



INFO-C

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This issue of **INFO-C** includes a report on the Consumer Affairs Council of 25 November last, which debated access to justice, consumer credit, financial services, the sale of consumer goods and associated guarantees, commercial communications in the internal market and the protection of consumer interests in the information society.

Moreover, as we promised in the previous issue, it also contains an article on the conference titled

'The dialogue between enterprises and consumers in Europe', held on 2 December in Brussels at the initiative of Directorate-General XXIV and UNICE (Union of Industrial and Employers' Confederations of Europe).

Finally, other points addressed in this issue include the conference on the social role of financial services, hosted on 27 and 28 September in Strasbourg by the Institut für Finanzdienstleistungen (German financial services insti-

tute), the unification of five national associations of bank users to form a European federation, the campaign to sensitize French consumers to the euro organized in October in the E. Leclerc supermarket chain, and the results of a recent study by the Centre coopératif de la consommation (Belgium) on the exclusion of low-income individuals from access to banking services.

We hope you enjoy reading this issue.

INFO-C

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Consumer Affairs Council of 25 November 1996

Access to justice

The Council held an exploratory debate on the proposal for a Directive on **injunctions for the protection of consumer interests**.

The Member States agreed on the following points:

- clarify the scope of the Directive through a reference to consumers' collective interests;
- refer, in the text of the Directive, to how it should deal with infringements of the Directives as transposed by the Member States;
- confirm that the definition of an infringement pursuant to Article 1 of the Directive was not confined to inter-Community infringements but also included infringements at national level.

Pat Rabbitte, the Irish Minister responsible for consumer affairs, who chaired the Council, also noted the agreement of several delegations on certain other compromise points, specifically the designation of entities qualified to bring actions for injunctions and the courts competent to adjudicate them.

The Presidency instructed Coreper and the Working Party to further examine this dossier, and said he hoped that a common position could be reached during the Netherlands Presidency¹.

The Council also endorsed, without discussion, the conclusions concerning the simplified **settlement of consumer disputes in the internal market** through reliance on out-of-court procedures or other comparable procedures. These conclusions will be

adopted at one of the forthcoming meetings of the Council.

Consumer credit

The Presidency noted that the Member States approved its compromise on the Directive on **consumer credit**, which was based on the following points:

- the logo proposed by the Commission would be deleted;
- the 'annual percentage rate' would include at least one decimal point;
- the base period used for calculating the APR would be 365 days;
- the period for transposing the Directive would be two years.

However, noting that there were still disagreements as regards harmonization of the components of the cost of credit, the Presidency said that this question would be examined in detail by Coreper and the Working Party. Moreover Emma Bonino, the European Commissioner responsible for consumer policy, undertook to address this question in the context of the proposal for an amendment to the basic Directive on consumer credit which the Commission had to present in 1997.

Financial services

Emma Bonino informed the Ministers of the results of the consultations on the **Green Paper 'Financial services: meeting consumer expectations'**. The Commission had received a large number of written contributions and had also organized, on 6 November 1996, a hearing with the parties concerned. From these consultations it emerged that although several Directives had been adopted to realize

the single market in financial services, as the law stood the protection of consumer interests was seen to be merely ancillary. This was why consumer organizations were calling for the adoption of a legal framework.

Emma Bonino emphasized that the Commission had not yet made up its mind as to the follow-up to be given to the Green Paper. However, in order to identify the 'hard core' of problems which only specific legislation could resolve, the Commission was keen to scrutinize existing legislation in greater depth, to consider the impact of the transition to the euro, and to pursue the dialogue with the professionals concerned. She hoped that the legislation that might emerge would reflect both a vertical approach, designed to address specific problems, and a horizontal approach, designed to address problems common to all consumers. In particular she stressed that in the context of this horizontal approach the focus would have to be on transparency, consumers' contractual rights, and the out-of-court resolution of certain disputes. Finally, she expressed her personal views on the merits of introducing the concept of 'universal service' in the field of financial services, arguing that, in contemporary society, these services have become socially indispensable.

Commercial communications in the internal market

The Commission presented its **Green Paper on commercial communications in the internal market**. Spyros Pappas, Director General of DG XXIV 'Consumer Policy', said that the Green Paper's objective was to stimulate



discussion on how to promote the internal market in the field of commercial communications.

He emphasized that consumer protection had to be a top priority in this area.

Finally, he said that since consultations on this document were under way, the Commission could not deliver an opinion on the follow-up at this stage, but would do so later, once all the contributions were in.

Protection of consumer interests in the information society

The Presidency opened a debate on the **protection of consumer interests in the information society**, focusing on three aspects which were highlighted in its introductory note, viz.:

- the need to identify the main advantages the information society held in store for consumers, but also the possible drawbacks;
- the need to determine how consumers could acquire not only the necessary knowledge and skills but also the confidence required to make the most of the information society;

- the need to find ways of ensuring that all consumers could access the information society.

Spyros Pappas emphasized that the Commission, in its Communication on priorities for consumer policy 1996-1998, had recognized the need for measures to enable all consumers to benefit from the information society. He said that some of these measures, both legislative and 'concrete', would feature in a document (probably a Communication) which the Commission would present in the near future. All the Member States agreed on the priorities highlighted by the Presidency and endorsed the Commission's plans.

However, Member States did not see eye to eye as to the role of the public authorities in this process, some arguing that positive effects would arise simply by applying the 'logic of the market' to the information society, others insisting that public intervention was of the essence.

Sale of consumer goods and associated guarantees

The Commission presented its proposal for a Directive on the **sale of consumer goods and associated guarantees**. Emma Bonino pointed

out that existing differences in Member States' legislation governing consumers' statutory rights, as well as the confusion between statutory rights and warranties (legal and commercial guarantees respectively) were hampering the realization of the internal market and discouraging consumers from shopping abroad. She said that with a view to putting things right the Commission was proposing:

- to invest consumers throughout the European Union with similar rights, and to empower them to exercise these rights under the same conditions;
- to distinguish clearly between the legal guarantee and the commercial guarantee, requiring that commercial guarantees provide an added value over and above the legal guarantee.

The original and full version of this record can be had from:

Council of the European Union
Press Office
rue de la Loi 175
B - 1048 Brussels
Tel.: +32 2 285 62 19
Fax: +32 2 285 80 26

¹ The first half of 1997



ESC member to head ERICA

Ann Davison, spokesperson for the consumer category of the Economic and Social Committee, has been appointed Executive Director of **ERICA** (European Research into Consumer Affairs), a voluntary organization committed especially to the

disadvantaged consumer, which made its name promoting plain language, the European dial-a-ride scheme for people with disabilities, and open information on biotechnology.

Contact:

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Bovine spongiform encephalopathy

In its *Guide to BSE - 2nd edition*, the **European Commission** has summarized the information available on this subject at 29 October 1996. This document, which is primarily intended for consumer organizations, can be obtained from:

Jean-Jacques Rateau
European Commission
DG XXIV
rue de la Loi 200
RP3 6/3
B - 1049 Brussels
Fax: + 32 2 296 32 79
Email: jean-jacques.rateau@dg24.cec.be



Dialogue between enterprises and consumers in Europe

The editorial of our December 1996 issue was devoted to the conference titled '**The dialogue between enterprises and consumers in Europe**' held on 2 December in Brussels at the initiative of **Directorate-General XXIV** and **UNICE** (Union of Industrial and Employers' Confederations of Europe).

Here is a summary of the keynote speech by **Emma Bonino**.

'Firstly, I would like to thank François Périgot, President of UNICE, and all the other industry representatives for their keen interest in promoting new developments in consumer policy.

I am also very happy to see that the European consumer organizations are so well represented. This is a sign of their key role in promoting consumer interests. Notably, the presence of the members of the Consumer Committee is symptomatic of the importance of the Community dimension in consumer policy.

I would also like to thank the national officials responsible for consumer affairs who have come here and who are sure to have much to tell us during the debate.

Thus, we have all come here to see how we can put the dialogue between consumers and industry on a new footing.

Very often consumers and industry are presented as adversaries, both at national and Community level, and often too

their respective resources - David versus Goliath, as one might say - give the impression of an imbalance which can only be rectified by changing the law.

But is not what seems like a conflict quite simply a misunderstanding resulting from a lack of dialogue?

At this conference today we hope to answer this question.

Irrespective of where they hail from, consumers often have identical concerns. The consumer organizations and the Consumer Committee - but also industry, which deals with them daily - know this full well.

Let us remember that the European Union has laid down objectives in the field of consumer policy.

Article 129a of the Treaty of Rome as revised by the Treaty on European Union enshrines the principle of a high level of consumer protection, both in regard to consumer health, safety, economic interests and indeed information.

Allow me here to express a personal view. For me this reference to consumer 'protection' has negative undertones, in that it treats consumers as though they were a kind of endangered species.

I am for a more positive approach.

Firstly, I think we should speak of consumer 'policy' and not consumer 'protection' and, secondly - rather than

simply reiterating that until now there has been no permanent dialogue between industry and consumers - I propose that we fire ahead and launch such a dialogue.

Do consumer organizations possess the resources necessary to this end? Yes, because they have no shortage of expertise and because the will is there. Thus all they have to do is to decide - *together* - to consider themselves as fully fledged partners alongside industry.

Indeed, progress has already been made in this area.

In certain Member States the public authorities have established permanent structures to ensure dialogue between the business community and consumers.

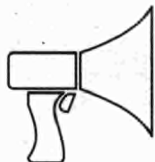
In other countries, another form of dialogue, which is often contrasted with the former, has emerged: mediation.

Finally, there is a third form of dialogue, one which is some ways more 'natural': direct contact with consumers, initiated by industry itself.

This conference will allow us to examine the nuts and bolts of these approaches and to draw lessons for the future on the dialogue between industry and consumers at European level'.

Below we summarize the contribution by **François Périgot**.

'The business community has always been mindful of the need for dialogue



with consumers. Unfortunately, the structures underpinning this dialogue have often been far from optimal. This is what prompted UNICE and the European Commission to organize this conference, whose objective is to subject the structures to critical scrutiny with a view to improving them.

I hope that this encounter will enable at least some of us to shake off the prejudice that relations of trust between firms and consumers are impossible - without this meaning, however, that we have to believe that everyone must endorse everybody else's viewpoint lock, stock and barrel.

Firms have long been doing their utmost to offer consumers products and services which are best tailored to their expectations. This is in their own interests of course, because a disappointed client is a lost client.

Moreover, for some time, the - growing - attention firms pay to consumer satisfaction has been assuming new forms.

Some examples:

- they have created specialized departments responsible for dealing *effectively* with their clients' complaints;
- they have developed a system of 'Efficient Consumer Response', which makes it possible to optimize the supply chain so as to 'shadow' demand as much as possible;
- they are trying to improve consumer information and education, notably in regard to young people;
- they have been drafting codes of good practice governing advertising and marketing;
- they are trying to sensitize consumers to the forthcoming introduction of the single currency.

UNICE recognizes that the European Commission has made major advances in the definition of legal instruments to protect consumers. And it considers that this drive to establish a genuine Community policy must be continued. However, one point it wants to ham-

mer home is that imposing new laws - which often put firms and consumers at loggerheads - cannot be the be-all and the end-all of this policy. Hence UNICE calls for greater dialogue, both at national and Community levels, between firms and consumer associations.

Currently this dialogue is generally taking place in one of three main contexts:

- at institutional level - mainly in France, Belgium and the Netherlands;
- through mediation - mainly in the United Kingdom and the Nordic countries;
- through direct contacts between the firm and the consumer.

It is up to the participants at this conference to assess the merits and demerits of each of these approaches, so that we can define the structure of the dialogue between firms and consumers in the future!



Financial services have a social role to play

On 27 and 28 September 1996 the Fourth International Conference on Financial Services was held at the European Parliament in Strasbourg. The conference - organized by the **Institut für Finanzdienstleistungen**¹ (IFF - German financial services institute) - had as its topic '**European Monetary Union and the regional responsibility of financial institutions towards the consumer**' and participants included several dozen consumer organizations from various European countries.

The point of departure for the discussions and the participants' position statements was that financial institutions (banks and insurance companies) now play a pivotal economic role; however, there is a growing danger that certain disadvantaged population groups may be completely excluded from financial services which are an essential part of everyday life, such as access to a bank account. Indeed a number of speakers expressed the fear that this exclusion could spread to entire regions, once the single currency has been introduced and 'electronic financial services' are sufficiently advanced to allow the major international financial institutions to attract and win the loyalty of the best clients in each

region, leaving the less lucrative business to small regional institutions, whose survival will then be just be a matter of years.

This is why the consumer organizations present signed a joint declaration calling on financial institutions operating in Europe to contemplate how to guarantee, after 1999, a fair and universal supply of services. Hence they urge the financial institutions to commit themselves to the approach already adopted by a small minority of their number, which already:

- offer products tailored to low incomes;
- are present in rural regions and/or disadvantaged districts;
- participate in programmes to help the development of these regions or districts;
- help people in debt get back into the socio-economic mainstream;
- maintain regular contacts with organizations active in the social field.

Again, the signatories suggested that national and Community authorities develop flanking policies by taking appropriate measures to encourage these institutions to operate in a re-

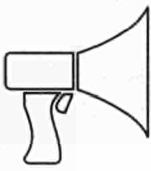
sponsible and innovative manner in the social field. Hence, to mention but a few examples, many speakers mentioned the possibility of introducing in other European countries, or even at Community level, the personal bankruptcy systems which are legislated for in certain countries, mandating banks to guarantee universal access to a bank account, or again prohibiting credit providers from imposing higher rates than a maximum authorized rate, as under French law.

For further details on this conference, you can link up with a specially created Internet site which will be open through 1997:

http://www.hwp.uni-hamburg.de/iff/strasb.htm, or contact:

Institut für Finanzdienstleistungen
Burchardstr. 22
D - 20095 Hamburg
Tel.: +49 40 30 38 16 33
Fax: +49 40 30 38 16 51
Email: 100451.2326@compuserve.com
Internet: <http://www.hwp.uni-hamburg.de/iff>

¹ An independent non-profit research institute that investigates social problems linked to the supply of financial services.



Five associations of bank users unite

Five national associations of bank users created a European federation on 9 December 1996 in Saragossa (Spain).

The associations are:

- ADICAE (Asociacion para la Defensa de los Impositores de Bancos y Cajos de Ahorros de España) for Spain;
- AFUB (Association française des Usagers des Banques) for France;
- National ABC (National Association of Bank Customers) for the United Kingdom;
- ASDUBEF (Associazione per la Difesa degli Utenti dei Servizi

Bancari Finanziari, Postali e Assicurativi) for Italy

- Vereniging Consument & Geldzaken for the Netherlands.

This new structure will have the twin objective of combating the disparity of national rules to protect bank users and of encouraging the adoption of rules to protect the consumer in the framework of cross-border banking.

It will focus on five points: pricing, value dates, bank files, exclusion from financial services and cross-border transfers.

Finally, at the initiative of the AFUB, it was decided to put everything on the Internet - in English, French, Spanish, Italian and Dutch.

Contact:

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45-47 rue Saint-Denis
F - 75001 Paris
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Fax: +33 1 43 66 31 51

Safe food for all

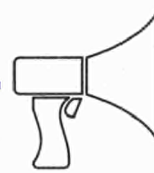
On the eve of the World Food Summit, which took place in Rome in November 1996, **Consumers International** (CI) published *Safe food for all - A Consumer Manifesto*.

The four-page document spells out the basic rights all human beings should have when it comes to food - from having enough food at all times through being informed about the food

they eat to having food that is produced in an environmentally sustainable way, as well as the measures governments should take to enforce those rights - from preventing land degradation and anarchic urbanization through outlawing misleading claims in advertising and labelling to agreeing on a world-wide phase-out of the most dangerous chemicals used in farming.

Contact:

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Global Policy and Campaigns Unit
24 Highbury Crescent
UK - London N5 1RX
Tel.: +44 171 226 6663
Fax: +44 171 354 0607
Email: gpcu@consint.org.uk
Internet: www.consumersinternational.org



Promoting sustainable consumption

Noting that 1) consumers are often unclear about how their behaviour affects the environment, and 2) the consumer voice has until now gone largely unheeded in the debate on the environment, **Consumers in Europe Group** (CEG) has produced a paper titled *The consumer interest in the environment - Towards sustainable consumption*¹, whose purpose is to:

- identify the main EU policies which have an environmental impact on citizens *as consumers*: agriculture and food production, drinking water, consumer information and environment labelling, waste and packaging waste, energy production and use, environmental taxes, international trade and passenger transport;
- lay out CEG's recommendations on these policies.

Contact:

Consumers in Europe Group
24 Tufton Street
UK - London SW1P 3RB
Tel: +44 171 222 2662
Fax: +44 171 222 8586

¹ CEG 96/12.

UNITED KINGDOM • GOOD NEWS ON RAIL COMPLAINTS FRONT

The number of complaints made to the Rail Users' Consultative Committees about train services and facilities has fallen sharply for the second consecutive quarter after more than a decade of rises, the **Central Rail Users' Consultative Committee** (CRUCC), UK's rail watchdog, declared in a press release sent out on 4 December 1996.

The number of complaints has fallen by 30% during July, August and

September 1996, compared with the equivalent three months in 1995. This continues the trend recorded in the previous quarter.

One big black spot, however, remains the telephone inquiry bureaux, where dissatisfaction has gone up by almost 38%.

The CRUCC has pledged to take up the matter yet again with service providers¹.

Contact:

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Public Relations Officer
CRUCC
Clements House
14-18 Gresham Street
UK - London EC2V 7NL
Tel: +44 171 505 9090
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¹ Rail service in the UK has been privatized and is now provided by several independent companies.

• CA: 'ASA'S POWERS MUST BE STRENGTHENED'

In an article titled 'Misleading health information in advertising', which appeared in the Nov./Dec. 1996 issue of **Consumer Policy Review**, published by **Consumers' Association** (CA), Louise Gitter from CA argues that the powers of the Advertising Standards Authority (ASA) are inadequate to deal effectively with misleading advertising.

The case in point is the ad campaign run by tobacco - as well as food and beverage - giant Philip Morris throughout Europe last summer, which basically argued that the risk of developing cancer as a result of passive smoking was actually lower than the risk of dying from eating one biscuit or drinking one or two glasses of whole milk per day.

The ASA requested that the ads be withdrawn - which was not difficult for

Philip Morris to comply with, since the campaign had ended three months before. Moreover, whereas Philip Morris' full-page ads had appeared over several weeks in leading newspapers in the UK and other European countries¹, the ASA adjudication received no publicity and did not counteract the 'misleading impression'² given by the ads. As a result, Philip Morris escaped any adverse publicity which might have been associated with the ASA decision, and members of the public who had been misled by the ads were not informed that the 'information' they contained had been declared to be invalid.

For CA, to remedy this kind of situation, it is high time the ASA was given additional powers - in particular that to fine advertisers who contravene its codes, whether deliberately or negligently, and that to oblige advertisers

who have misinformed the general public to publicize full retractions of their ads at their own expense and with at least equal prominence.

Only in this way, CA argues, can such high-profile, misleading advertising campaigns be counteracted.

Contact:

Consumer Policy Review
Consumers' Association
2 Marylebone Road
UK - London NW1
Tel: +44 171 830 6000
Fax: +44 171 830 6220
Email: cpr@which.net

¹ The *Financial Times* estimated that the campaign cost Philip Morris around £1m in the UK alone.

² ASA report of October 1996.

FRANCE • GETTING TO KNOW THE EURO


'E. Leclerc 1.5 euro coin'

'Demain l'euro' (the euro is coming): this was the slogan adopted for an information campaign on the future single currency conducted by the **E. Leclerc** supermarket chain from 14 to 26 October 1996, giving consumers an opportunity to see and handle prototypes of the new currency, which they had previously only heard about as some vague abstract concept.

The project, sponsored by the European Commission, was spearheaded by Yves-Thibault de Silguy, Member of the Commission with responsibility for monetary matters.

In 500 E. Leclerc outlets, 1.5 million 'E. Leclerc euro' coins¹, designed by young pupils at the Robert Schuman school in Strasbourg and specially

minted by the Monnaie de Paris, were used to pay for 200 products which had been labelled in francs and euros. In addition, 8 million instructional pamphlets were printed and 15 000 posters were put up throughout France asking passers-by 'how much is that in euros?'; relevant information was broadcast on 10 different radio stations.

Reaction to the operation, ascertained through an opinion poll carried out by the IPSOS institute, was highly encouraging, with 87% of those interviewed considering it to be 'instructive', while 31% talked about it to their relatives or friends, and 78% would like to see it repeated.

This survey also gave some indication of the benefit to be gained from implementing the initiative on a wider scale over the next few years prior to the introduction of the new currency, since 24% of those interviewed had the impression that items were 'less expensive' when the price was expressed in euros,

whereas (only) 44% believed that the conversion did not make any difference to the price!

Contact:

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Fax: +33 1 46 62 51 26

¹ Rate of exchange: 1.5 euro = 10 French francs.



"National poster campaign: 'how much is that in euros?'"

• SMALLER PACKAGING FOR LESS WASTE

With a view to lending credence - by way of concrete examples - to the policy of preventing packaging waste, the **Ministry of the Environment** recently published a *Catalogue on the prevention of packaging waste*¹, designed and realized in close collaboration with the industries concerned (and mainly of course the firms whose products are presented in the catalogue), the Ministries of Industry and Agriculture, and representatives of consumer associations and environmental groups.

The first part describes how to make packaging efficient while at the same time reducing its volume. This is fol-

lowed by a second part featuring 56 leading brand name products² whose packaging has been rationalized with a view to reducing its size and weight. For each product, photos 'before' and 'after' demonstrate how the packaging has been transformed, explanations are provided on how this was achieved, and a table shows the potential annual savings in raw materials. For example, the new Evian bottle is lighter but just as robust (and more attractive) as its predecessor, and will save 14% or 4 000 tonnes of plastics annually! The two final pages provide the details of the firms, associations, ministries and other official bodies that participated in this project.

Contact:

Ministère de l'Environnement
Direction de la Prévention des pollutions et des risques
20 avenue de Ségur
F - 75302 Paris 07 SP
Tel.: +33 1 42 19 15 51
Fax: +33 1 42 19 14 68

¹ In French, with abstracts in English.

² From Nesquick tins to Ariel flasks, through Coca-Cola cans, Colgate tubes, Evian bottles, etc.

• CONSUMPTION AND CROSS-BORDER DISPUTES

'Consumption and cross-border disputes' was the subject of a round table organized on 9 December 1996 in Lille by the **Centre Régional de la Consommation** (CRC - regional centre for consumer affairs), with a view to allowing officials employed by consumer organizations, the representatives of the public authorities and lawyers working in this area to pool their experience.

The discussions were based on the findings of a recent CRC study on cross-border shopping behaviour between France, Belgium and the United Kingdom. The study showed that 50% of the residents of the regions concerned regularly shop abroad and also highlighted the various types of cross-border disputes that arise and the difficulties experienced by the consumers concerned in obtaining redress.

For a copy of the study and a record of the discussions, 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
Internet: <http://www.crc-conso.com>

BELGIUM • BANKS: FOR A COMPULSORY BASIC SERVICE?

On 11 October 1995 the **Centre coopératif de la consommation** presented the results of its study on the exclusion from banking services of persons with modest incomes, which it had carried out at the request of the Belgian government.

More than 800 social services and numerous banking institutions were questioned. Their replies caused the Centre coopératif de la consommation to sound the alarm: an increasing number of people with modest incomes are being refused a bank account. And yet, as emphasized by the authors of the report and the speakers at the conference; consumers nowadays need a bank account to manage their everyday affairs - to receive certain social benefits or pay certain bills, for example. Consequently, the unqualified recommendation is that access to

basic banking services should be regarded as an inalienable right of citizenship, making 'exclusion from banking' a form of social exclusion.

The Centre coopératif de la consommation therefore proposes that the duty of financial institutions to perform a public service should be enshrined in the law, and that the legislation should require basic financial services (current account, cash withdrawal card, account statements and transfer forms) to be accessible to everyone without any conditions in respect of income and without any obligation to subscribe to other banking services. Parallel to this, closure of an account should constitute an exceptional measure which cannot be implemented until after a reasonable period of time, after discussions with the client, and when all possibilities of conciliation have

been exhausted. In all cases it should be followed by a procedure under which the Banque Nationale de Belgique would require a financial institution to open a replacement account for the person concerned, subject to conditions which it would lay down. France, where a 'Charter of basic banking services' - drafted with the cooperation of the banks themselves - guarantees every citizen access to a bank account, has been cited as an example to follow.

A copy of the study, and further information, may be obtained from the:

Centre coopératif de la consommation
rue Haute 28
B - 1000 Brussels
Tel.: +32 2 500 52 12
+32 2 500 52 63
Fax: +32 2 514 54 43

• YOUNG PEOPLE AND MEDICAMENTS

On 27 November the **Centre coopératif de la consommation** organized a study day in Brussels titled '**Young people and medicaments - what kind of education? - what kind of consumption?**'. The backdrop: young people in the Belgian French-speaking Community are among the greatest consumers of medicaments - and in particular psychotropic substances - in Europe.

The speakers - chiefly consumer, education and health professionals -

addressed two crucial questions: how can this situation be explained and how can we encourage a more moderate use of medicaments by young people?

For further particulars, contact:

Catherine Claeys Bouaert
Centre coopératif de la consommation
rue Haute 28
B - 1000 Brussels
Tel.: +32 2 500 52 12
+32 2 500 52 63
Fax: +32 2 514 54 43

The proceedings can be obtained from:

Centre d'Éducation du Patient
rue du Fond de la Biche 4
B - 5530 Godinne
Tel.: +32 82 61 46 11
Fax: +32 82 61 46 25

• IEV'S MISSION

In December 1996, on the occasion of the tenth anniversary of Belgium's **Institut d'expertise vétérinaire** (IEV - veterinary expertise institute), CRIOC and the IEV conducted a consumer information campaign on the IEV's role in protecting public health. The campaign was launched at the initiative of Marcel Colla, Minister for Public Health and Pensions.

A small folder explaining the IEV's mission (control of meat hygiene from the slaughterhouse¹ to the butcher's hook, and of fish from the refrigerated warehouse to the fishmonger's hook) was distributed in all Belgian post offices. As well, a far more detailed brochure, entitled 50 questions du consumma-

teur² (50 consumer questions), could be ordered free of charge from the IEV, CRIOC or from any of the 17 consumer organizations recognized in Belgium. Finally, additional information could be obtained by dialling a special hotline.

Contact:

Institut d'expertise vétérinaire
Ministère des Affaires sociales, de la Santé
publique et de l'Environnement
rue de la Loi 56
B - 1040 Brussels
Tel.: +32 2 287 02 11
Fax: +32 2 287 02 00

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

¹ In agricultural holdings it is the Minister for Agriculture and not the Minister for Public Health who is responsible for controls.

² For example: Are offals good for health? Is meat produced in a natural manner? Is imported meat controlled as strictly as Belgian meat? What is 'mad cow disease'? Can mad cow disease (BSE) cause Creutzfeld-Jacob disease in humans? Labels: what guarantees are there? Are our fish really safe to eat? Etc. etc.



ECJ now on Internet

The **European Court of Justice** (ECJ) now has its own page on Internet, situated inside the Europa page (**<http://europa.eu.int>**) run by the European Commission.

Internet users wishing to access the ECJ's home page directly can do so

under:
<http://europa.eu.int/cj/index.htm>.

This page contains general information on the ECJ (composition of the chambers, summary curricula vitae of the Members, etc.), a list of its publications, as well as the 'Bulletin of the

Proceedings' of the Court and the Court of First Instance.

All documents are available in the 11 Community languages.



In November 1996 the European Commission's **DG II**, responsible for economic and financial affairs, published the first issue of *Infeuro*, an information bulletin intended for all those interested in the transition to the euro.

To subscribe - free of charge - to *Infeuro*, which will be published six times a year in **French, English and German**, simply send your name and address to the following address on the sheet of paper (without forgetting to specify the **language** and the **number of copies** you want):

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

In the dark about what's happening to your food? Julie Sheppard's *Spilling the Genes - What we should know about genetically engineered foods*, published by **The Genetics Forum**¹, will fill you in.

The 20-page document tries to answer this very topical question: is the genetic modification of animals and plants set to provide consumers with safer, healthier and more affordable food, or to constitute a long-term menace to the health of human beings and the integrity of the environment?

Examples of genetically-engineered foods range from giant salmon through vegetarian cheese to medicinal bananas. Some of these foods are already on the supermarket shelves in some countries², while over 3 000 others are still being tested.

The Genetics Forum insists that it does not pretend to have all the answers to questions that are just beginning to be asked. In fact, it argues that what is most needed is further research on the possible consequences of genetic engineering on both human beings and the environment, as well as the provision of unambiguous information to consumers. Hence it demands, among other things, that all genetically-engineered foods be clearly labelled as such.

The last two pages of *Spilling the Genes* contain lists of various publications for further reading and of other sources of information on the subject.

Contact:

Susan Casey
The Genetics Forum
5-11 Worship Street, 3rd Floor
UK - London EC2A 2BH
Tel.: +44 171 638 0606
Fax: +44 171 628 0817
Email: geneticforum@gn.apc.org

The Genetics Forum also publishes a bi-monthly magazine, *The Splice of Life*, which keeps its readers up to date with developments in the fast-moving world of genetic technology. A subscription form can be obtained from the above address.

¹ A non-profit, independently funded organization committed to the socially responsible use of genetic engineering, which acts as a source of information for scientists, government, education and the general public.

² Such as tomato paste made from a genetically-engineered tomato, the FlavrSavr, which has been sold by Sainsbury and Safeway since February 1996.



All those interested in learning about the dark secrets behind the 'green' and 'animal welfare-friendly' labels on supermarket products should read **Green Tokenism: A look behind the labels**, published in 1996 by the **Soil Association**.

This report shows from the analysis of dozens of examples that most labelling schemes are unreliable as they have the following characteristics:

- misleading imagery;
- deliberately vague claims;
- standards that are no higher than existing legislation - which is minimal;
- no independent standard setting or inspection schemes.

For instance, most livestock labelling schemes allow routine use of drugs

and permit intensive housing for hens and farrowing crates for pigs, and most integrated crop management schemes permit an unlimited use of a wide range of pesticides and artificial fertilizers.

According to the Soil Association, these schemes are so close to conventional production methods that the only difference is higher prices for the consumer.

This contrasts with *organic* production and labelling schemes, which must meet strict legally binding standards including comprehensive animal welfare norms, restrictions on medication and drug usage and the avoidance of artificial fertilizers and pesticides¹.

Therefore, the Soil Association calls on:

- the legislator to clearly outlaw token green and animal welfare labelling;

- Trading Standards Officers to put an end to misleading green and animal welfare claims;
- the government to set up of an independent food agency to regulate all labelling;
- retailers to help livestock and fruit and vegetable producers to convert to organic farming.

Contact:

Soil Association
86 Colston Street
UK - Bristol BS1 5BB
Tel.: +44 117 929 0661
Fax: +44 117 925 2504
Email: soilassoc@gn.apc.org

¹ In 1973, the Soil Association set up such a scheme, the Soil Association Symbol Scheme, which now certifies nearly 90% of all organic farming and food in the UK.

What is water? What's in it? Where does it come from? How is it treated? Where does it go? How is it managed? How can its consumption be reduced? What are the alternatives to tap water? How to complain when the water supplied to you is of bad quality? What to do if one is not on the mains? What are the

UK standards for drinking water? These are but some of the dozens of questions answered in **Safe to Drink - The quality of your water**, by Julie Stauffer with a foreword by Tim Lobstein from the Food Commission, published by **The Centre for Alternative Technology**.

Contact:

The Centre for Alternative Technology
Machynlleth
UK - Powys SY20 9AZ
Tel.: +44 165 470 2400
Fax: +44 165 470 2782
Email: cat@gn.apc.org
Internet: <http://www.foe.co.uk/CAT>

On 9 November 1995 the **Observatoire du Crédit et de l'Endettement** (Belgium's credit and debt observatory) hosted a colloquium on the theme 'The responsibility of credit providers vis-a-vis private individuals' in Brussels. The proceedings were published in November 1996 in a volume of almost 200 pages, with

some chapters in French and others in Dutch. Issues addressed by the speakers included such thorny topics as the lender's difficulty in assessing the risk, the possible introduction of a 'positive list', the astronomic cost of insurance, and the enormous and - as yet unmet - need to provide borrowers with information.

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Le citoyen et la loi (citizens and the law), recently published by **Test Achats**, is the title of a legal and at the same time practical guide of almost 500 pages based on Belgian and Community law at 1 April 1996, that focuses on the matters of greatest concern to Belgian citizens. There are

six major rubrics: the citizen and the public authorities; the citizen and his body; privacy and professional life; moral and intellectual liberties; professional confidentiality and the processing of personal data; the main legal remedies.

Contact:

Michel Baert
Test Achats
rue de Hollande 13
B - 1060 Brussels
Tel.: +32 2 542 32 67
Fax: +32 2 542 32 50

Test Achats' Guide des vins 1997 (1997 wine guide) is now available!

This sixth edition contains:

- the results of a test of 300 wines costing under FB 500;
- a dossier on Languedoc and Roussillon red wines - which puts paid to certain prejudices;

- a dossier on wine cabinets and other climatization systems;
- a dossier on the 'great' wines;
- a... health dossier, inventorying the results of various studies on the beneficial effects for the cardiovascular system of a - moderate! - consumption of the elixir of Bacchus.

Contact:

Test Achats
rue de Hollande 13
B - 1060 Brussels
Tel.: +32 2 542 32 11
Fax: +32 2 542 32 50

Something new in **60 millions de consommateurs**: since the November 1996 issue, a new rubric 'La chronique de Maître Bihl' has been added to the French national consumer institute's monthly.

Luc Bihl, lawyer, is one of the leading names in French consumer law and has been involved in the national consumer institute and its magazine since their foundation. His obsession:

to ensure that consumer protection laws are not only put on the statute books but also known and enforced.

This is why, in this new section, he will report each month on a recent and exemplary court case in the consumer field. For example, in the December 1996 issue he discusses a case where a dealer in anabolic agents for livestock was sentenced to six months imprisonment, upheld by the appellate court.

So make sure to consult each issue of **60 millions de consommateurs** to learn how consumer protection - unfortunately - often involves having to go to court.

Contact:

Institute national de la consommation
80 rue Lecourbe
F - 75732 Paris Cédex 15
Tel.: +33 1 45 66 20 20
Fax: +33 1 45 67 05 93



A book titled **Le crédit à la consommation en France** (consumer credit in France) has recently been published in the Presses Universitaires de France's series 'Que sais-je?'. Authored by Hubert Balaguy, economist, the book addresses the following points:

- the history of consumer credit¹;
- the various forms of consumer credit;
- consumer credit in practice;

- information and protection of borrowers;
- handling overindebtedness;
- the institutional framework of consumer credit.

As the list shows, one great strength of *Le crédit à la consommation en France* is that it avoids addressing the subject from an exclusively economic angle, but also investigates the historical, social and political dimensions. In

particular, the 'consumer protection' strand has not been forgotten, with several pages devoted to the Scrivener and Neiertz laws.

Contact:

Presses Universitaires de France
90 boulevard Saint-Germain
F - 75005 Paris
Tel.: +33 1 46 34 12 01
Fax: +33 1 46 34 65 41

¹ Since the Code of Hammurabi, King of Babylon in the 18th century BC!

The **Euroguichet-Consommateur du Luxembourg** (Luxembourg cross-border consumer information centre) has just published a brochure titled **La livraison** (deliveries) and a folder titled **Acquérir un chien de race** (purchasing a purebred dog), in which these matters are dealt with from the perspective of the applicable Belgian, German and Luxembourg laws.

Contact:

Euroguichet-Consommateur
Union Luxembourgeoise des Consommateurs
55 rue des Bruyères
L - 1274 Howald
Tel.: +352 49 60 22 1
Fax: +352 49 49 57



'Gateways to the global market: consumers and electronic commerce'

Such is the title of an international forum to be hosted by the **OECD** in Paris on **3-4 March 1997**. The following themes will be addressed:

- the benefits for consumers of the world market without frontiers;
- payment techniques in the context of electronic commerce;
- confidentiality of transactions and data protection systems;
- protection of consumers through possible regulation of the cyber-world;
- the challenges that will face the new generation of consumers.

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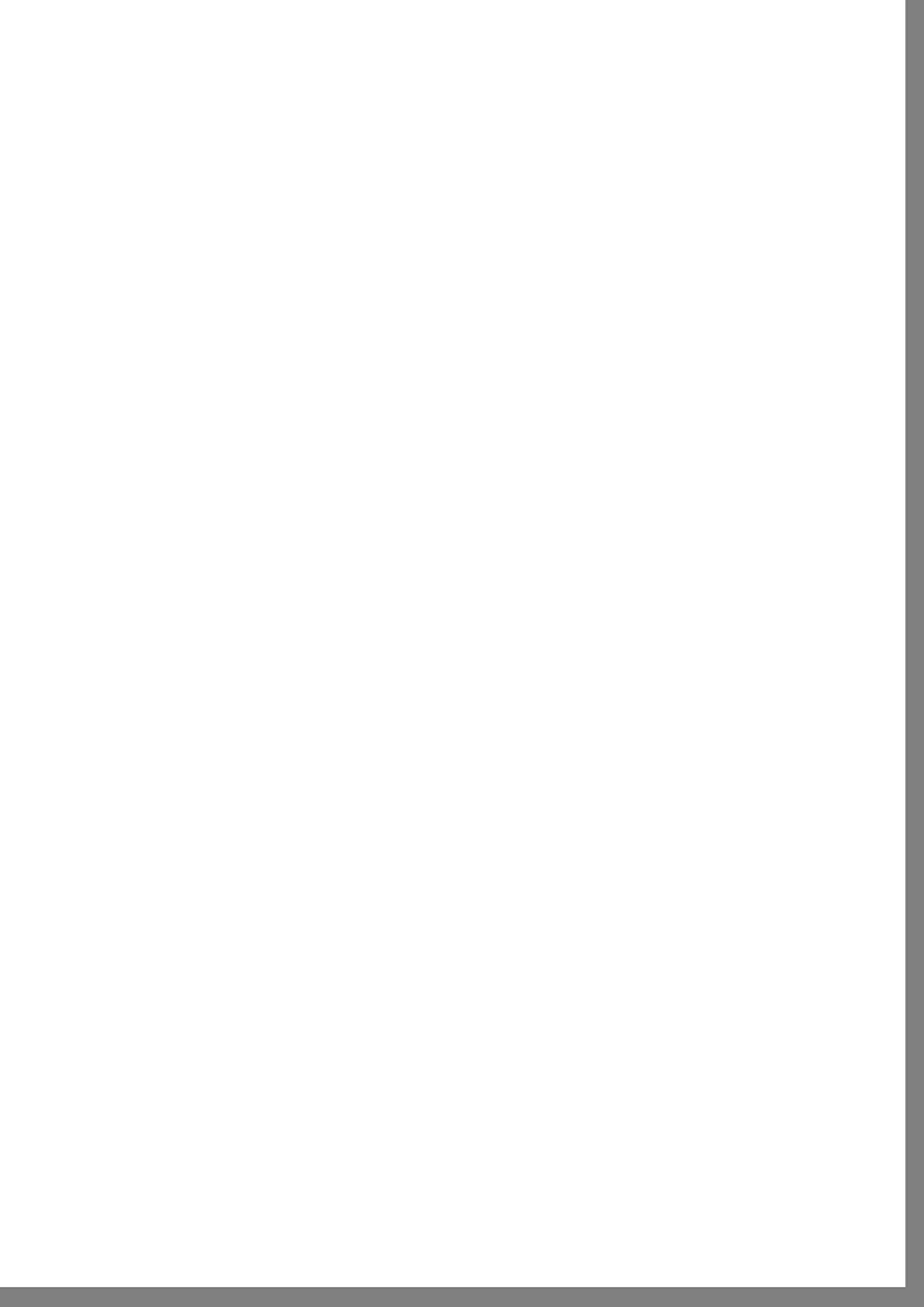
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