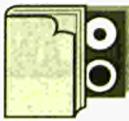
Court of Justice of the European Communities  
L - 2925 Luxembourg  
Tel.: +352 43 03 1  
Fax: +352 43 03 26 00  
Internet: <http://europa.eu.int/cj/index.htm>

<sup>1</sup> C-34/95.

<sup>2</sup> It should be noted that this Directive lays down that, in the case of TV channels broadcasting from one Member State to another, it is the legislation of the country of origin that applies.

<sup>3</sup> Protection of public morality, public policy or public security; protection of health and life of humans, animals or plants; protection of national treasures and industrial and commercial property.

<sup>4</sup> The full text of the judgments can be found at this site.



In his book titled *Protection juridique des touristes et intégration européenne* (legal protection of tourists and European integration)<sup>1</sup>, Cosimo Notarstefano scrutinizes Community law on tourism, consumer affairs and the single market in general,

as well as a number of judgments handed down by the Court of Justice of the European Communities, with an eye to seeing how the European Union defends the interests of consumers in their capacity as tourists, and proposes ways of improving harmonization.

**Contact:**

Cacucci Editore  
Via Cairoli 140  
I - 70122 Bari  
Tel.: +39 80 5214220  
Fax: +39 80 5234777

<sup>1</sup> published in French.

*European Consumer Law Group - Reports and Opinions 1986-1997* reproduces all reports adopted between April 1986 and October 1997 by the **European Consumer Law Group**, a group of lawyers and legal scholars from, or connected with, consumer organizations in the EU and

EFTA, on such diverse issues as exports of dangerous medicinal products, new electronic means of payment, unfair contract terms, access to justice, guarantees and after-sales services, consumer overindebtedness, etc. The book is in English.

**Contact:**

Centre de Droit de la Consommation  
Université Catholique de Louvain  
place Montesquieu 2  
B - 1348 Louvain-la-Neuve  
Tel.: +32 10 47 85 31  
+32 10 47 85 36  
Fax: +32 10 47 85 32  
+32 10 47 83 05  
Email: Generet@deso.ucl.ac.be

The **Délégation des Barreaux de France** (delegation of the French Bars) has published two practical guides concerning the *Robert Schuman Action* (European Commission programme to sensitize judges and lawyers

in the Member States to Community law) and the *Grotius Programme* (European Commission programme to familiarize judges and lawyers in the Member States with the legal systems of the other Member States).

**Contact:**

Délégation des Barreaux de France  
avenue de la Joyeuse Entrée 1  
B - 1040 Brussels  
Tel.: +32 2 230 83 31  
Fax: +32 2 230 62 77  
Email: DBF@skynet.be

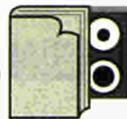
At the end of 1997 the **Observatoire du Crédit et de l'Endettement** (Belgium's credit and debt observatory) published the first edition of *Annuaire Crédit/Jaarboek Krediet* (credit yearbook) for 1996. This publication reviews court rulings and administrative decisions (many of them ground-breaking) in the field of consu-

mer credit and mortgage loans<sup>1</sup> and paves the way for an analysis - which will be performed annually from now on - of the application of credit law in Belgium.

**Contact:**

Observatoire du Crédit et de l'Endettement  
rue de l'Ecluse 21  
B - 6000 Charleroi  
Tel.: +32 71 20 03 86  
Fax: +32 71 20 03 43  
Email: observat@arcadis.be

<sup>1</sup> In French or Dutch, depending on the jurisdiction concerned.



**The Verbraucherschutzzentrale Ostbelgien** (East Belgium's consumer protection centre) has published a brochure titled **Möbelkauf in Belgien - Informationen und Tips** (buying furniture in Belgium - information and tips). The 38-page guide tells consumers what they must be aware of when buying furniture and what to do

if problems occur. It also contains several type-letters which can help get out of the most difficult situations.

**Contact:**  
Verbraucherschutzzentrale Ostbelgien  
Mühlenbachstr. 13  
B - 4780 St. Vith  
Tel.: +32 80 28 08 50  
Fax: +32 80 28 08 51

Verbraucherschutzzentrale Ostbelgien  
Neustr. 44  
B - 4700 Eupen  
Tel.: +32 87 59 18 50  
Fax: +32 87 59 18 51

Sweet & Maxwell's **Encyclopedia of Consumer Law** is a vital reference source for anyone involved with this area of law, as it contains all the applicable UK and EU legislation, as well as detailed annotations that guide readers through difficult sections. It comprises

one looseleaf volume that is updated by supplement twice a year to help readers keep abreast of the most recent developments.

**Contact:**  
Sweet & Maxwell  
Cheriton House, North way, Andover  
UK - Hants SP10 5BE  
Tel.: 0126 434 2899 (within the UK)  
+44 126 434 2828 (international)  
Fax: 0126 434 2723 (within the UK)  
+44 126 434 2761 (international)

Interested in receiving the **Meat Hygiene Enforcement Report** and the **BSE Enforcement Bulletin**, published monthly by the UK's **Ministry of Agriculture Fisheries and Food** (MAFF)? Please contact:

Matthew Hill  
Ministry of Agriculture Fisheries and Food  
Room 519  
Ergon House c/o Nobel House  
17 Smith Square  
UK - London SW1P 3JR  
Tel.: +44 171 238 6498  
Fax: +44 171 238 6487  
Email: m.hill@jfssg.maff.gov.uk

Back issues and related material can be found on <http://www.maff.gov.uk/maffhome.htm>

Within the UK, the Consumer Helpline can be reached on 0345 57 30 12 (local rate).

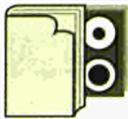
• 'Farming policies: costly, wasteful and a threat to our health'... warns a new report from the **National Consumer Council** (NCC) entitled **Farm Policies and Our Food: The Need for Change**<sup>1</sup>, which argues that the intensive farming methods promoted by the Common Agricultural Policy (CAP), including the over-use of antibiotics, pesticides, nitrates and animal feed concentrates, represent a serious and growing risk to consumers.

To remedy the situation, the NCC

recommends:

- that the prices of agricultural products be determined by the market, not politicians;
- that compensation payments to farmers be phased out and replaced with direct payments (particularly environmental management payments which would improve food safety and quality);
- to fund programmes to advise farmers on how to reduce the use of antibiotics, pesticides and nitrates;

- to fund research on how to maintain agricultural efficiency with less intensive farming methods;
- to ban the use of antibiotics as growth promoters and maintain the bans on hormones in meat and BST<sup>2</sup> in milk;
- to extend the ban on mammalian meat and bone meal in cattle, sheep and goat feed to all animal feed;
- to introduce compulsory treatment records for all farm animals;
- to speed up and strictly implement



the programme for re-evaluating old pesticides;

- to ensure that agricultural produce is monitored by every Member State for compliance with all EU regulations;
- to amend the EU product liability directive so that farmers in all Member States are liable for the safety of what they produce.

The report also calls for reform of the rules governing the global food market, emphasizing freedom of information and greater participation of consumer representatives in the regulatory framework.

- In the report ***In the Bank's Bad Books***, the NCC looks at how the banking code of practice really works for consumers in hardship. After comparing the stated policy of the banks with the testimony of advice workers who deal with impoverished customers, it con-

cludes that in recent years banks have infringed their own policies by treating those customers in an unreasonable or intimidating manner. Finally, it provides a series of recommendations for both the Government and the banks as to how such cases could be better handled.

- In the report ***Unclear Waters***, the NCC dismisses claims that cheaper water for household consumers would jeopardize spending on environmental and water quality improvements. Noting that the average household water bill is now around £230 a year compared with £118 in 1989 - three times higher than general price inflation over the period, the NCC is urging the regulator, Ofwat, to consider cutting the real cost of water to consumers. The NCC argues that the investment bill for water improvement should be spread more evenly between the companies, their shareholders and

the consumers. In addition, the NCC berates the water companies for their 'murky and complex' financial reports, which it calls on Ofwat to investigate in depth and explain.

**Contact:**

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

**ERICA**

Arbour House  
The Mount  
Fetcham  
Letherhead  
UK - Surrey KT22 9EB  
Tel.: +44 1372 372905  
Fax: +44 1372 376487

<sup>1</sup> The report was researched by **European Research into Consumer Affairs** (ERICA).

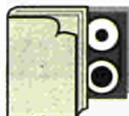
<sup>2</sup> Bovine Somatotropin - a genetically-engineered hormone which, when injected into cows, increases milk yields by 10 to 20 percent.

Who is protected against unfair terms? How can you tell whether a term is unfair? Does protection against unfair terms extend to contracts with public services? How effective is the mechanism for removing unfair terms? Has legislation to outlaw unfair terms redressed the balance between the different parties? All these questions, and many more besides, were

addressed at the study day on unfair terms organized on 21 March 1997 by the **Centre Technique Régional de la Consommation** (CTRC) of Champagne-Ardenne with the support of the **Institut National de la Consommation** (INC), the proceedings of which have been published by the INC in a special issue of **INC HEBDO** (No 1015 of 12 December 1997).

**Contact**

INC HEBDO  
80 rue Lecourbe  
F - 75732 Paris Cédex 15  
Tel.: +33 1 45 66 20 98  
Fax: +33 1 45 66 20 65  
Email: inc3@club-internet.fr



The **Association des Responsables de Copropriété** (ARC - association of co-owners of multi-unit properties) has published **Le manuel du conseil syndical** (the coproperty management handbook), which provides co-owners involved in managing multi-unit properties with the legal, accounting, administrative, technical, practical and even psychological information they need to fulfill their mission. This manual addresses a whole array of topics - from the installation of water meters to recruiting a caretaker, and including boiler maintenance, the negotiation of insurance contracts and even such delicate matters as how to deal with arrears in payment.

This manual is the latest addition to ARC's impressive list of publications:

- **Comment gérer sa copropriété** (how to manage your co-property);
- **Comment mettre en place la comptabilité de sa copropriété** (managing co-property accounts);
- **Le traitement des impayés en copropriété** (handling arrears in co-properties);
- **Travaux et maintenance en copropriété** (repair and maintenance of co-properties);
- **La copropriété pratique en 300 questions** (300 questions on practical aspects of co-property);
- **Comment contrôler ses charges de copropriétaire** (how to check your co-property charges);

- **Copropriété : comment choisir un syndic** (co-property - choosing an agent);
- **Comment contrôler ses charges de locataire** (how to check your rent charges);
- **Copropriété : le tour de l'assemblée générale en 80 questions** (co-property - all about the general meeting in 80 questions).

**Contact:**

Association des Responsables de Copropriété  
29 rue Joseph Python  
F - 75020 Paris  
Tel.: +33 1 40 30 12 82  
Fax: +33 1 40 30 12 63  
Minitel: 3615 UNARC

• In a brochure titled **Se porter caution** (standing surety), the **Centre Régional de la Consommation** (CRC) describes the rights and duties of people who stand surety, and the (slim) possibilities of redress open to them.

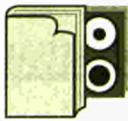
• In a study titled **Les lunettes** (eyewear), the CRC alerts consumers to the precautions they should take when buying spectacles - an ambiguous product category which belongs to the medical sector but is also subject to the rules of the market.

**Contact:**

Centre Régional de la Consommation  
47 bis rue Barthélémy Delespaul  
F - 59000 Lille  
Tel.: +33 3 28 82 89 00  
Fax: +33 3 28 82 89 05  
Minitel: 3615 CRC  
Email: [contact@crc-conso.com](mailto:contact@crc-conso.com)  
Internet: <http://www.crc-conso.com>

Are you interested in electronic commerce and would you like to learn more about the OECD's work in this area? Simply enter <http://www.oecd.org/dsti/sti/it/ec/news/cont-e.htm>, or contact:

OECD  
2 rue André Pascal  
F - 75775 Paris Cédex 16  
Tel.: +33 1 45 24 80 91  
Fax: +33 1 45 24 80 03  
+33 1 45 24 80 07  
Email: [news.contact@oecd.org](mailto:news.contact@oecd.org)



It may seem surprising to talk about consumerism in the People's Republic of China, and yet a real consumer society is springing up there and, with it, consumer law which is original in both the principles on which it is based and in the ways in which it was drafted.

This is what Anne Meunier-Bihl, a doctor of law and holder of a master's degree in Chinese, seeks to show in a work recently published by the **Centre de Droit de la Consommation** entitled *Le droit de la consommation en République populaire de Chine* (consumer law in the People's Republic of China).

The importance of this book lies not just in the variety of subjects covered (the Chinese conception of law, the emergence of consumerism in China, the history and general framework of Chinese consumer law, consumers' organizations in China, the role of the authorities, the various methods of settling disputes, the penalties<sup>1</sup>, etc.), but also in its extensive annexes, which include numerous Chinese laws (on brands, the hygiene of food products, guarantees, the display of prices, advertising, etc.) and the statutes of the Chinese Consumers' Association.

**Contact:**

Centre de Droit de la Consommation  
Université Catholique de Louvain  
place Montesquieu 2  
B - 1348 Louvain-la-Neuve  
Tel.: +32 10 47 85 31  
+32 10 47 85 36  
Fax: +32 10 47 85 32  
+32 10 47 83 05  
Email: Generet@deso.ucl.ac.be

<sup>1</sup> For example, people who endanger human health by producing bogus medicines or adulterated foods are usually sentenced to death.

The report *Food, Nutrition and the Prevention of Cancer: a global perspective*, published by the **World Cancer Research Fund** (WCRF) and the **American Institute for Cancer Research** (AICR) and the most comprehensive review of diet and cancer research from a global perspective to date, presents new dietary guidelines and new public

policy recommendations for cancer prevention, as well as a thorough review of the science behind its findings.

**Contact:**

World Cancer Research Fund  
105 Park Street  
UK - London W1Y 3FB  
Tel.: +44 171 343 4200  
Fax: +44 171 343 4201

American Institute for Cancer Research  
1759 R St NW  
Washington, DC 20009  
USA  
Tel.: +1 202 328 7744  
Fax: +1 202 328 7226

In December 1997, ABC-CLIO published the *Encyclopedia of the Consumer Movement*. This nearly 700-page book is the first comprehensive reference book on the consumer movement in the United States and worldwide. Its 198 entries, which have been prepared by academics and consumer leaders from the United States and other countries, treat general topics (e.g. consumer problems in market economies, economic deregulation, public opin-

ion, etc.), specific consumer populations (children, people with disabilities, ethnic minorities, etc.), consumer movement activities (studies, dispute resolution, product testing, boycotts, etc.), US government agencies involved in consumer affairs, US consumer organizations, US consumer leaders, US laws and regulations protecting consumers, as well as the major consumer movement(s) *outside* the US.

**Contact:**

Consumer Federation of America  
1424 16th Street, N.W., Suite 604  
Washington, D.C. 20036  
USA  
Tel.: +1 202 387 6121  
Fax: +1 202 265 7989



- The aid<sup>1</sup>-presentation **Lebensmittelbestrahlung: Alptraum oder Fortschritt?** (food irradiation: nightmare or progress?) contains information on the principles, application and necessity of food irradiation, how it changes foodstuffs, and how it can be detected.
- The aid-booklet **Gentechnisch veränderte Lebensmittel** (genetically altered food) is intended for

opinion multipliers. It contains the text of a lecture with transparencies that can be copied for use in adult education. The lecture provides detailed information on the fundamentals of genetic engineering and its applications in foodstuffs technology in regard to plants and animals. It presents both the hopes that have been placed in genetic engineering and fears about genetically altered food.

**Contact:**

Heike Rapp  
aid  
Konstantinstr. 124  
D - 53179 Bonn  
Tel.: +49 2 28 84 99 123  
Fax: +49 2 28 9 52 69 52  
Email: aid@aid-online.de  
Internet: <http://www.aid-online.de>

<sup>1</sup> Auswertungs- und Informationsdienst für Ernährung, Landwirtschaft und Forsten (evaluation and information service for food, agriculture and forestry).

- The brochure **Alternative Ernährungsformen** (alternative diets) published by the **Deutsche Gesellschaft für Ernährung** (DGE - German nutrition society) and the **Bundeszentrale für gesundheitliche Aufklärung** (BZgA - federal health education centre) surveys the most familiar alternative diets such as vegetarianism, the Hays Diet and anthroposophic nutrition. These diets are described and assessed from the nutritional perspective. A list of pros and cons helps

consumers judge the merits of each of these diets and select the most suitable one.

- The DGE has just summarized the key findings of the **DGE-Ernährungsbericht 1996** (DGE nutrition report 1996) in the consumer-friendly brochure **Essen und Trinken in Deutschland** (eating and drinking in Germany)<sup>1</sup>. The brochure answers questions on the current diet situation and on food safety and the safe handling of foodstuffs.

- The brochure titled **Von Anfang an** (from the beginning) gives complete information on how to feed babies and small children up to 3.

**Contact:**

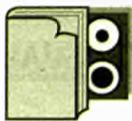
Annette Braun  
DGE  
Pressereferat  
Postfach 93 02 01  
D - 60457 Frankfurt  
Tel.: +49 69 976 803 22  
Fax: +49 69 976 803 99  
Internet: <http://www.dge.de>

<sup>1</sup> In cooperation with aid.

The issue of **FINANZtest Spezial** titled **'Der Euro'** (the euro) tells everything about the future common currency.

**Contact:**

Stiftung Warentest  
Lützowplatz 11-13  
D - 10785 Berlin  
Tel.: +49 30 26 31 2345  
Fax: +49 30 26 31 2429  
Internet: <http://www.stiftung-warentest.de>



**Euro-Info-Consommateurs/Euro-Info-Verbraucher** has published five new brochures for French citizens who want to consume in Germany:

- **L'Épargne-construction en Allemagne 'Bausparen'** (saving to build in Germany);
- **Acheter un véhicule d'occasion en Allemagne** (buying a used car in Germany);
- **Acheter à distance en Allemagne** (distance buying in Germany);
- **Tourisme en Allemagne** (tourism in Germany);

- **Achat de meubles en Allemagne** (buying furniture in Germany).

**Contact:**

Euro-Info-Verbraucher  
Kinzigstr. 5  
D - 7694 Kehl  
Tel: +49 7851 991 480  
Fax: +49 7851 991 48 11

New from **EUREGIO** (D/NL Cross-border Consumer Information Centre):  
**Pauschalreisen: Buchen in den Niederlanden** (package trips - booking in the Netherlands).

**Contact:**

EUREGIO  
Postfach 1180  
D - 48572 Gronau  
Tel: +49 2562 702 17  
Fax: +49 2562 16 39  
Email: EUREGIO@EURE.GeoNet.de

**EUREGIO**

Postbus 6008  
NL - 7503 GA Enschede  
Tel.: +31 53 461 56 15  
Fax: +49 2562 16 39  
Email: EUREGIO@EURE.GeoNet.de

**EUREGIO**

Enschederstr. 362  
D - 48599 Gronau

The Department of Commerce, Consumer Affairs and Tourism of the **Basque Government** has published:

- **Manual para la Adquisición de Vivienda** (house buyer's guide);
- **Manual del Usuario de Servicios Bancarios** (guide for users of bank services).

**Contact:**

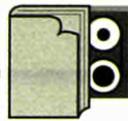
Gobierno Vasco  
Departamento de Comercio, Consumo y Turismo  
Duque de Wellington 1  
E - 01010 Vitoria-Gasteiz  
Tel: +34 45 18 99 95  
Fax: +34 45 18 99 31

New from the **Kammer für Arbeiter und Angestellte für Salzburg** (workers' and employees' chamber of Salzburg):

- the video **Neue Kommunikationstechnologien und Verbraucher** (new communication technologies and consumers);
- the guide **Computer und Konsument - Leitfaden für den Computerkauf** (computers and consumers - a computer buying guide);
- the brochures **Das Internet - Zehn Fragen, zehn Antworten** und **Konsument & Computer** (the Internet - ten questions, ten answers and consumers & computers);
- the report **Preiserhebung Computer und Telekommunikation 1997** (computers and telecommunications 1997 - a price survey).

**Contact:**

AK Salzburg  
Markus-Sittikusstr. 10  
A - 5020 Salzburg  
Tel.: +43 662 86 870  
Fax: +43 662 86 87 150  
Email: service@konsumentenschutz.at  
Internet: <http://konsumentenschutz.at>



The **Asociación de Usuarios de la Comunicación** (AUC - media users' association) has published a document entitled **Posición de la AUC ante el proyecto de ley de regulación de la actividad televisiva** (position of the AUC on the television broadcasting bill). This is a bill to amend Law

25/1994, which transposed into Spanish law Directive 89/552/EEC on television broadcasting activities ('television without frontiers'); the amendment is necessary as a result of the adoption of Directive 97/36/EC, which partially amended Directive 89/552/EEC.

**Contact:**

AUC  
Príncipe de Vergara, 25 - 4º Dcha.  
E - 28001 Madrid  
Tel.: +34 1 431 05 51  
Fax: +34 1 431 52 49

In 1997 the **Elintarvikevirasto/Livsmedelsverket** (national food administration of Finland) commissioned the National Consumer Research Centre to survey consumers on the issues of health risks posed by food and food control. The results were recently published in a report which can be ordered from:

Marja Pohjanpalo  
Elintarvikevirasto/Livsmedelsverket  
PL/PB 5  
FIN - 00531 Helsinki/Helsingfors  
Tel.: +358 9 7726 7602  
Fax: +358 9 7726 7666  
Email: Marja.Pohjanpalo@elintarvikevirasto.fi

The 8th of September 1998 will be Food Control Day in Finland. For details, please contact the same person.



25 April 1998

## 'Controlling costs in multi-unit properties'

The **Association des Responsables de Copropriété** (ARC - association of managers of multi-unit properties) is hosting a free information day on 25 April 1998 in Paris on controlling costs in multi-unit properties. The day is open to all.

Time: 9 a.m. to 6 p.m.

Venue: ASIEM, 6 rue Albert de Lapparent, 75007 Paris.

**Contact:**

Association des Responsables de Copropriété  
29 rue Joseph Python  
F - 75020 Paris  
Tel.: +33 1 40 30 12 82  
Fax.: +33 1 40 30 12 63  
Minitel: 3615 UNARC

Moreover, ARC informs us that it has recently published the following information documents:

- **La réception collective en copropriété** (collective reception<sup>1</sup> in multi-unit properties);
- **L'amiante dans les bâtiments** (asbestos in buildings);
- **Contrôle d'accès, comment choisir la meilleure sécurité** (monitoring access - selecting the best security system).
- **La sécurité incendie en copropriété** (fire safety in multi-unit properties);

<sup>1</sup> Of TV programmes.

14-15 May 1998

## 'Consumer safety and liability for defective products'

The **Faculté de Droit et des Sciences sociales de Poitiers** (Poitiers faculty of law and social sciences), the **Centre Technique Régional de la Consommation (CTRC) Poitou-Charentes** (Poitou-Charentes regional technical centre for consumer affairs) and the **Institut National de la Consommation** (French national consumer institute) are organizing a seminar in Poitiers on 14 and 15 May 1998 on consumer safety and liability for defective products.

The following topics will be addressed:

- the difficulties of integrating the European Directive on liability for defective products into French law;
- civil liability for defective products;
- criminal liability for defective products;
- the liability of professionals and how the insurance companies have responded;
- the activities of the consumer organizations: legal setting and practical impact.

**Contact:**

Monique Verhaeghe  
Faculté de Droit et des Sciences sociales  
93 avenue du Recteur Pineau  
F - 86022 Poitiers  
Tel.: +33 5 49 45 30 88  
Fax: +33 5 49 45 31 52

Jean-Pierre Giambelluco  
CTRC Poitou-Charentes  
23 avenue Robert Schuman  
F - 86000 Poitiers  
Tel.: +33 5 49 45 50 01  
Fax: +33 5 49 47 63 10



**Agra Europe** announces that the 'European Food Law - 7<sup>th</sup> Annual Conference' will take place on **23-24 June 1998** in Brussels.

**Contact:**

Agra Europe  
International Conference Division  
25 Frant Road  
UK - Tunbridge Wells TN2 5JT  
Tel: +44 1892 511807  
Fax: +44 1892 527758 / 544895  
Email: 100637.3460@compuserve.com  
Internet: <http://www.agra-food-news.com>

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## 23-25 June 1998

### ITSA Consumer '98

The next **Institute of Trading Standards Administration** (ITSA) conference will take place at the Queen Elizabeth II Conference Centre at Westminster on 23-25 June 1998. It will feature the following main themes:

the Consumer Agenda, financial services, food safety. Other issues such as the single currency, consumer credit, access to justice, codes of practice, young consumers, etc., will also be discussed.

**Contact:**

Copson International  
Refuge Assurance House  
Lord Street  
UK - Liverpool L2 1TT  
Tel.: +44 151 707 0970  
Fax: +44 151 709 5447  
Email: [copson@mail.cybase.co.uk](mailto:copson@mail.cybase.co.uk)

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## 7-17 July 1998

### 'Summer Programme

### in European Community Consumer Law'

### Catholic University of Louvain - Faculty of Law

The following issues will be addressed:

- basis, features and instruments of EC consumer law;
- selling and advertising methods;
- contracts and unfair contract terms;
- quality and safety of products and services / product liability;
- competition law;
- financial services and consumer interests;
- access to justice and conflict of laws;
- consumer representation;
- trade and consumer policy;
- impact of the single currency on the EU consumer;
- information society and consumers;
- public utilities and consumers.

Lectures will be given in *English only*.

**Contact:**

Beata Dunaj  
Centre de droit de la consommation  
place Montesquieu 2  
B - 1348 Louvain-la-Neuve  
Tel.: +32 10 47 85 42  
Fax: +32 10 47 83 05  
Email: [dunaj@dpri.ucl.ac.be](mailto:dunaj@dpri.ucl.ac.be)





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