



INFO-C

PUBLICATION OF DG XXIV 'CONSUMER POLICY AND CONSUMER HEALTH PROTECTION' OF THE EUROPEAN COMMISSION - VOL. VII, No 3 - 1997

This issue of **INFO-C** features a report on the Consumer Affairs Council of 10 April, which included a debate on the directives on consumer credit and access to justice, as well as a discussion on the shape of consumer policy in the years to come; besides, the Commission presented its Communication on consumer education and a report on the state of play of consumer protection in the field of financial services.

This issue also contains reports on two important documents

recently published by the Commission: the Communication on consumer health and food safety and the Green Paper on food law.

Finally, other topics featured include the conference on marketing and consumer education organized some months ago by the Stiftung Verbraucherinstitut; the impact of the liberalization of air traffic in the European Union on prices; the preparation of guidelines on advertising targeted at children by the Finnish Consumer Ombudsman; the

Belgian population's perception of the switchover to the euro; the publication by the Austrian Minister responsible for consumer affairs of the results of a survey on consumer satisfaction with the main sectors of the economy, and the list of challenges facing the new British Government in the field of consumer policy, drawn up by the Consumers' Association.

We hope you enjoy reading this issue!

INFO-C

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Results of the latest Consumer Affairs Council

A **Consumer Affairs Council** was held on 10 April 1997 under the Presidency of Anneke Van Dok Van Weele, Secretary of State for Economic Affairs in the Netherlands. Below a summary of the various points discussed:

Consumers in a changing environment: addressing consumption in the years to come

The starting point of the debate was a document from the Netherlands Presidency with the above title, which argued that - once fully implemented - the legislative arsenal designed to protect consumers' fundamental interests in the framework of the internal market should be sufficient. Thus all that remained to be done was to manage a consumer policy which, by strengthening the position of consumers, would ensure that the market worked smoothly, rectify imbalances between supply and demand and stimulate competition.

The Presidency had invited the Member States to comment on the following questions of a general nature:

- How can market mechanisms be used to give consumers greater clout? What role can consumer organizations play in this context?
- In what circumstances is Community intervention necessary to guarantee that consumers can play their role effectively in the market?
- Are there certain aspects of consumer legislation that can be

simplified in the light of the answers to the preceding questions?

Most of the delegations agreed that globalization posed a challenge to consumer protection - a challenge which up to now had mainly been addressed at national level, but which should also be increasingly tackled at Community level, where there was need for a policy that would increase market transparency and improve consumer information, besides strengthening consumer protection in such sensitive areas as health, product safety, nutrition, financial services, advertising and vulnerable consumers.

The Presidency recapitulated the various standpoints as follows: (1) the analysis of the market should be continued in order to identify ways of maximizing transparency and maintaining a balance between producers' and consumers' interests and (2) the existing legislation should be reviewed and new rules introduced wherever shortcomings were identified.

Directive on consumer credit

The Council adopted a common position on the proposal for an amendment to Directive 87/102/EEC (as amended by Directive 90/88/EEC) for the approximation of laws, regulations and administrative provisions of the Member States concerning consumer credit.

This Commission proposal provided for the application of a single Community formula in calculating the annual percentage rate of charge.

The text of the Council's common position would be forwarded to the European Parliament for a second reading, pursuant to the co-decision procedure.

Directive on injunctions for the protection of consumers' interests

The Council reached a political agreement on a common position on the amended proposal for a Directive. The text of the Council's political agreement would be forwarded to the European Parliament for a second reading.

Specifically, adoption of this Directive would mean that whenever a practice which infringes certain specified European directives has its effects in one Member State but originates in another Member State, qualified entities (consumer organizations, mediators, etc.) in the first Member State will be entitled to bring proceedings in the second, either directly or through the intermediary of equivalent entities.

Commission Communication on consumer education

Emma Bonino presented this document to the Council. It contains a list of official texts directly concerning consumer education, the summary of the results of a survey on the role of consumer education in the school systems of the Member States, a survey of recent Commission measures in the field of consumer education and an overview of Community programmes in which measures to educate and train consumers could be integrated.



Consumer protection in the field of financial services

The Council took note of a Commission report on the state of play in this area.

Any other business

The Council took note of the following measures:

- progress in regard to scientific opinions and food safety (Commission);
- continuity of contracts in relations with consumers in connection with

the introduction of the euro (Belgian delegation);

- consumers and cultural products (Greek delegation);
- state of play at the Commission as regards the continuation of the EHLASS programme (Austrian delegation);
- problems in connection with motor vehicle insurance (Portuguese delegation).

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A commitment to food safety

On 30 April the **European Commission** adopted a Communication to the European Parliament and Council titled '**Consumer health and food safety**', in which it describes how it will go about establishing a genuine food safety policy with a view to reinforcing consumer health protection, as announced by Jacques Santer in his address to the European Parliament on 18 February.

This document deals in particular with scientific opinions as well as controls and inspections.

As regards scientific opinions, the Commission will focus on improving three basic characteristics - excellence (the risks will be evaluated by eminent scientists), independence (there should be no link between these scientists and interests which might conflict with their mission), and transparency (information on the committees'

working procedures and opinions should be readily accessible). The Commission is also keen to promote synergy between the scientific committees by having their work coordinated by a Steering Committee.

In the field of controls and inspections the Commission recommends introducing risk evaluation procedures with a view to defining priorities, reorganizing operations in order to ensure thorough vetting of the entire food production chain and, finally, generalizing the official audit procedures so as to permit evaluation of the control systems in the individual Member States.

The Commission will implement this new approach through its Veterinary and Phytosanitary Office, which is responsible for monitoring compliance with food hygiene rules and European Union veterinary and phytosanitary

law. It also plans to ensure rapid follow-up of urgent food safety problems through recourse to safeguard clauses and a rapid alert system.

This Communication belongs in the context of the reorganization of the Commission's services² and the publication of the Green Paper on food law³.

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¹ COM(97) 183.

² See article 'The Commission restructures its services' in the 'Institutions' section of the April 97 issue of **INFO-C**.

³ See following article.



Europe and food

The '**Green Paper on European food law**'¹, published by the **European Commission** on 30 April, aims at launching a public debate on the extent to which current legislation on foodstuffs meets the needs and expectations of consumers, producers, manufacturers and traders and the extent to which the current control and inspection systems effectively ensure a safe supply.

At the end of the consultation process the Commission will consider what changes may be necessary. These changes may consist of: a proposal for a general Directive on food law; consolidation or reformulation of existing legislation; and/or suggestions or proposals of a non-legislative nature, including changes in procedures and working methods.

Overall the Commission would like the regulatory framework to cover the whole food chain 'from the stable to the table' and the common legal

provisions to be correctly applied. In order to achieve this, the Commission raises the following points for discussion:

- Is it possible, given the differences between agricultural production and the processed foodstuffs sector, to apply the same set of general rules to both?
- Should the principle of producers' liability for defective products also be applied to primary agricultural production?
- Is food legislation compatible with the subsidiarity principle?
- Should new definitions be introduced in Community legislation (e.g. the concept of 'foodstuffs' has hitherto not been defined at European level)?
- How can the independence and objectivity of scientific advisers and committees be guaranteed?
- How can one ensure that labelling is not subject to unnecessarily detailed provisions and that at the same time

consumers are provided with useful information?

All interested European and national institutions and groups are invited to submit their opinions by **31 July 1997**.

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¹ COM(97) 176.



Emma Bonino asks Parliament for additional funds for DG XXIV

On 14 May, in the margin of the EP plenary session, the parliamentary committee monitoring the mad cow affair discussed with Emma Bonino the Commission Communication on consumer health and food safety. While presenting the broad lines of this document, Emma Bonino stressed the need for the Commission to obtain the

necessary resources, both in finances and personnel, to achieve its programme, notably in matters relating to inspections and controls. She said DG XXIV needs an additional 97 posts which she has requested in the supplementary preliminary draft budget for 1997. It is not possible to cope with human resources needs by

transferring officials from one Directorate-General to another, she added. The Commission has already done what it could in this area, but specialists are needed for very specific tasks. Moreover, the expenditure would only be 4.4 million ecus in 1997, whereas the mad cow crisis costs the Union 5 billion ecus!



Learning more about the euro

Created by the European Commission in Autumn 1996, **Groupeuro** consists of some 180 specialists from all countries of the European Union who are in a position to inform the economic and social players on the procedures for introducing the euro.

These experts are not European officials but specialists hailing from financial institutions, large firms, academia and the media, who are invited by the Commission to give lectures - after receiving appropriate training - and who have been keeping abreast of the development of the 'euro casefile'.

Any institution, company, professional organization or other association intending to organize a conference may apply for the participation of a Groupeuro member. Thus since Groupeuro's creation its members have addressed more than 120 conferences. And this is just the (small) beginning, because requests are pouring in at the rate of 30 to 50 conferences weekly!

Groupeuro is managed by Directorate-General X 'Information'. It is this DG which, depending on the *desiderata* of the conference's organizers, selects the most appropriate speaker on the basis

of the language, the venue and the specialization required.

Thus if you want to get in touch with Groupeuro, contact:

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'The euro, it's child's play!'

Under the patronage of the Economic and Social Committee, European Commissioner Emma Bonino and Elisabeth Guigou, former French Minister for European Affairs and currently Member of the European Parliament, the non-profit association '**Informer et Enseigner l'Europe et la Démocratie**' (IEED - informing and teaching people about Europe and democracy) helped the headmaster and teachers at the Brussels nursery and primary school 'Nos Enfants' get their charges to work on the concept of a single currency.

The children in each of the ten classes were first prompted to delimit the spheres of 'mine and thine', i.e. to distinguish between what belongs to them and what does not. Objective: to teach them the concept of property. Then they were asked to classify objects in accordance with the value

they have for them and to assign to each of these objects a 'monetary' value. Objective: to put across the notion of price and to get each class to create its own currency. Subsequently they were invited to trade these objects using the selected currencies (pieces of cardboard, shells, stamps, buttons, pebbles, and so on). Objective: to teach them the notion of the exchange rate. Very rapidly, each class realized that in order to buy items from the other classes they had to exchange their currency for that of the others. And so the Bureaux de Change were born. But, as seven-year old François said: 'It's a bore! It's complicated! And we make mistakes all the time'. It was then that someone had the idea that all classes adopt one of the currencies. But the problem was: which one? And as each class tried to impose its own buttons, pebbles or stamps on the entire school, the menace of serious

conflict began to loom on the horizon. However, thanks to the intervention of the mediators, reason carried the day and world peace was maintained. Plenipotentiaries took their seats around a table and, after long discussions, decided to hold a referendum on the creation of a common currency different from all the existing ones. And the ayes won! But a name still had to be found for this currency. Proposals. Discussions. Threats of conflict. Mediation. New proposals. New discussions. New threats of conflict. And then the bright idea: what about the name of the school?

And so 'Nos Enfants' was born.

It was then up to the teaching staff to step in and explain in detail to the children how the various European currencies will be replaced by the euro.



Or, as eight-year old Valentine summed it up: 'Well, Europe has done just what we did!'

The whole story has been in a 15-minute video currently available in French, English, Dutch and Italian¹,

with translation into other languages pending. To obtain an order form, contact *by mail only*:

I.E.E.D.
rue Sans-Souci 39
B - 1050 Brussels

- ¹ 'L'euro, c'est comme un jeu d'enfants!'
- 'The euro, it's child's play!'
- 'L'euro, un gioco da bambini!'
- 'Euro, het is als een kinderspelletje!'



The currencies of Europe...

and the euro...



as seen by the pupils of 'Nos Enfants'



Marketing and consumer education

The **Stiftung Verbraucherinstitut** organized a seminar on '**Marketing and Consumer Training**' at the end of January.

The most important outcome was the adoption of a resolution with the following priorities:

- a framework must be established to ensure that marketing, sponsoring and advertising activities are conducted in a manner compatible with social values. Thus the participants see a need for clarification, particularly in regard to advertising and sponsoring in educational establishments, vendors' Internet pages, direct advertising and children's clubs;
- consumer education must be fully integrated into the curriculum and must be a task for all educational establishments. It must be targeted at specific groups from pre-school to adult education and should be designed to heighten awareness of marketing and advertising strategies;
- consumer education in educational establishments can only be effective if the teaching staff have the necessary qualifications. The

consumer organizations must be involved in training of this kind;

- with the internationalization of marketing, sponsoring and advertising strategies, cross-border Cooperation of consumer organizations assumes increasing importance. This must include pooling of information, cooperation in the implementation of concrete projects, and the development of common positions;
- both at home and at school, children must be taught how to cope with advertising, so that they can make independent decisions;
- the ethics underlying the proliferation of sponsoring activities in schools must be examined. Teaching aids should be developed to help young people identify and critically analyze sponsors' activities, and so that teaching staff can recognize the potentially adverse effects of such strategies in the school context;
- European and national rules must be adopted in order to regulate the credit sector's marketing strategies targeted at young consumers, which in its struggle for market shares in

the EU is trying to win over an increasing number of clients;

- the growth in obsessive body consciousness in advertising in the form of waif-like female and super-muscular male models is a potential hazard for children and young people (both everyday experience and formal studies show that eating disorders are widespread among adolescent girls and the use of anabolic steroids among adolescent males). Hence the participants call for the development, dissemination and use in class of consumer education material that promotes independence, self-reliance, acceptance of one's body and life skills.

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Competition in the European skies - but will fares really come down?

A recent survey by **Consumentenbond** whose results have been published in *Consumenten Reisgids* reveals that, despite the opening to competition of the European skies on 1 April, prices have really decreased for only a handful of destinations.

On most routes either the number of cut-price tickets is very restricted (for example Amsterdam-London) or the

differential between the reduced fares and the regular fares is minimal (for example the routes between Amsterdam and Scandinavia, where only KLM and SAS operate direct flights and most of the passengers are businessmen).

Conclusion: competition is supposed to have arrived, but its positive effects for consumers remain to be seen.

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**FINLAND • GUIDELINES FOR MARKETING DIRECTED AT CHILDREN**

The **Consumer Ombudsman** has assembled his own decisions and those of the Market Court concerning marketing directed at children.

The resulting 'guidelines', which contain detailed rules on print advertising, direct-mail advertising, TV commercials, premium-rate telephone services, the Internet, the use of children in ads and commercials, etc., clearly state that:

- ads should be readily identifiable, as it is harder for children than for adults to recognize ads and grasp the commercial nature of advertising;

- advertisers should ask for parents' consent before mailing a 'newsletter' to a child, recruiting a child as member of a club or distributing publicity material at schools and day-care centres;
- direct mail advertisements should not be addressed to children but to their parents.

However, no definite age at which marketing may target children has been set, although advertisers have been reminded to be mindful of the general inexperience of children and youngsters as well as the fact that ads can be seen by children even when they are not directed at them.

The guidelines may be ordered from the Office of the Consumer Ombudsman or consulted on the Internet.

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FRANCE • NOW ON MINITEL: THE EUROPEAN INVENTORY OF INGREDIENTS USED IN COSMETIC PRODUCTS

In compliance with Article 1(4) of Council Directive 93/35/EEC amending Directive 76/768/EEC on the approximation of the laws of the Member States relating to cosmetic products, which stipulates that 'no later than 14 December 1994 the Commission shall, under the procedure laid down in Article 10, compile an inventory of ingredients employed in cosmetic products, on the basis in particular of information supplied by the industry concerned', the Commission adopted Decision 96/335/EC establishing this Inventory.

The Inventory comprises two parts: one concerning perfume and aromatic raw materials and the other concerning other substances used in cosmetic products.

However it should be noted - as mentioned in the second recital of

Directive 93/35/EEC - that this Inventory is purely indicative and does not constitute a limitative list of substances used in cosmetic products.

But all the same one should not underestimate the Inventory's safety impact.

Article 1(7) of Directive 93/35/EEC stipulates that cosmetic products and/or their packaging must provide information on the function of the product and a list of their ingredients as from 1 January 1997. Moreover, pursuant to Article 2 of Commission Decision 96/335/EC, the nomenclature which all professionals in the cosmetic sector must use from now on consists of the list of INCI names (International Nomenclature of Cosmetic Ingredients).

This common nomenclature will allow both consumers and health professionals to easily identify the substances used by the cosmetics industry in all the Member States - something which may be very useful for those who want to avoid certain substances, for example because of an allergy.

Thus it seemed a good idea to let the public know that this Inventory exists.

This is why the **Fédération des Industries de la Parfumerie** (the fragrances industry federation) decided to put it on Minitel. To access the inventory, open Minitel and dial the access code **08 36 29 00 74**.

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• 'TELEMATICS AT THE SERVICE OF DISINFORMATION'

Telematics at the service of disinformation - this is what the consumer organization **Confédération Syndicale du Cadre de Vie** (CSCV) calls 3614 OGM, a Minitel service launched some months by the **Association Nationale des Industries Agro-alimentaires** (ANIA - national agrifood industry association) in conjunction with the **Institut Français de la Nutrition** (IFN - French nutrition institute) to inform the public about genetically altered organisms.

According to the CSCV, the service's

exclusive purpose is to paper over certain ugly realities. Hence there is no mention of the risks of resistance to antibiotics which the use of markers of genetic modification in plants may induce in man and animals; the service extols the blessings consumers will reap from the development of biotechnology, while maintaining a coy silence on the benefits accruing to producers and distributors; it lauds the benefits these new technologies will bestow on developing countries, while neglecting to mention that - because of the slim profit margins - very few producers are interested in species

cultivated and/or consumed in these countries.

Hence the CSCV deplors this initiative and reiterates its call for objective consumer information on genetically modified organisms, particularly by specific labelling of all products containing such organisms.

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PORTUGAL • CREATION OF AN INFORMATION AND ARBITRATION CENTRE

The Municipality of Braga, the Braga Traders' Association and the **Instituto do Consumidor** opened the Braga Information and Arbitration Centre on 15 March, whose two main objectives will be to familiarize consumers and professionals with their rights and duties and to encourage the settlement of consumer disputes by mediation.

The Centre's activities will be coordinated by the Braga Traders' Association with the help of an evaluation and advisory committee

consisting of a representative of the municipality, the Consumer Institute and the Traders' Association.

The creation of the Braga Centre, in the wake of the Lisbon, Coimbra, Porto and Vale do Ave Centres and of the Arbitration Centre for Motor Vehicle Repair Disputes (whose competence is nationwide) - and which will soon be followed by the Cascais and Barcelos Centres - belongs in the framework of the Consumer Institute's policy of establishing mechanisms to facilitate

access to justice for consumers. Recourse to these arbitration procedures - which is free of charge - means that small consumer disputes can be resolved rapidly and effectively.

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LUXEMBOURG • ULC¹ CALENDAR 1997

On 9 April Youth Minister Alex Bodry presented the prizes to the winners of the ULC 1997 Calendar Competition. The 1997 calendar was published with the cooperation of the **Ministry of Youth** and the **National Youth Service**.

The ULC thus continued the tradition it began in 1982 of presenting a different

Ministry each year in text and pictures with a view to familiarizing consumers with its work.

The ULC calendar for 1998 is already in the pipeline and will spotlight the Ministry for the Advancement of Women.

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¹ **Union Luxembourgeoise des Consommateurs** (Luxembourg consumers union).

SPAIN • MAKING THE HOME SAFER FOR CHILDREN

MAG (Estudios de Consumo) has released an interactive CD-ROM titled **Objetivo seguridad: MI CASA** (safety objective: my home) that deals with home accidents involving children. The Spanish version was published on 15 March to coincide with the World Consumer Rights' Day¹.

MAG intends to put it on the Internet and to distribute it to approximately 100 consumer associations in the 15 EU Member States.

The main menu contains five parts.

The first part concerns dangerous household products and consists of a three-stage graphical game with a succession of questions. The objective is to familiarize consumers with the meaning of the symbols featuring on these products, the risks associated with their use, and the necessary precautions.

The second part is called 'Learning about prevention'. It consists of a questions-and-answers game in the form of animated cartoons and graphic information. It tells people how to protect small children against hazards in the home (doors, windows, electrical household appliances, chemical products, etc.).

The third part is a 'spot the mistake' game. The idea is to spot mistakes in different rooms in a house presented in animated three-dimensional images, so as to transform a dangerous home into a safe one.

The fourth part deals with child-resistant fastenings. Using real video images it presents various types of fastenings for products widely used in the home. Consumers should be able to identify these fastenings, learn how to use them, and understand the risks they run if they fail to use them

wherever there are young children around.

The fifth part presents Community product safety law. The most important Community directives are reproduced in full and can be consulted via free text or keyword searches.

The CD-ROM comes with instructions for use in Spanish, French and English.

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¹ The French and English versions should be available by end June.

• SUSTAINABLE CONSUMPTION ON THE AIRWAVES

Hispacoop (Confederación Española de Cooperativas de Consumidores y Usuarios - Spanish confederation of cooperatives of consumers and users) has always emphasized the need to link consumption, the quality of life, respect for the environment and even social justice.

This philosophy has informed many of its campaigns on the use of recycled paper, the collection of old batteries and waste reduction. And on 2 March it launched '**CONSUMO 21**', a series of 40 radio broadcasts designed to promote behaviour conducive to sustainable consumption.

'CONSUMO 21', which has the support of DG XXIV, the Fondation Once and

the Eroski Group, is broadcast every Sunday between 9 and 9:30 on Onda Cero.

The programme's objective is to inform consumers about the repercussions of their everyday consumption patterns and to show them how they can modify their behaviour so as to promote sustainable consumption. Its point of departure is Agenda 21, a document prepared in connection with the 1992 Earth Summit in Rio, which defends sustainable development and whose Chapter IV is devoted to consumption.

Each broadcast addresses a concrete subject, in the form of a report accompanied by an interview with an

expert - for example concerning detergents, nutrition, holidays, and so on. Listeners are first told what can happen if people continue with their old consumption patterns, and are then given advice on how certain habits can be changed. A hotline is also open so that people can put questions.

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• CONSUMER ISSUES... IT'S CHILD'S PLAY!

The **Basque Government's** Directorate of Consumer Affairs has published a collection of stories entitled *Algo más que un cuento* (more than a fairy tale). This collection comprises five stories accompanied by specific suggestions to teachers for carrying out activities and creating learning situations for consumer education.

Each of the five stories is aimed at a specific educational level:

1. 'EL TREN DE LOS ZAPATOS' is aimed at infants;
2. 'EL GIGANTÓN TRAGAGUA' is aimed at the first cycle of primary education;
3. 'FRENOS Y RENACUAJOS' is aimed at the second cycle of primary education;
4. 'UNA EXCURSIÓN CON ETIQUETA' is aimed at the third cycle of primary education;
5. 'JOANA GAROBEL' is aimed at compulsory secondary education.

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GERMANY • TRANSPARENCY OF CURRENT ACCOUNT CHARGES

In order to dispel the fog surrounding current account charges, **FINANZtest** prepared three model accounts and calculated their annual cost. The comparison was done on the basis of a sample survey of 59 credit institutions, with the cooperation of almost all the Verbraucherzentralen (consumer unions). Clients can compare banks to see which offers the most favourable

terms, depending on whether they make little, average or intensive use of their account.

The zero-cost account is no longer an exception. The study revealed that seven out of the 59 banks covered did not charge clients anything at all for managing their accounts - including EC and credit cards. However, the clients

have to meet certain requirements. For example, BfG clients must prove a monthly income of DM 2 000.

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• POSITIVE RESULTS FOR DEBT-COUNSELLING SERVICE

For more than three years now, the debt-counselling service of the **Verbraucher-Zentrale Sachsen-Anhalt** (Saxony-Anhalt consumer union) has been proving its worth.

Thanks to the presence of a lawyer, a bank employee and a social worker, the service, which is partly funded by the European Union, provides both legal, financial and social support.

The need for such a service is clear from the increasingly serious situation in the new federal states of eastern Germany, and in Saxony-Anhalt in particular, where cases of over-indebtedness resulting in eviction proceedings, power supplies being cut off and bank accounts being closed,

are on the rise, and now affect not only former wage-earners now unemployed, but also the self-employed made bankrupt.

Two thirds of those seeking help are either unmarried or bringing up children on their own, and the proportion of younger people is constantly rising.

Objectively speaking, the causes of over-indebtedness are unemployment or bankruptcy, separation or divorce, or sickness or death of a family member. Besides, although some of those seeking advice were in fact in employment, they had not received any wages from their employer for a considerable time. In other cases,

unreasonably long processing times at the employment or housing office led to financial difficulties.

The knowledge and experience gained since 1993 was passed on at three symposia organized by the Verbraucher-Zentrale, which were attended by debt-counsellors, representatives of the Saxony-Anhalt authorities and trade unions, as well as foreign guests such as the director of PlanPraktijk Holland.

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DENMARK • SOME INTERNET SITES CONSIST OF HIDDEN ADVERTISING

Certain Internet sites are basically hidden advertising - claims Hagen Jørgensen, **mediator for consumer issues**, who has recently urged the adoption of international rules governing marketing operations on the Internet, in particular when children and young people are the target.

As the mediator explains, 'Children easily forget the difference between play and advertising in the world of Internet. What we are talking about is nothing other than hidden advertising'.

The Disney and Kellogg home pages that use interactive games to imprint characters and/or products in children's minds are what prompted this statement.

Hagen Jørgensen is also worried because Kellogg's home page invites children to supply information of a personal nature.

These individual cases reflect a problem of a general nature. Kellogg's has argued in its defence that it is not bound by Danish rules of good practice (which amongst other things outlaw exploiting the gullibility of children or the inexperience of young people), since its server is in the United States and its home page is in English.

The mediator has dismissed these arguments. 'When a firm that does business in Denmark uses a support which is of obvious interest to Danish consumers and when it uses English as

a medium, a language most Danes understand, then Danish law must apply' he declares, while informing Kellogg's that, if he receives complaints about them in the future, he will not fail to take steps against their marketing methods on the Internet.

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• HELPLINES FOR COMPUTER USERS - WHICH FORMULA SHOULD YOU CHOOSE?

The **Forbrugerråd** (consumer council) has compared various helpline offers for computer users in difficulty.

There are two types: users can either contact the help services of the large computer manufacturers or sign a contract with Falck or Servicegruppen.

The main difference between the two is that the help offered by the manu-

facturers is in principle free of charge, but limited to three months after purchase, while Falck and Servicegruppen charge for their services, but provide them on a longer-term basis and, moreover, are not so fussy as the manufacturers as to whether the software was already on the computer at the time of purchase or whether it was installed afterwards by the buyer.

For full details of the survey results (price, helpline opening hours, waiting periods, etc.), contact:

Forbrugerråd
Fiolstræde 17
BP 2188
DK - 1017 Copenhagen K
Tel.: +45 33 13 63 11
Fax: +45 33 13 41 15
Email: fbr@fbr.dk

• TOYS, NOT ALWAYS VERY SAFE...

Teething rings for infants made of plastic so soft that children can put them right into their throat and possibly suffocate; others in the form of baby's rattles that easily break with the risk that children may swallow small pieces; yet others whose paint peels off, that discharge a vile smell or release solvents with oestrogen-like effects... these are just some of the problems recently highlighted by the **Forbrugerråd** in respect of just one category of toys.

The Forbrugerråd deplores the fact that the European Directive of 1988¹ on the safety of toys does not lay down limit values for heavy metals and also that - although a general provision in this Directive stipulates that toys must not contain dangerous chemical substances - no systematic policing is done by impartial bodies.

The Forbrugerråd intends to urge the CEN - the European Standardisation Committee - to address these

shortcomings.

For further information, contact the Forbrugerråd at the above address.

¹ Directive 88/378/EEC as amended by Directive 93/68/EEC.

AUSTRIA • NEW RIGHTS FOR CONSUMERS

In mid-December 1996 the **Austrian Parliament** adopted 27 amendments to the 1979 Consumer Protection Act (Konsumentenschutzgesetz - KSchG). Briefly, the Act now guarantees:

- better protection in the case of surety being stood by a member of the family. The judge, having regard to all the circumstances surrounding a case, and under very restricted conditions, may exercise a 'right of moderation' and appropriately reduce the commitment of the person standing surety when that person is (or will be) quite clearly incapable of settling all or part of the debt not honoured by the principal debtor;
- fair and clear conditions of contract (this is the transposal into national law of the European Directive on unfair terms in consumer contracts);
- better protection against usury, by limiting the legal rate of interest on

arrears to no more than 5% above the normal annual rate of interest and by allowing costs to be recovered only if these are indicated separately and do not exceed the amount necessary for the 'appropriate recovery of the debt';

- better protection against unsolicited postal selling. Previously, a consumer receiving goods that he had not ordered was obliged either to send them back or keep them for at least three years. Of course, he could not be forced to pay for them, but the sender was entitled to demand their return. Under the new law, however, the consumer is entitled to dispose of the goods as he wishes;
- extension of the right to withdraw from a contract. Many people sign contracts because entrepreneurs persuade them that they should be able to obtain credit terms or State

aid (the latter applies in particular to housing improvement grants). But when credit or aid is later refused they find themselves nevertheless bound by the contract, because the small print stipulates that conclusion of the contract is not dependent upon the obtaining of credit or aid. Today, however, such a situation constitutes grounds for cancellation of the contract.

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• **GOVERNMENT SURVEY OF CONSUMER SATISFACTION**

On the occasion of the World Consumer Rights' Day on 15 March, Barbara Prammer, the Federal Minister responsible for consumer protection, presented the results of a study conducted at end-1996 on Austrian consumers aged over 14 and focusing specifically on the degree of consumers' satisfaction with certain sectors of the economy, including public services, and their behaviour in the event of dissatisfaction.

Opinions on the economic sectors

The sectors which seem to pose most problems for consumers are:

- second-hand cars (37%);
- motor vehicle repairs (27%);
- transactions involving real estate agencies (24%);
- tradesmen's services (23%);
- the building industry (23%);
- financial services (22%).

The Ministry's comment: there exists a standard-form contract, drafted in cooperation with consumer representatives, that makes it possible to classify second-hand cars as a function of quality. This form needs to be disseminated more widely. As regards retail estate transactions, it is to be hoped that the new Intermediaries Act will bear fruit.

Grounds for complaints

The main reasons for dissatisfaction are defective products or poor quality of service (60% of cases). This is followed by delays in delivery (15%).

Hence the question of warranties is a central aspect of consumer policy.

Despite the recent amendment to the Consumer Protection Act, the reform of the law on guarantees - an issue that is also being debated in Brussels - is still outstanding. Moreover the problem of delays in delivery shows that firms need to pull up their socks.

Attitude in the event of complaints

A total of 74% who had grounds for complaint actually did complain, a figure which is down on those in the preceding studies of 1992 and 1994 (86% and 81% respectively). This shows that consumer confidence and trust have to be reinforced. This is why the Ministry of Consumer Affairs has pledged to help consumers, notably by providing them with the necessary information.

Public services

Contrary to certain forecasts, the results show that consumers are by and large satisfied with postal and telephone services and with electricity, gas and water distribution services, as well as with the railways and other forms of public transport.

On a scale ranging from 1 ('excellent') to 5 ('bad'), the services were graded as follows:

	Post	Train	Other public transport
Price	2.76	3.10	3.01
Quality	2.06	2.44	2.47
Service	2.27	2.44	2.57

	Electricity/gas	Telephone	Water
Price	2.87	3.28	2.46
Quality	1.90	2.03	1.80
Service	2.21	2.46	2.05

'Consumers are entitled to reliable public services at socially acceptable prices. As Minister responsible for consumer protection I will do all I can - notably in the context of the debate on the liberalization of these services - to ensure that these requirements are met without exception', Barbara Prammer has declared.

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BELGIUM • TELEPHONE: BELGIANS ARE PAYING TOO MUCH¹

Belgians pay too much for their phone calls - this is the conclusion drawn by **Test-Achats** after comparing Belgacom's charges with those charged by telecommunications companies in other Western European countries, the United States, Canada and Australia.

According to Test-Achats, Belgacom's billing system is the worst for the consumer: the units are long (from four to 12 minutes for a local call) and the charges are steep (FB 6.05 per unit).

This initial impression is borne out by comparisons not just of the 'gross' price of the units but of the cost of a basket of calls of varying length, made on different days, at different times and to different destinations, as well as fixed costs (connection and subscription costs) and taxes: no doubt about it, Belgacom is the priciest operator of all. And the result is pretty much the same if the comparison is made on the basis of purchasing power in the different countries,

because only the Spanish pay proportionately more for their phone calls than the Belgians.

Arguing that we are increasingly becoming - and indeed already are - a communications society where the telephone network has a growing role to play (for example, bank operations are increasingly being conducted over the phone), Test-Achats calls for:

- a drastic reduction in fixed charges, notably subscriptions, whose high price prevents certain consumers from accessing the network;
- the reduction to a symbolic and if possible flat-rate level of charges for local calls;
- the billing of trunk and international calls as a function of their real duration, to the nearest second.

It is in this spirit that Test-Achats have appealed to Belgian Telecommunications Minister Elio di Rupo and Martin Bangemann and Karel Van Miert - the European Commissioners responsible for industry and compe-

tion respectively - denouncing the hike in subscription charges and in charges for information imposed last year by Belgacom. Test-Achats based its complaint on Article 86 of the Treaty outlawing the abuse of a dominant position, which includes unfair price increases. An inquiry is under way at European level. Test-Achats reckons that during the run-up to the liberalization of the Belgian market, the government (which still is Belgacom's majority shareholder) should protect the consumer against all unwarranted price hikes, as was done in 1983 by the British government.

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¹ Here we are referring to normal telephones. As regards GSM, Belgians are better placed because the charges imposed by the two Belgian operators (Proximus and Mobistar) are slightly lower than the average rates of foreign operators.



• HOW IS THE EURO PERCEIVED?

Elio Di Rupo, Minister for the Economy, commissioned the **Centre coopératif de la consommation** to conduct a 'barometer' on how Belgian consumers perceive the new single currency.

This survey - first conducted in April 1996¹ - will in future be carried out twice a year.

Below a summary of the March 1997 survey findings.

There are some positive elements:

- the single currency is the most well-known European project and a growing number of people are convinced that it will become a reality (up from 25% in April 1996 to 50% in March 1997);
- the perception of this project remains favourable (69% 'ayes').

However, the picture is not altogether rosy:

- the percentage in favour was 79% last year;
- familiarity with the future single currency's name has scarcely improved (only 54% of respondents know that it will be called 'euro', as opposed to 51% last year);
- few are aware of the different stages of the process of transition to the euro. Moreover, most of the respondents fail to distinguish between the fixing of parities and the introduction of the notes and coins;
- just like last year, 75% of respondents consider themselves to be ill-informed about the euro but say they would like to learn more. And they still consider that the most reliable sources of information are the consumer associations and the banks.

The conclusion of the Centre coopératif de la consommation (fully shared by Elio Di Rupo, by the way): making good the consumer citizen's lack of information about the euro is a matter of the utmost urgency!

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B - 1000 Brussels
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Fax: +32 2 502 71 51

¹ See article titled 'Citizen consumers and the single currency' in the 'Countries - Belgium' section of the October 96 issue of **INFO-C**.



UNITED KINGDOM • CONSUMERS' ASSOCIATION SETS CHALLENGE FOR NEW UK LEGISLATURE

The consumer affairs agenda titled ***Making markets work***, which **Consumers' Association** (CA) produced for the future UK Government and Parliament before the 1 May elections, contains the following points:

Competition and consultation: CA thinks that competition is the best way to deliver the goods and services that people want. But any competition needs rules: at the moment, the rules governing competition in the UK are weak and confused. CA will be fighting to toughen them up. And where there isn't competition, CA will press the Government to make sure consumers are consulted when decisions affecting them are made.

Sustainable energy use: consumers need to be better informed about the energy efficiency of appliances. CA would also like to see minimum energy-efficiency standards for some appliances, such as heaters.

Food: consumers should be able to assume that the food they buy is safe, or at least be made aware of the risks. That is why CA wholly supports the setting up of a national food agency to have responsibility for food issues including safety. It is only through creation of such a body that the sorts of problems that occurred with BSE can be avoided. In addition, foods should be labelled more clearly and controls should be tightened on the use of claims such as 'low in fat' and 'high in fibre' which at present can often mislead. Finally, since much food law is now decided in Europe the UK should take a proactive role in pushing for improved EU legislation.

The information society: communications technology is developing at breakneck speed. And markets are merging, with TVs, telephones and computers becoming more closely linked. But in CA's view the old system of regulation is confused and ineffective. There needs to be a new system with a single regulator, i.e a new Communications Consumer Council, to oversee the lot.

Health services: it should be easy for people to make a complaint and the results should feed back into the system. There also needs to be a review of how patients are represented in the NHS - including a major shake-up of the Community Health Councils (Health Boards in Scotland and Health and Social Security Boards in Northern Ireland). Other more specific health issues CA is particularly concerned about include drug safety and access to dentistry.

Financial services: the financial services market has expanded massively over the last few years. One result has been scandals such as the mis-selling of pensions. There must be better safeguards in place, and a single statutory regulator for the whole finance sector, rather than the confusing mix of bodies that currently exists. Products such as mortgages, which fall outside the Financial Services Act 1986, need to be brought within the scope of this act. Consumer education in this specialist area should be improved, starting in schools. And consumers should be provided with clear and comparable information about products.

High-street rights: consumers should be fully protected against unscrupulous traders and dangerous products. Some general legislative changes, such as confirming the right of groups like CA to challenge unfair contract terms, are needed. There are also new challenges emerging in the field of 'electronic shopping'. Consumers should, so far as possible, receive the same protection when shopping on the Internet as they do when they buy goods in any other way.

The citizen's charter: charters could play a central role in delivering improved services to consumers. But, all too often, they tend to be used as public relations tools rather than instruments of real change. Hence they should be monitored and kept under review by a central agency.

Transport safety: CA has long campaigned on a range of public transport safety issues, including coach, train, channel tunnel, ferry and plane safety. There should be an independent accident investigation agency, able to investigate accidents in all the transport sectors. This body should then advise the Government and regulators while also making its findings public.

Consumers and schools: education is more than just another service. But, at the same time, schools do have 'consumers' and it is important to keep parents and children informed, to involve them in decision making and to ensure that they can get redress if things go wrong.



Consumers and Government: there needs to be a radical review of the way in which consumer affairs are handled by Government to ensure that the needs and views of consumers are not drowned out by the powerful lobbying voices of industry and other vested interests. A single body needs to be set up to co-ordinate consumer representation across the board. And this must go hand in hand with greater access to information. CA has long campaigned for a Freedom of Information Act. It is only through such

an act that it will be possible to gauge whether those apparently acting on consumers' behalf are to be trusted.

Public utilities: competition in the gas, electricity and telecoms utilities is good news. But these are essential services, so there is a greater need for tight regulation to ensure that competition works for consumers rather than against them. And in the water industry - where competition is not yet an issue - that need is greater still. There also needs to be more

information available to the public about the activities of both supply companies and regulators.

For more details, ask CA for a free copy of *Making markets work*.

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IN BRIEF...

- Despite repeated government warnings of the risk of *E coli* poisoning in minced beef burgers, and requests from MAFF for improved labelling, the **Food Commission** found a *third* of 28 popular products failed to warn consumers that the burger should be cooked thoroughly, and *three-quarters* failed to state the Chief Medical Officer's advice that the burger should be cooked until there are 'no pink bits' and 'the juices run clear'.
- The **Independent Committee for the Supervision of Standards of Telephone Information Services** (ICSTIS) has proposed several consumer protection measures in the area of premium rate chatlines, including limiting the amount of money that can be spent on each call and barring under-18s from using such services.
- In its March 97 issue, **Holiday Which?** has highlighted the horrors buried in the small print of some travel insurance policies, e.g covering you for late departure, but not late... *arrival!*

- Fixing the retail prices of books by publishers was made unlawful on 13 March when the Restrictive Practices Court struck down the Net Book Agreement, following applications made by the **Director General of Fair Trading**¹.
- A competition scrutiny of the first compliance scheme set up to meet new regulations² on the recovery and recycling of packaging has been undertaken by the **Office of Fair Trading** (OFT).
- Several mobile phone companies have agreed to improve their contracts with consumers after the intervention of the **OFT**.

Contact:

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

Office of Fair Trading
Field House
15-25 Bream's Buildings
UK - London EC4A 1PR
Tel.: +44 171 269 8970
Fax: +44 171 269 8882
Email: enquiries@oftuk.demon.co.uk
Internet: <http://www.open.gov.uk/oft/ofthome.htm>

ICSTIS
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177 High Holborn
UK - London WC1V 7AA
Tel.: +44 171 240 5511
Fax: +44 171 379 4611

Holiday Which?
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UK - London NW1 4DF
Tel.: +44 171 830 6000
Fax: +44 121 830 7667
Email: press@which.net
Internet: <http://www.which.net/>

¹ The applications were made under section 4 of the Restrictive Trade Practices Act 1976 and section 17 of the Resale Prices Act 1976.

² The Producer Responsibility Obligations (Packaging Waste) Regulations 1997 require companies which handle more than 50 tonnes of packaging in any relevant year, and have an annual turnover of at least £5 million in that year (the threshold is to be lowered in future years), to recover and recycle specific tonnages of packaging waste and to certify that this recovery and recycling has been achieved. They can do this themselves or join a registered compliance scheme which will assume the responsibility for meeting their obligations. Companies and schemes must be registered with the appropriate agency by 31 August 1997.



The **European Institute of Public Administration** (EIPA) has published the proceedings of the colloquium '**Managing Universal Service Obligations in Public Utilities in the European Union**' it held in Maastricht on 28-29 November 1996.

The issues covered include the various conceptions of public services and enterprises in Europe; how to reconcile public service obligations and liberalization, and social responsibility and competition; the

European Commission's approach to the universal service obligations of public services; the developments in case law concerning Article 90 of the EC Treaty; the questions of whether the universal service obligations of public services should be inscribed in the forthcoming modified version of the Treaty, and whether telecommunications should be regulated by independent authorities; the functioning of France Telecom and postal services in Sweden.

In addition, the volume contains an extensive bibliography which refers to a wide array of official documents (provisions in the EC Treaty, Directives, Regulations, Communications from the European Commission, etc.), as well as numerous books and articles, dealing with public services.

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NL - 6201 BE Maastricht
Tel: +31 43 32 96 222
Fax: +31 43 32 96 296

In many countries the days when cigarette ads ran in medical journals, doctors received free samples and huge billboards claimed that 'More doctors smoke Camel than any other cigarette' are long gone.

The result: tobacco companies have to be a lot more subtle in their advertising campaigns.

For the low-down on the incredibly imaginative marketing methods and distribution channels they have found in order to circumvent the restrictions imposed on them by governments despite their relentless lobbying efforts, read the latest edition of the brochure ***Mördande Reklam***¹, published by **Konsumentverket**.

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¹ The title of the English version is ***Smart Promotion***.

In the UK and Ireland there have recently been a number of judgments using EC law, dealing with issues as diverse as the Sunday trading laws, equality in pensions, and the rights of Spanish fishermen in British waters.

However, many of these judgments are difficult to find as they are insufficiently or belatedly reported - or even not reported at all.

With a view to redressing this problem and contributing to the practice and

application of EC law in national courts, the bi-monthly ***European Law Reports of Cases in the United Kingdom and Ireland***, whose first issue appeared last January, provides readers with easily accessible findings of the latest important judgments backed up by incisive headnotes.

The editorial board plan in their first year to cover not only new decisions but also some of the most important unreported decisions of the past.

Thereafter, they will concentrate on new decisions.

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Without adequate sanctions in the national courts to ensure the proper application of EC law, its effectiveness cannot be guaranteed. In recent years, the question of available remedies has caused much debate, particularly in light of the *Factortame I* and *Francovich* cases.

Within the context of the development and refinement of this crucial aspect of EC-Member State relations, ***Remedies for Breach of EC Law***, edited by Julian Lonbay and Andrea Biondi, draws on a team of experts to answer in detail the key questions which arise, including: should Article 215 be developed to give a more effective remedy in compensation even than *Francovich*? Are any general lessons to be learnt from the remedies provided

in the public procurement directive? Is the current atmosphere browbeating, or inducing, the European Court of Justice (ECJ) to be less creative - should it? What are the special needs or enforcement of the laws relating to the environment, to competition, to trademarks and to the protection of works of art?

The book is divided into three parts. The first is mainly dedicated to the ECJ case law; the second focuses on specific problems that arise when EC law has to be applied in certain contexts, including sex discrimination, environment, competition, trademark, public procurement and social policy cases; the third is dedicated to the analysis of the French and Swedish approaches.

Remedies for Breach of EC Law is an essential reference for EC practitioners and academics who need to understand the implications of this vital ingredient for the continued development of the EU: the effective enforcement of EC law by the national courts.

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Internet: <http://www.wiley.co.uk>
<http://www.wiley.com>

In its new brochure titled ***S'assurer en Europe*** (taking out insurance in Europe) the **Agence Européenne d'Information sur la Consommation** presents the rules governing insurance in Europe and their practical consequences for consumers.

Contact:

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Fax: +33 3 28 82 89 05
Minitel: 3615 AEIC
Email: aeic@crc-conso.com
Internet: <http://www.crc-conso.com/aeic>



The brochure *Les cartes bancaires* (bank cards) published by the Luxembourg **Euroguichet-Consommateur** (consumer infocentre) is designed to make consumers more familiar with their rights and obligations in this area. It answers numerous questions such as: Has your bank the right to refuse you a bank

card? Is a trader entitled not to accept cards during the sales period? What should you do if your card is lost or stolen? Who is liable for fraudulent use of your stolen card *before* you cancel it? Etc. etc. It also contains two standard-form letters, one to stop payment and the other to ask for the card's non-renewal.

Contact:

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

Le crédit au particulier (private credit) by Michel Gaudin, addresses all the technical, regulatory, economic, legal and fiscal aspects of a category of finance which has become an essential feature of the housing and consumer

goods sectors: loans to private individuals. The book is intended both for professionals in the credit sector and specialists responsible for these questions within consumer associations, and for borrowers themselves.

Contact:

SEFI Editions
99 avenue J.B. Clément
F - 92100 Boulogne
Tel.: +33 1 46 05 39 70
Fax: +33 1 46 05 39 40

24

The proceedings of the study day on 27 November 1996 '**Young people and medicaments - What kind of education? What kind of consumption?**'¹ have been published in the April 1997 issue of the *Bulletin d'Education du Patient*, which can be ordered from:

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

¹ See the article 'Young People and Medicaments' in the 'Countries - Belgium' section of the February 97 issue of **INFO-C**.

The Health Promotion Service of the **Union Nationale des Mutualités Socialistes** has published a small guide and diskette titled *Autre choix - Meilleur prix* (another choice - a better price) intended both for health care professionals and the general

public. The guide compares the prices of approximately 500 drugs sold in Belgium. Objective: for each group of equivalent drugs, encourage the prescription and purchase of the one which will cost the patient and/or the community the least.

Contact:

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The upheavals in the pharmaceuticals industry, trends in the drugs market and in corporate strategies, social and ethical imperatives (including the ideal of equal access to health care), the growing cost of progress and pharmaceutical research and, as a corollary, the financial difficulties of

the sickness insurance systems, as well as the outlook for harmonization of some features of national medicaments policy at European level - all these topics and more are addressed in ***La politique du médicament*** (medicaments policy) by Jean-Philippe Buisson and Dominique Giorgi.

Contact:

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F - 75005 Paris
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The following brochures have just been published by **Euro-Info-Consommateurs** (the Franco-German consumer infocentre)

- ***Kfz-Überführung nach Frankreich - Autozulassung in Frankreich*** (exporting a motor vehicle to France - registering a motor vehicle in France);

- ***Immobilienwerb in Frankreich*** (buying property in France);
- ***Möbelkauf in Frankreich*** (buying furniture in France);
- ***Mieten in Frankreich*** (renting property in France);
- ***Voyages publicitaires en Allemagne*** (sale promotion trips to Germany).

Contact:

Euro-Info-Consommateurs
Kinzigstr. 5
D - 77694 Kehl
Tel.: +49 7851 48 28 62
Fax: +49 7851 48 28 63

The 1997-98 edition of ***Passeport Question Santé*** (health vademecum) has just appeared. This little booklet is chock-a-block with tips on precautions to take before and during trips to

foreign places (vaccinations, medicines to be taken along, hygiene rules to be observed, etc.) and will be useful both for holidaymakers and for health and travel professionals.

Contact:

Question Santé
rue du Viaduc 72
B - 1050 Brussels
Tel.: +32 2 512 41 74
Fax: +32 2 512 54 36

The brochure titled ***Prevenire i rifiuti e liberarsi dall'usa e getta*** (avoiding waste and kicking the habit of using and throwing away), by Michele Boato, published at the initiative of several dozen Italian environmental protection and consumer organizations, addresses the following issues: selective waste collection, recycling, composting, taxes on waste and, above all, the possibility of waste avoidance at source thanks mainly to reducing packaging.

acquistare menù rifiuti' (producing and buying less waste). In the framework of this campaign the participant associations requested a number of superstores to take steps to reduce the volume of consumer waste: (re)introduce reusable and returnable bottles; establish a system for returning soft drink cans; distribute drinks, hygiene products and cleaning products in refillable containers; replace polystyrene moulds by cardboard ones; eliminate useless packaging, especially that used for meat, cheese, fruit and vegetables; collect paper, cardboard, glass,

aluminium and plastic returned by clients; sell rechargeable batteries and battery chargers; require their suppliers to take back and recycle packaging and other recovered waste.

Contact:

Forum Risorse e Rifiuti
viale Venezia 7
I - 30171 Venezia
Tel./Fax: +39 41 93 56 66

Federconsumatori
via S. Veniero 8
I - 00192 Roma

Tel.: +39 6 39 73 60 84
Fax: +39 6 39 73 61 05

This publication was one of the features of the campaign 'Produrre e



The **Ökologische Verbraucherberatung** (ÖVB - ecological consumer advisory service) in Nürnberg has published an infopackage called **Biokost - bewußter essen und genießen** (eating and enjoying organic food) with the support of the European Commission.

One particular feature of this publication is that, besides providing useful tips and interesting arguments for a healthy and socially and

environmentally conscious diet, it casts light on the production of organic food and the current legal situation in Europe.

This infopackage is intended both for professionals and consumers and makes use of three different media: 1) a 20-page special booklet, 2) a set of transparencies with instructions and 3) a poster set comprising 10 two-colour posters in DIN A 1 format.

Contact:

Ökologische Verbraucherberatung
Humboldtstr. 81
D - 90459 Nürnberg
Tel: +49 911 459069
Fax: +49 911 459429

In a small booklet titled **Consommer en toute sécurité** (safe consumption) that is peppered with humorous drawings the **Fédération des APF**

Syndicales sets out all its requirements concerning consumer information, particularly as regards food labelling.

Contact:

Fédération des APF Syndicales
BP 257
F - 60332 Liancourt

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The 1996 Annual Report by the **Commission de Litiges Voyages** (travel disputes commission) can be ordered from:

Commission de Litiges Voyages
North Gate III
boulevard E. Jacquain 154
B - 1000 Brussels
Tel: +32 2 206 52 37
Fax: +32 2 206 57 74

The 89-page **Handbook to Consumer Policy and Consumer Organisations in Central and Eastern Europe**, prepared and produced by the **International Consumer Policy Bureau** in collaboration with the **International Consumer Research Institute** and with the financial help of the EU PHARE programme, outlines the consumer protection legislation, responsible government bodies and independent consumer organizations

in each of the 11 PHARE countries (Albania, Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia).

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