

Consumer Policy

The 'new landscape' for consumer protection and advice *page 3*

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helpandadvice

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Protecting consumers?

According to a recent report from the National Audit Office, "Consumers in this country believe that they are well-protected but the reality does not support this view. The system for enforcing consumer law is fragmented and significantly under-equipped to tackle a whole range of serious consumer scams"

The National Audit Office, which is independent of government, scrutinises public spending. On 15 June they published their report on the sorry state of consumer protection. None of what they say will come as a surprise to any of us – but we are still waiting for detail on how to address the problems. There's more on this on page 3. But first, let's look at some of the report's findings:

The overall cost of unfair trading is estimated at over £6bn a year and NAO believes that more than £4.8 billion of that cannot be tackled at local level.

Despite this, they say "...incentives are weighted against a coordinated approach."

"Central government funding for tackling cross-border detriment and coordinating local enforcement action is relatively low compared to the scale of the problem."

The highly successful Scambusters teams, established in 2004, and the designated Regional Intelligence Officers in each of the 11 TS regions, although cost-effective, are either threatened or have already gone. Funding for RIOs ended in 2009, since when funding has come from "...a variety of other sources on a short-term, piecemeal basis." "...and at least two regions have temporarily used funding intended for Scambusters to fund, or partially fund, RIOs. So we have already lost three regional intelligence capabilities, including the Super-Region in the south-east which covered 62 authorities, and the remaining teams are only funded until next March. With a typical case lasting longer than a year, where is the incentive for teams to take on cases now?

The report acknowledged that some TS services focused on reactive work as they haven't the resources to create intelligence, whereas others produced their own, internal intelligence products.

Lack of regional intelligence is exacerbated because different systems are used to record data. "...We found that all Trading Standards Services record data locally on potential threats to consumers. However, they use a number of different, incompatible systems to do this, meaning that data held on them cannot be easily aggregated and used to identify cross-border threats."

They say that half of the 197 trading standards services in England are using the OFT's National Intelligence Management Database (resulting in the OFT only being able to take enforcement action on two of the 15 cases referred to them in the last two years). Another 30 services are using the database, set up by the East of England Trading Standards Association Ltd.

"Although much detriment occurs at the regional and national level, incentives are weighted in favour of tackling local priorities..... 86 per cent of funding for enforcement is controlled by local authorities. Incentives and responsibilities for cross-border working are weaker. There can be strong cost and risk disincentives, especially for small Trading Standards Services."

In addition, services are facing even more budget cuts with BIS estimating that annual funding for Trading Standards Services will reduce from the current level of £213m to between £140m and £170m by 2014.

The Institute of Consumer Affairs (ICA) is a professional body for people working in consumer protection, established in 1974. Institute members work in local authorities, grant aided advice agencies and consumer

affairs organisations throughout the United Kingdom. The Institute aims to promote and protect the interests of the consumer by supporting the development of high quality consumer

advice services and sharing experience gained from the 'front line' with regulators, government and consumer representative bodies.



From the Chair



Alan Miles

Chair of the Institute of Consumer Affairs

chair@icanet.org.uk

'Make a note now – 2nd November, AGM at the OFT, London'

It is with enormous regret that I have to tell you that the Executive Committee has decided not to hold the Annual Conference this year. Over recent years it has proved very difficult to attract sufficient numbers of delegates to make the conference financially viable, in fact the Institute has struggled, in some years, to run the conference at a loss, with income from training and membership fees subsidising those that attend.

In the current financial climate, with fewer paid-up members, less interest in training courses and the inevitable increase in costs we have to curtail our activities, unfortunately, and abandon the conference.

However, it's not all bad news. Whatever the financial circumstances, we will have an Annual General Meeting and we will have a guest speaker or two who will explain the latest thinking and developments in the changing consumer landscape, particularly

relating to the roles of the Trading Standards Institute and Citizens Advice in the provision of consumer advice, information and education.

Make a note now, 2 November at the Office of Fair Trading in London. The AGM will begin at 1.30pm and be followed by the speakers. This year we will have to debate the future of ICA. Is it still the organisation that you want in the current climate? Does it provide a service which meets your needs and if not, what will? Who will be our members if the trend continues for local authorities (from whom we draw the greatest number of members) to distance themselves from the provision of consumer advice?

For those truly interested in the future of consumer advice and the Institute, it's a must, but remember, only paid-up members will be admitted to the AGM and, as there are still a significant number of late payers, they could be disappointed.

News in Brief

"... But they didn't ask."

How many times have consumer advisers had to explain the principles of non-disclosure to clients denied an insurance payout?

Hopefully, this is set to change, thanks to recommendations made by the Scottish Law Commission and the Law Commission.

The Consumer Insurance (Disclosure and Representations) Bill was set before Parliament on 16 May. If it becomes law, it will clarify the law that governs what consumers have to tell insurers when they take out a policy. Current rules are over 100 years old and based on the disclosure requirements of the Marine Insurance Act 1906.

The onus will be on the insurer to make sure they are asking the correct questions, and on the customer to make sure they tell the truth and give all the information required.

Under the provisions of the Bill:

- Insurers must ask for any information they may need to assess the risk being insured.
- Consumers must answer these questions honestly and reasonably. If they do so the claim should be paid.
- If consumers' answers are dishonest or reckless, insurers can refuse all claims and retain any premium.

- But, consumers who make careless mistakes when answering insurers' questions might still be entitled to have some of their claim paid, because their entitlement will depend on what the insurer would have done had it known the true facts at the time the policy was taken out.

Professor Hector MacQueen, the Commissioner leading the project at the Scottish Law Commission, said:

"We are delighted to see this Bill introduced into Parliament. As the law stands, consumers are expected to predict what information an insurer might consider relevant. Under the reforms proposed by the two Commissions, the rights, duties and expectations of both parties are clearly established."

David Hertzell, the Law Commissioner who is leading the project at the Law Commission for England and Wales, said:

"The Consumer Insurance Bill achieves a long-needed balance between the interests of consumers and insurers. This is the first time that consumer groups and the insurance industry have reached a consensus on the issue of pre-contract disclosure. It is a notable achievement that will improve consumer protection while also enhancing the reputation of the insurance industry."

The Bill is also supported by the Association of British Insurers (ABI). The ABI has produced guides to help people choose the right products, from travel insurance to critical illness cover.

All of the ABI's consumer guides can be found at www.abi.org.uk

Future Provision of Consumer Advice

Following last year's announcement that so much of consumer protection as we know it will change or cease to be - OFT, Consumer Focus, Consumer Direct, we've been trying to get more information about the practicalities of the 'new landscape'.

We know that many of our members are really worried, especially as ICA seems to have been left out of the consultation loop..... Chris Hibbert's email (below) pretty much sums up your concerns:

I have been reading some of the background to the latest statements concerning the 'new landscape'. Reports from BIS, etc are far from clear about what happens next.

My major concerns are that CA [who will take over CD] haven't yet made clear future plans although next April will soon be with us. Mention is made of first tier advice but there seems nothing written about second tier. I am fearful not only for my own position but for lots of us whose main job is just this. As we are normally the first point of contact for more complex cases, and because of experience are able to pick up and sometimes act on potential breaches of criminal law, we act as filters for enforcement.

Also no one mentions trader advice. Do you know any further details and has ICA's opinion on all this been sought?

Christine Hibbert
Senior Fair Trading Officer
Torfaen

John Gillies, who is leading on liaison with Trading Standards for the takeover of Consumer Direct, has given us a brief note and promised to provide a more detailed item for the next edition of *Help and Advice* – so watch this space.

Consumer advice delivered by Citizens Advice

With effect from 31 March 2012 Citizens Advice will assume responsibility for the provision of consumer advice. Although the creation of the model that will deal with first point of contact enquiries by telephone and web form is already well advanced, considerable thought is still being given to the way(s) in which further advice can be delivered, particularly in view of the funding difficulties that many front line agencies are anticipating.

We anticipate Citizens Advice Bureaux and local Trading Standards services working closely together to determine how best to provide further advice, undertake preventative/educative work and work with traders all within finite budgets and within the context of ensuring that the needs of the most vulnerable consumers are proactively identified and met.

John R. Gillies
Head of Public Direct
Citizens Advice

Finally, some further observations from ICA Vice-Chair, **Chris Benson**:

The Future of Second Tier Advice – Is there a future?

Before reading the remainder of this article, please read the two letters; one from Citizens Advice and Trading Standards dated 16 May 2011 and the other from Citizens Advice dated 18 May 2011, setting out the current proposals (see pages 4/5). Both can be found on www.tradingstandards.gov.uk. Go to 'Our Policies' then click on 'Government Plans for Reform'.

On 1 April 2012, Consumer Direct will cease to exist, the brand will disappear, the 08454 04 05 06 number may close and in its place will be Citizens Advice (shades of CORGI to Gas Safe?).

What form will Citizens Advice take? We can only guess. Its aim is to provide the same, if not better, service than Consumer Direct, but Consumer Direct offered first tier advice, referring to trading standards for second tier advice when necessary. The question must be asked - at what stage will Citizens Advice offer second tier advice? Will they contact the trader? Will they visit traders? Will they offer a cradle to grave service to all complainants, if so, how?

When Consumer Direct was first put on the agenda there were, to put it mildly, concerns about quality of the advice, how TS services would be affected (cutting advice staff), loss of intelligence for criminal activities and Enterprise Act actions. The same concerns are now raised again with the introduction of Citizens Advice.

Consumer Direct was a great success. This was because TS and CD worked as one. We must do the same with Citizens Advice. It is vital for all interested parties to work closely together to ensure the success of Citizens Advice to the benefit of both consumers and traders.

We must raise our profile - and our concerns. I suggest that:

- TSDs contact their local CABx to promote awareness of the services on offer - show them how we use intelligence to target rogue traders, bad business practices, scams etc. Ask whether we will have the same access to information with CA as we had with CD.
- Does your service still offer second tier advice? If not, discuss your concerns with your Head of Service - what qualifications will advisers offering second tier advice have?
- Raise your profile with local councillors

If we all work together, there will be a positive outcome for TS, CA and, most importantly of all, consumers.

Let us be positive, remove barriers and promote Citizens Advice and Trading Standards services.

Chris Benson
ICA Vice Chairman



Citizens Advice



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We hope you share a sense of the mammoth journey we are about to start, a journey that we are not just committed to take on but one that we are committed to invest ourselves in so that tomorrow's consumers are empowered and the vulnerable are protected.

To: Trading Standards and Citizens Advice service Colleagues

16 May 2011

Changes to the Consumer Policy Landscape

Dear Colleagues,

You will probably have read by now the significant changes that the Government is planning to the way in which consumer policy is to be implemented within Great Britain.

The Government will soon be consulting on the details of such proposals but has made clear that the bodies responsible for consumer policy in the future will be Trading Standards and the Citizens Advice service (i.e. Citizens Advice in England and Wales and Citizens Advice Scotland in Scotland).

Given the magnitude of the changes, we wanted to take the opportunity to write to our much valued and dedicated colleagues to give you a sense of the journey that we are embarking on together.

We are delighted that the Government has demonstrated such faith in our organisations to embrace and take forward the consumer protection regime that is so crucial to delivering positive outcomes for both consumers and businesses. It has done so because our organisations are so widely trusted and valued by British citizens and we are steadily preparing ourselves to ensure a high quality service, so that trust is not misplaced.

In particular Citizens Advice and CAS will take on responsibility for consumer education, information, advocacy and advice including the provision of a successor for the successful Consumer Direct (CD) service.

We realise that for those colleagues currently employed in CD contact centres this is a potentially very unsettling time but we would like to assure you that we are committed to ensuring that the new model for CD embraces the successes of the current model, delivering everything that it does now and more. High level information about the model for delivery will be circulated within a week and more detailed information will follow shortly after.

Local Authority Trading Standards will take on responsibility for almost all enforcement of consumer protection policy. Amongst many things this will involve providing a national resilience to large scale investigations that cross borders and cause significant detriment to consumers.

The exact models for delivering this regime are still being worked through but are likely to involve a partnership between Trading Standards Institute, Local Government representative bodies and a network of Chief Trading Standards Officers representing Local Authorities throughout the UK.

As you can imagine we have teams working through some of the key detail of the proposals and we are helping the Government prepare for the public consultation.

We aim to keep you all informed on progress by providing regular updates by letter, articles in our publications and on our websites. We will also create dedicated pages on www.tradingstandards.gov.uk designed to keep you up to date on the latest news, as well as provide you with details on how you can tell us what you think of the changes.

We hope you share a sense of the mammoth journey we are about to start, a journey that we are not just committed to take on but one that we are committed to invest ourselves in so that tomorrow's consumers are empowered and the vulnerable are protected.

We look forward to being in touch again soon.

Yours sincerely

Gillian Guy
Chief Executive, Citizens Advice

Ron Gainsford
Chief Executive, TSI

Steve Whitehouse
Chair, WHOTS

Lucy McTernan
Chief Executive, Citizens Advice Scotland

Steve Greenfield
Chair, ACTSO

Neil Coltart
Chairman, SCOTSS



To: Trading Standards Institute members

18 May 2011

Colleagues

Citizens Advice: providing consumer advice

Further to Monday's letter from the Chief Executives of our respective organisations (and others), I am writing, as promised, to provide some high level information about our proposed delivery model for consumer advice.

Over the last two months we have been very busy planning, getting to know your community and working with the Office of Fair Trading.

As you know a Citizens Advice and Trading Standards Working Group has been set up. This will meet in June and start to look in more detail at how all of our needs, and more importantly the needs of consumers, can be met when we assume responsibility for consumer advice next year.

We will shortly be publishing a briefing that describes our delivery model in detail and covers points that have been raised at many of the recent meetings we have undertaken. In the meantime, our approach is outlined in brief below.

A contact centre service – responsible for the delivery of advice to a consistently high standard by telephone, email (via web form) and web chat – will be created with the capacity to deal with some 1.7 million enquiries a year.

The required capacity will be developed across a number of sites in England, Scotland and Wales, operated by Citizens Advice and Citizens Advice Scotland, and supported by a central management and shared services team.

Citizens Advice will augment its contact centre service by procuring an additional service that will, in the first instance:

- Provide scalable contact centre capacity to deal with a minimum of 300,000 initial energy, post and consumer enquiries a year using a scripted approach.
- Create an overall management and service delivery infrastructure that ensures that services are managed and delivered to a consistently high standard by a properly trained, highly motivated and productive workforce.

The tender process was advertised on 17 May 2011 on the Citizens Advice website

www.citizensadvice.org.uk and in The Financial Times.

I look forward to continuing to work with you and in the meantime I do hope that you will not hesitate to contact me if there is anything that you would like to discuss in more detail at this stage.

Best wishes

John Gillies

Head of Public Direct, Citizens Advice
Email: john.gillies@citizensadvice.org.uk

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Holidays

As it's 'that time of year' again, you are probably gearing up for holiday complaints so you may welcome a timely update

Cheap air travel makes it imperative that operators can fill all their seats (the consequences of not doing so are evidenced by the collapse of some no-frills operators) so it's not hard to see why overbooking is commonplace – according to some experts, the practice stands at 20%.

Add to this chaos at airports caused by volcanic ash clouds, earthquakes and other natural disasters, civil unrest making some holiday destinations no go areas - not to mention cabin crew strikes and it's easy to see why both airlines and passengers are worried.

Let's start with a look at EC Regulation 261/2004 which sets out passenger rights against airlines when flights are delayed, cancelled or overbooked. It also requires, under Article 16, that each EC Member State shall designate a body responsible for the enforcement of the Regulation and a competent body that airline customers can contact concerning alleged infringements. The Civil Aviation Authority (CAA) is responsible for enforcement; the Air Transport Users Council (AUC) provides advice to the public.

The directive provides minimum rights for passengers meeting all boarding criteria (prompt check-in, valid ticket and in a fit state to board) when:

- they are denied boarding
- their flight is cancelled
- their flight is delayed

The Directive covers scheduled and non-scheduled flights, as well as flights which form part of a package holiday, except where a package tour is cancelled for reasons other than the flight (rights under the package travel regulations are not affected).

Passengers must be provided with assistance, regardless of whether the delay is outside the airline's control but the extent of the assistance is dependent on the length of delay and the distance of the flight.

Briefly, if passengers are denied boarding, they are entitled to:

- "reimbursement of the cost of the ticket within 7 days or a return flight to the first point of departure or re-routing to their final destination"

- "care" e.g. catering, communications, and an overnight stay if necessary, including transport between the airport and place of accommodation
- compensation (for cancellation, not delay)

This won't apply if passengers are notified at least two weeks before departure or, if notified less than two weeks before, and are re-routed with only minor delays.

In the case of delays, passengers are entitled to different levels of care, dependant on the delay. A refund should be available for delays of more than 5 hours.

Airlines aren't required by the regulations to pay compensation for delay, although passengers may be able to seek damages under the terms of the Montreal Convention.

Of course, the regulations give airlines a get out if they can prove "extraordinary circumstances which could not be avoided even if all reasonable measures had been taken." Things which may be construed as extraordinary circumstances are clearly set out:

....cases of political instability, meteorological conditions incompatible with the operation of the flight concerned, security risks, unexpected flight safety shortcomings and strikes that affect the operation of an operating air carrier.

So that leaves.....? Seems the regulations are only meant to apply in cases of overbooking.

In the early days, some airlines were very reluctant to cover passengers' costs, but threats from the European authorities brought them into line and evidence suggests that airlines have been generally better at compensating passengers speedily. In addition, they should not charge any administration fees.

More information from:

www.caa.co.uk/dbc
www.auc.org.uk



INSURANCE

The “extraordinary circumstances” which may prevent consumers from getting redress could well be covered by insurance. These days, many insurance companies are offering ‘unexpected event cover’. This may include any or all of the following:

- Scheduled Airline Failure – if the airline goes bust
- Holiday failure – if elements, such as excursions, are cancelled
- Strike action
- Volcanic ash
- Terrorism
- Civil unrest

Following the ash cloud disruption in April 2010, insurers paid out £70 million to policyholders, in many cases as a goodwill gesture. Some insurers now offer specific insurance against cancellation, delay and abandonment due to volcanic ash. This can be taken out as an add-on to some travel insurance policies or as stand-alone cover.

Payment for any delay, whether outward or return, is usually a fixed sum for a specified period up to a maximum amount. Some policies may pay a lump sum if the delay is over a certain time (typically 24 hours) and results in an abandoned trip.

The Financial Ombudsman Service said it geared up for numerous unsettled disputes between insurers and holidaymakers. However, it said most insurers extended their cover, even when policies were ambiguous, and sorted out problems with customers quickly.

More information from:
www.abi.org.uk

And coming up.....

PROPOSED EXPANSION OF ATOL PROTECTION

Too late for this year but it seems we can look forward to some extra protection from early 2012 as the government plans to extend the Air Travel Operators’ Licence (ATOL) scheme so that people who book flights and hotel packages online will have the same protection as those using tour operators.

‘In the last 12 months, 132,820 holidaymakers received refunds when their tour operator went bust’

Last July, Goldtrail went under affecting around 50,000 customers including 16,000 who were stranded abroad.

In the last 12 months, 43,637 holidaymakers were repatriated and 132,820 received refunds when their tour operator went bust. The collapse of a number of holiday firms means the fund that pays for repatriation and refunds currently has a £42m deficit - covered by the government. It is hoped that, in addition to giving consumers extra protection, these changes may go some way to meeting the deficit because businesses have to pay £2.50 per booking into the fund.

The scheme began in the early 1970s and was last overhauled in 1995. However, the massive increase in internet use has changed the way people book holidays.

As we know, a number of online businesses make it seem like consumers are booking a package when they are not. Consequently, many have found they weren’t protected even though it felt as though they had bought all the elements of the holiday from the same provider as a package for one price.

Under the proposed new rules:

- Protection would be extended to ‘flight plus’ holidays. These are trips including a flight where the various elements were bought within a specified short time period
- Holiday companies would make it clearer if they were working outside ATOL protection
- Paperwork for holidaymakers would be standardised, including a recognisable certificate for ATOL-protected holidays

The proposals have been criticised for not going far enough, as they don’t cover flight-only deals, or hotel deals recommended on an airline’s website.

Mark Tanzer, Chief Executive of ABTA, said: “While the government’s proposals go some way to addressing the problem, we are disappointed airlines and online click-through sales have been excluded, as these will create competitive imbalance and leave passengers exposed.”



Croatia to join EU in 2013



Carole Bell

*Executive Member
for Europe*

europe@icanet.org.uk

I am sitting in the sunshine at a café on Jelači Square in Zagreb. An electronic sign tells me that it is 29 degrees but the heat is made bearable by a pleasant breeze. A huge white stage and altar is being dismantled in the square – the scene of an address and blessing by Pope Benedict XVI who was in the city, his first visit in this deeply Catholic country, a few days ago. There is no attempt at recycling the materials – white plasterboard is being chopped up and thrown into a skip. The grass (real, not AstroTurf) that surrounded the structure until yesterday has disappeared overnight. After the excitement caused by the Papal visit, Zagreb is returning to normal. There was more frenzy at Maksimir Stadium last night however – the Pope may have departed but Jon Bon Jovi flew in yesterday to play at a concert. Other artists who have played here recently include Joe Cocker, Roger Waters and Shakira.



to existing legislation.

Basically it's a tool to help policy makers understand the consequences of possible Government regulation.

The project objective is to implement regulatory methodology into the national policy making process. I'm here as communications and public awareness expert, which involves writing a communication strategy and action plan to make Ministries, businesses and the wider public aware of the RIA process. Later in the project I will be organising a workshop to train Croatian journalists in order to raise awareness of the importance of RIA in the decision-making process.

'Five years ago Zagreb was very much a commercial city and there were hardly any tourists. Today one of the changes I have noticed is that there are lots of groups of tourists, many from Britain accompanied by a tour guide.'

A full-time Resident Twinning Adviser, who is a European expert in RIA, leads the project. It is a position I have held twice, in Lithuania and Latvia but this time I don't need to live here, just come out for a week at a time. We work alongside Croatian counterparts who draft the laws in the Government Legislation Office where we are based. I am part of a team of UK short-term experts who mostly work for the UK Better Regulation Executive or LBRO. The rest of us have a background in Trading Standards. This week two local authority enforcement officers have been training Croatian civil servants in RIA. They understand how people are resistant to change but explained that when RIA is integrated into policy and legislative processes it will benefit the country and improve legislation. There are costs and benefits to using RIA; it



Perhaps the sunshine and surroundings I am enjoying may have made you envious. Don't be - I am not here on holiday. This is my third visit this year and the purpose is work. I am a short-term expert on a UK Twinning Project financed by the EU, based in the Government Legislation Office located in the Prime Ministry. Usually I work on consumer protection projects but the subject of this one is Regulatory Impact Assessment (RIA), which is something of a challenge, as before the first visit I knew very little about this subject. The aim of RIA Impact Assessments is to assess the need for, and impact of, proposed regulations and amendments

brings improved enforcement and should make life simpler for businesses. One of the trainers works for LBRO on the Primary Authority scheme – the gateway to simpler more successful local regulation, based on a relationship between businesses and local authorities. He showed how this has changed the landscape of inspection in our country. They have set up over 700 partnerships in just two years.

It is five years since I was in Croatia. At that time I was working on a consumer protection project in the Ministry of Economy, Labour and Entrepreneurship and was fortunate to see most of this beautiful country whilst training and organising round tables in the regions. At the time Zagreb was very much a commercial city and there were hardly any tourists. In 2011 one of the changes I have noticed is that there are lots of groups of tourists, many from Britain accompanied by a tour guide. Many of them stay in my hotel and folk singers are brought into the restaurant in the evening to entertain them.

There seem to be a lot more shops now in Zagreb, particularly foreign-owned chains - very popular with young Croatian girls but not good news for independent local retailers who are likely to find it hard to compete. The city retains many of its traditional qualities though: the wonderful Dolac market selling fresh and seasonal produce from all over Croatia; the gun that is fired every day at noon; traditional crafts – it is possible to buy good quality handmade bags, shoes and umbrellas in many of the small shops. I also like the fact that shops close mid-afternoon on Saturday and don't reopen until Monday. I had forgotten how quiet our cities used to be before we had Sunday trading. Here it's a day for families, walking in the parks or mountains, going to the coast for a picnic.

On this visit I have been able to meet up again with a Croatian

friend I met in 2005 - Suzanna Kolesar who runs the mediation tribunal at the Chamber of Trade and Crafts. The Chamber represents 90,000 small enterprises that mainly consist of the owner and one or two members of his or her family. I met Suzanna when she attended a conference I organised and we have kept in touch. The conference was chaired by Colin Brown from the Office of Fair Trading, who also gave a presentation on the approved Codes of Practice scheme in Britain. Suzanna tells me that recently whilst on a trip to Ireland she stopped off in London specifically to go to the OFT and talk to Colin about setting up codes in Croatia. She is now piloting a scheme in dry-cleaning shops, which if successful will be introduced in other trades.

I was here last month when the news broke that Ratko Mladic had been arrested in a village in Serbia; he is now on trial at the Hague. The general feeling in Croatia was that this was a good thing and closes a chapter in Serbia, a country that has recently submitted an application to join the EU. There was, however, a very different reaction when the former Croatian general Ante Gotovina was sentenced, by the Hague Tribunal, to 24 years in prison for his role in the 1995 military offensive, leading to some anti-EU sentiment. On 10 June, the European Commission announced that Croatia will join the European Union on 1 July 2013. Membership was supported by the Pope, who strongly backed Croatia's bid to join the EU, stating it was 'logical, just and necessary'. Everyone has been congratulating each other and Mirjana, our project assistant, has even had a text message from the head of the European Delegation in Croatia. There will be a referendum but the people I have spoken to are enthusiastic about joining Europe. The project ends in June 2012 and it will be interesting to see the changes that are likely to take place in Croatia during the next year in preparation for membership....





Olympic Hurdles in Essex

In these difficult times, the main problem for organisers of training seems to be not just the cost of the event but travelling and other expenses so it's cheaper for authorities to purchase a package from us and run it in their own venue, rather than sending individual members of staff - with the costs that that incurs.

Steve Lynch, Essex Trading Standards asked us to organise an event similar to the one held last year and it took place on 7 June.

It was attended by 20 delegates, 18 Essex TSOs and TSSOs, a Southend on Sea TSO and the licensing officer from Castle Point Borough Council.

Says Steve, "Feedback was generally very positive from an audience with differing knowledge about the forthcoming Olympics. The half day provided a good base knowledge of some of the 2012 issues."

Helen Anderson (Government Olympic Executive, Department of Culture, Media and Sport) and Alice Nugent (Programme Manager for advertising and street trading Olympic Delivery Authority) gave an easily understandable version of ambush marketing and the other requirements of the regulations. They were followed by Dave Powell who covered the LOCOG angle and was able to provide some live examples.

Chris Atack (Detective Inspector with 'Operation Podium') was "entertaining and engaging, giving the Metropolitan Police angle and some interesting touting stories" Finally, East Midlands Scambusters Team Manager, Paul Gretton delivered the Scambusters policy.

Steve says, "I was pleased that this was the vehicle to reawaken people's enthusiasm for 2012 enforcement, other than me banging on all the time!"

News in Brief



Mary Risso MBE

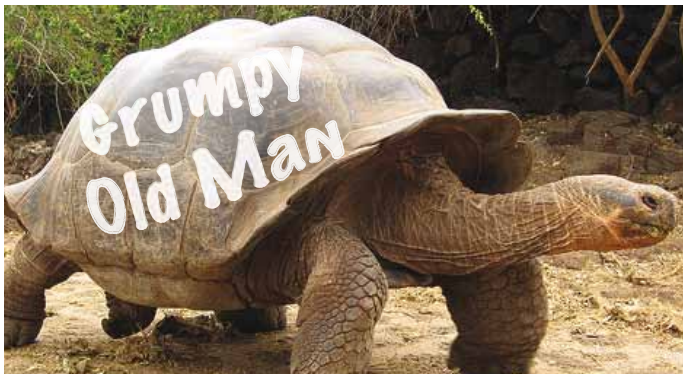
Many congratulations to ICA member Mary Risso, Director of the Office of Consumer Affairs in Gibraltar. Mary was awarded an MBE in the 2011 Queens Birthday Honours for services to women and the community in Gibraltar.

Gibraltar had nowhere for consumers, including tourists, to make complaints until Mary established an Ombudsman service, a local CAB and Gibraltar's Consumer Affairs Department, which she has headed and been developing for the past 13 years. There is now an effective complaints system and the CAB is run by a local trust, independent of government.

Married with two sons, one of whom is a barrister and the other a commanding officer in the Royal Gibraltar Regiment, Mary also finds time to chair the Women's Corona Society (one of the oldest associations and charities in Gibraltar geared to older and/or retired women who still want to be active and involved in the community). She is also chairperson of Gibraltar's Business Network.

Mary was one of the first women to serve on the bench as a Justice of the Peace and she is also a Freeman of the City of London.

Many of you will have met Mary at our Annual Conferences as she has been a member for a number of years and always tries to attend.



An independent view

A CYNICAL CITIZEN'S UNREALITY CHECK

Perception is reality; thus offering enduring opportunity to the spin-doctor successors of Dr. Joseph Goebbels. In a relentless pursuit of unaccountable manipulation at any price (to consumers, naturally), the advertising industry has much to answer for. Their fabricated trade both sires 'spin' and extends a baleful influence beyond the entertainment and amusement of pliant consumers; all evidently enjoying endless illusions of opportunity, for affordable expenditure upon visions of verisimilitude.

George Orwell shared his vision of tomorrow's world, now made today, in '1984'. His formerly fictional life-style and merciless mind control offer unpleasant parallels with current and developing styles of governance, its real purposes and policies. Wars, famine,

poverty and disease might be thought to attract greater citizen concern than, for example, the varying attributes of, say, lip glosses, toilet cleansers and dog foods. That this is not the case, illustrates the triumph of marketing over morality, its surreality supplanting sentiment's insatiable satisfaction.

A few, very few, thoughts can creep unbidden amidst torrents of unbridled imagery, and incessantly optimistic 'opportunities' peddled and portrayed by their purveyors' prostitutes; these thoughts can amount to virtual reality, and include our darkest fears. Bad stuff happens, right? Pray spare a moment's reflection upon the cynic's perception, be they truths, lies or deceptions? Your definition, your choice.

- **Advertising** – *unreality*; practised perception perversion peddling
- **Banking** – *gambling*; risk-free business using chance, at citizen's expense
- **Benefits** – *enslavement*; involuntary or otherwise
- **Business** – *greed*; pecuniary process, its acquisitive preference, monopoly
- **Capital** – *freedom*; rarity, enjoyed by a fortunate few
- **Choice** – *advertising*; fiction, sedulously promoted
- **Competition** – *deception*; collective term 'market'
- **Credit** – *debt*; its scale and promotion not an article of political priority
- **Crime** – *business*; unburdened by regulation, thus highly profitable
- **Democracy** – *hope*; deferred indefinitely, salving many minds thereby
- **Education** – *fate*; rotted manufactory of minimum-waged labour
- **Equality** – *illusion*; preferment's perverted partnership
- **Freedom** – *compliance*; conditional and consensual
- **Hope** – *denial*; commonly and warmly grasped despite reality
- **Inflation** – *hardship*; Treasury ordered suffering as institutional necessity
- **Justice** – *luxury*; reserved for privileged practitioners, and their paymasters
- **Law** – *obscurity*; preferred method of professional income maximisation
- **Market** – *conspiracy*; profit sharing between consenting adults in private
- **Money** – *paper*; printed promises of ever-deteriorating worth
- **News** – *camouflage*; media, selected, manipulated, and surveilled
- **NHS** – *neglect*; a demographic adjustment process for pension funds
- **Opportunity** – *deception*; usually promised and embraced as hope
- **Pension** – *loss*; exploitative industry under political protection
- **Politics** – *profiteering*; using deceit as means, and based on privilege
- **Power** – *crime*; the use and abuse of others, exploited for personal gain
- **Profit** – *plunder*; shamelessly purported to be competition's fruits
- **Progress** – *pretence*; perfection's promise, postponed permanently
- **Promises** – *lies*; freely provided, willingly accepted, always untrue
- **Population** – *destruction*; doom by growth, portrayed as progress
- **Privatisation** – *theft*; private profiteering from formerly public property
- **Religion** – *faith*; kindred mystery with politics, each fostering deep trust
- **Retirement** – *suffering*; mercifully shortening to reduce pension cost
- **Service** – *profit*; best facilitated by facial expression and/or promises.
- **Society** – *fiction*; a contrivance for manipulation (see 'Power')
- **Surveillance** – *watched*; a constant, pervasive and perennial citizen state
- **Taxation** – *larceny*; legitimised and masquerading always as necessity
- **Trust** – *vulnerability*; a weakness awaiting exploitation and abuse
- **Unemployment** – *dependency*; by empowered design (see 'waged')
- **Victim** – *money*; usually in trusting human form
- **Waged** – *enslaved*; upon treadmills of fear for unwaged implications
- **Work** – *exploitation*; experienced or imposed (see 'Waged' & 'Power')

Power is a game pursued by increasingly sophisticated, openly brazen, and always ruthless players, whose big-league cover is the practice of politics, business, organised religion, trades unionism and crime. Their purposes embrace privilege, wealth, status and, above all - respect, both of their peers and other 'useful fools', whose services and endeavours will be bought. The rest of us are mere citizens for manipulation, exploitation and where necessary, destruction.

Betrayal of the people by the powerful is history's enduring legacy, any risk of a wider public understanding is skillfully avoided by methods of choice opportune to circumstance. The citizen-consumer is thus most simply distracted by the temporary, perhaps a convenient war (far away preferably), or perceived threat to the present economic model, 'the consumer society', and so bought by bribery in Babylon.

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SUBSCRIPTIONS

A big thank you to all those members who have already paid this year's subs. The bad news, for those of you who haven't yet got around to it, is that you have now missed the discount deadline.

As you know, ICA relies on your subscriptions for its survival and chasing late payers is costly so if you've been meaning to send a cheque, please do it now – and if you aren't planning to renew your membership, let me know so that I don't have to send you reminders.

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