

2008 CHOICE BUY ROUND-UP • CAR HIRE
DELIVERY SERVICES • FINANCIAL GIFTS
LOW CALORIE OPTIONS • WATER INTAKE
PROTECTING TOOTH ENAMEL • AGM REPORT
TEST: DIGITAL CAMERAS
TEST: DIGITAL PHOTO FRAMES
TEST: PHOTO PRINTERS

DECEMBER
2008

consumer choice

The Magazine of the Consumers' Association of Ireland

Season's Greetings
from the CAI

IRELAND'S ONLY INDEPENDENT
PRODUCT TESTS



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To independently protect, promote and represent
the interests of consumers.

Editorial & Contents

December 2008



Financial crisis is now the most commonly quoted description and cause of what has become the official opening of the gates to Recession 2009. As consumers and CAI members we know that there is more to it than that.

It is similar in ways and in that context to the continual misuse and abuse of the terms 'consumer', 'expert', and 'advocate'.

Consumer representation requires dedication, realism and expertise, supported by data collection and evidence gathering to produce knowledge-based research presented by true advocates with professionalism.

The CAI, with your support, has worked diligently since 1966 to do this and this is how we are in the responsible representative roles for the Irish consumers that we proudly hold.

We look forward to continuing to work in the independent and unbiased expert fashion that is our trademark and mission. This can only be done with your continued support and with the addition of new members, subscribers and contributors.

Therefore let me close this year by thanking you all for that continued support and wishing you and your families a healthy and, hopefully, prosperous 2009!

Nollaig Shona daoibh go l eir!

Dermott Jewell CEO

OUR REPORTS

Reports in *Consumer Choice* are based on market research, laboratory tests or user surveys, all of which are independently and scientifically conducted. Free goods are never accepted for testing – all samples are purchased.

The reports are produced in the main by our own Editorial staff. Some material is occasionally drawn from other foreign independent consumer magazines.

Because *Consumer Choice* carries no commercial advertising it is not swayed by bias or influence and can point out advantages and flaws in goods and services that other magazines may not be able to do.

Reports on any article relate only to the articles or goods mentioned, and not to any other article of the same or similar description. We do not necessarily price or report on all brands or models within the class, and the exclusion of any brand or model should not be taken as a reflection on it.

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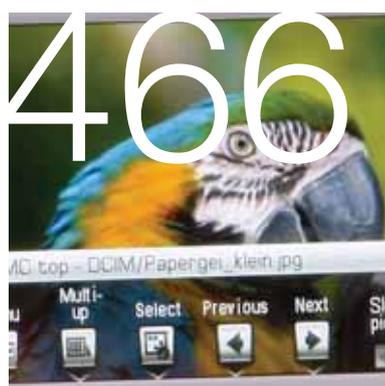
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COMING SOON

Some of the reports we plan for you:

- Affordable housing
- Bread
- Breadmakers
- Cloud computing
- Coffee
- Colds and flus
- Dark chocolate
- Deposit protection scheme
- Directory enquiries
- Family cars
- Financial Ombudsman
- Food supplements
- Fruit & vegetable portions
- Growing your own vegetables
- Income Tax Guide 2009
- Meat origin
- Money makeover
- Sunbeds
- Superbugs
- Stockbrokers
- Tumble dryers
- Understanding shares

INDEX

Indexes are printed in the April, July, October and December issues of *Consumer Choice*. Turn to p472 in this issue for the complete index of reports from 2006 - 2008.

Christmas 2008 Choice Buys

Consumer Choice produces the only independent product tests in Ireland, and in the last year brought you reports on everything from washing machines to light bulbs to DVD recorders. Now we bring you our Choice Buy roundup, just in time for Christmas shopping.

Readers may have noticed that since April of this year *Consumer Choice* has been producing its own product test reports. In the past, the UK Consumer Association (Which?) kindly allowed

us to adapt their product reports, and we would like to take this opportunity to thank them for their years of support. We are delighted now to be producing Ireland's only independent product tests for Irish consumers.

And don't forget that all these reports can be found online at www.thecai.ie, where members can log in and search for

previous articles. See *Consumer Choice*, May 2008, p171, for more information on how to login and search the archives.

The lengths we go to

To bring you our product tests, *Consumer Choice* works closely with International Consumer Research and Testing (ICRT). ICRT is an association of 41 consumer organisations mostly from Europe but also countries such as Australia, New Zealand and Hong Kong.

ICRT aggregates testing among consumer organisations, allowing us to bring you a wider range and number of the most popular consumer products. Each test is co-ordinated by a member organisation, with input from all organisations as to the test program and products included.

Like *Consumer Choice*, each international member also acts exclusively in the interest of consumers, does not take advertising and is independent of commerce, industry or political parties.

DOMESTIC APPLIANCES

Washing machines (April p151, September p352)

In April of this year, *Consumer Choice*

brought you our **Choice Buy** washing machines. We found six **Choice Buys** including the **Zanussi-Electrolux ZWF14581W** (€450). The **Electrolux EWN14991W** (€595) had the largest drum of the **Choice Buys**, at 8kg, making it a good choice for large families. The **Electrolux EWN13570W** (€459) gives excellent cleaning results.

We looked at washing machines again in September, and brought you a further seven **Choice Buys**. Bosch took five of these with machines ranging from €419 to €615. We also featured the **Whirlpool AWO/D AS128** (€630) for its impressive results.

Dishwashers (August, p308)

At this time of year a good dishwasher is



Whirlpool ADP 5406

essential. After a long evening entertaining friends and family, it's good to know you can just load up your **Choice Buy** dishwasher and find clean, streak-free dishes in the morning. *Consumer Choice* found three **Choice Buys**. The first, the **Whirlpool ADP 5406** (€340) is a UK model that is available through Currys. The other two **Choice Buys** are Miele models, the **Miele G 1222 SC** (€949) and the **Miele G1162 SCVi** (€994). All produced excellent cleaning and drying, with no watermarks on dinnerware or cutlery.

ELECTRONICS

Digital Cameras (April p141, December p463)



Canon Digital Ixus 860 IS

Digital cameras are always popular gift ideas at this time of the year. *Consumer Choice* reviewed the latest compact models in April and again in the current issue. Our top small, slim, basic camera from April was the **Canon Digital Ixus 860 IS** (€400). In the current issue the **Canon Digital Ixus 90 IS** (€270), the **Ricoh R8** (€300) and the **Sony Cyber-shot DSC-W300** (€300) impressed us enough to be **Choice Buys**.

We also looked at compact cameras with a few more features, with the top **Choice Buy** going to the **Canon Powershot A650 IS** (€430). These **Choice Buy** cameras are still neat and small, but have a few extra features, like allowing the user to select the aperture or shutter speed themselves.

Bridge cameras and SLRs (July, p272)

In July, *Consumer Choice* tackled the big shots, looking at bridge cameras and digital SLRs. Our top bridge **Choice Buy** was the **Canon PowerShot S5 IS** (€370) with a huge 12x optical zoom. *Consumer Choice* also liked the **Panasonic Lumix DMC-FZ18** (€380).

When it comes to digital SLRs, consumers can choose between an entry-level SLR or a semi-professional SLR camera. If you are looking for a more basic model, *Consumer Choice* liked the **Sony alpha 200** (€650) and the **Nikon D60** (€700). If you want something at the higher end of the market, we choose the **Sony alpha 700** (€1,400) and the **Canon EOS 40D**



Zanussi-Electrolux ZWF14581W

AT A GLANCE

Choice Buys.

Perfect gifts.

Everyday essentials.

(€1,600) as our **Choice Buys**.

Mobile phones (May p184, November p428)

Mobile phones are another popular gift choice at Christmas and are heavily marketed by manufacturers and service providers alike. With Ireland's only independent review of the latest phones on the market, you can skip the fancy ads and use our **Choice Buys** to find the perfect present.

In May of this year we brought you 12 **Choice Buys** from Nokia, Samsung and Sony Ericsson. Most of these are still available, including the **Sony Ericsson W910i** (€199), the **Nokia 6500 Slide** (€279), the **Sony Ericsson W580i** (€149) and the **Nokia 6300** (€129).

In November, *Consumer Choice* also took a look at some of the phones coming out for Christmas. Our 13 **Choice Buys** included the **Sony Ericsson W890i** (€289), which has good sound quality and battery life. We liked the **Nokia 5310 Xpress Music** (€149) which doubles as a music player. The **Samsung SGH-F480 Tocco** (€379) is pricey, but is a gorgeous little phone with a touchscreen display. The **Sony Ericsson C902** (€349) is packed full of features and the **Sony Ericsson W350i** (€89) performed well in all the *Consumer Choice* tests.



Sony
Ericsson
W890i

Mobile phones for the elderly (May, p188)

Also in May, *Consumer Choice* looked at a range of simplified phones that would be suitable for older consumers. The **Secufone BX55** (€399) is quite big and heavy, but has a colour touchscreen display where the numerical keypad is displayed, and was liked by our panel of testers. The **Emporia Life** (€204) has huge buttons and writing

and the display is monochrome with orange and black colours, which can be clearly seen. *Consumer Choice* also looked at the 'normal' phones on the market. Of our three **Choice Buys**, two are still available. Look for the **Nokia 3109 Classic** and the **Nokia 3110 Classic**, both around €99 from Vodafone or Oz.

Sony
HDR-HC9E



Camcorders (July, p268)

A digital camcorder might be the perfect way to capture family fun and memories this Christmas. While our **Choice Buys** don't come cheap at around €1,000, *Consumer Choice* urges consumers to shop around this Christmas and look for early sales to get the best deal.

The movie and still image quality on the **Sony HDR-HC9E** (€1,200) really impressed *Consumer Choice*. The **Panasonic HDC-SD9** (€990) records to a secure digital memory card and is quite small and easy to handle. The **Sony HDR-CX6EK** (€1,250) is neat and portable and it produced very good movies and still images.

The **Sony HDR-SR11E** (€1,200) has a 60GB hard drive and the largest LCD monitor on test. The **Sony HDR-SR10E** (€950) has a 40GB hard drive and had very good movie quality. The **Canon HG10** (€1,000) produced great movies in both daylight and artificial light settings.

The **Canon HR10** (€1,100) records directly onto DVD and has very good image quality in movie mode. The **Sony HDR-UX19E** (€1,000) has an optical zoom of 15x, one of the largest

of our **Choice Buys**.

Media players (August, p304)

Stuck for a gift idea for a gadget-crazy loved one? A media player may be the perfect answer. In August, *Consumer Choice* tested sixteen MP3 and MP4 players to bring you ten **Choice Buys**. Our **Choice Buy** MP3 music players

included **Bang&Olufsen**

BeoSound 6 (€575), the **Samsung YP-U3** (€55/70) and the **Samsung YP-K3** (€85/75), which has since been replaced by the **Samsung YP-T10**.

MP4 or video players not only play music, but can also be used to play video. Four were given

Choice Buy status in *Consumer Choice's* tests. We liked the **iRiver B20** (€235/265/325 online), the **Creative Zen V Plus** (€40/80/120/150), the **SanDisk Sansa View** (€146/187) and the **Cowon A3** (€299/349).

And of course we couldn't feature media players without testing iPods, so *Consumer Choice* tested each of the four models available. Three of them are **Choice Buys**: the **iPod nano** (€139/189), the **iPod touch** (€279/369/459) and the **iPod classic** (€229/329).



iPod family

DVD recorders (September, p342)

DVD recorders are slowly replacing traditional video recorders in many homes across Ireland, so if you are thinking of making the switch this Christmas, *Consumer Choice* has eight **Choice Buys** to choose from. From **Panasonic**, we liked the **DMR-EX88** (€602), the **DMR-EX78** (€490), the **DMR-EH-68** (€600) and the **DMR-EH-58** (€500). Our **Sony Choice Buy** is the **RDR-HX780** (€319). And finally from **LG** the **RH-T399H** (€415), the

Report by
Jenny Harrow 

RH-T398H (€350) and the **RH-T397H** (€290) performed extremely well in *Consumer Choice* tests.

Bluetooth headsets (October, p389)

In October, we looked at Bluetooth headsets, and while advising caution if using them while driving, brought you five **Choice Buys**. Although most were only available online, they would make a great stocking filler if you order in plenty of time. Look for the **Jabra BT5020** (€66 online), the **Plantronics Explorer 220** (€30), the **Bluetrek G2+** (€43 online), the **Motorola H680** (€60 online) or the **Jabra BT8040** (€77 online).



Jabra BT5020

Printers and all-in-ones (October, p392)

Whether you're looking for a printer, or a device that can print, scan and photocopy, we found four **Choice Buys**. Our favourite standalone printer was the **Canon PIXMA iP4500** (€120). If you want a bit more flexibility then the **Canon PIXMA MP610** (€200), the **Epson Stylus Photo RX685** (€300) and the **HP Photosmart C8180** (€469) also earned **Choice Buy** status.

While all of the above can print photos, if you're looking for a dedicated photo printer we have a review in the current issue. *Consumer Choice* chose the **Epson Picturemate 290** and the **Epson Picturemate 260** as

Choice Buys out of the nine tested.



Canon PIXMA iP4500

Satnavs (November, p424)

Worried about getting from A to B this Christmas? Well, let a **Choice Buy** satnav help lead the way. *Consumer Choice* found ten **Choice Buys**, with the top three being the **TomTom ONE XL Europe** (€300), the **Navigon 7110 Europe** (€150) and the **Navigon 5110**

Europe (€140). Other manufacturers who produced **Choice Buy** satnavs include **Navman**, **Route 66**, **Panasonic** and **Garmin**.

Televisions (November, p432)

A **Choice Buy** television might just be the perfect way to watch all the movies this Christmas. For great picture and sound quality, look for one of our four **Choice Buy** televisions, and try not to get bamboozled by all the logos and technical jargon. **Sony** topped the table with their LCD screens - the 32 inch **KDL-32W4000** (€1,100) and **KDL-32P3020** (€570), and the 40 inch **KDL-40W4000** (€1,500). If plasma is your technology of choice the **Pioneer PDP-4280XA** (€1,270) is a good option.



Sony KDL-32W4000

CARS

Superminis (July, p264)

In July, *Consumer Choice* took a look at some of the small cars on the market. With a lot of cars to choose from in this category, we found five great **Choice Buys**. So if you're thinking of getting a new car in the New Year, look no further. First up we have the **Volkswagen Polo** (€16,010 - €28,520). The **Škoda Fabia** (€14,250 - €22,945) also impressed, being roomy both in the front and the back. The **Ford Fiesta** (€14,755 - €27,000) is a fairly sophisticated supermini with lots of positive features. The **Toyota Yaris** (€15,190 - €22,670) has

become slightly bigger and features considerably improved safety details. And finally the **Opel Corsa** (€15,450 - €28,995) comes with a clearly laid-out cockpit and many standard

comfort features.

Euro NCAP crash tests (August, p312)

The following month, we looked the latest Euro NCAP crash tests. Safety is a major concern for most people when it comes to buying a car. Euro NCAP crash tests rate each car in terms of adult occupant protection, child occupant protection and pedestrian protection.

Our first **Choice Buy** was the **Škoda Superb** (€27,990 - €46,015). Next up the **Citroën C5** (€27,295 - €39,995) where the driver's knees were well protected. The **Audi A4** (€40,300 - €64,500) showed little or no distortion of the passenger compartment in the frontal impact tests.

Our **Choice Buy** off-roader, the **Ford Kuga** (€33,245 - €37,835) protected the legs of passengers well. In the supermini class, *Consumer Choice* was impressed by the **Seat Ibiza** (€13,995 - €25,700).

CHILD SAFETY

Buggies (April, p146)

In April, *Consumer Choice* brought you up to date with the latest trends in the pushchair market. As well as talking through the choice between strollers, all terrain and travel systems, we brought you three **Choice Buys**.

A basic and lightweight buggy, the **Choice Buy Mamas and Papas Mamu Mu1** (€56) really impressed us with its low price tag and high scores across the board. Another **Mamas and Papas** stroller, the **Ziko Alfie** (€225) was easy to assemble and fold away again, and would easily fit in the boot of most cars. Our third **Choice Buy** was a travel system, which comes with a car seat included. The **Maclaren Techno XLR** (€260) was trouble-free to unfold and put a child into.

Child car seats (June, p227)

With all *Consumer Choice* tests, product safety is always at the forefront of our mind. This is especially true when it comes to car seats and child



Römer Baby Safe Plus Isofix

safety. *Consumer Choice* tested 13 child car seats for both front and side crashes.

From these tests we found seven **Choice Buys**. For newborns, look for the **Römer Baby Safe Plus Isofix** (€199), the **Jané Strata** (€200), the **Graco Logico S HP** with base (€158), the **Chicco Autofix Plus** (€149) or the **Hauk Zero Plus** (€69).

For older children look for the **Bébé Confort Moby** (€129) or the **Silvercross Navigator** (€199). All our **Choice Buy** car seats received either four or five stars for overall safety, and also scored highly when it came to easy installation and comfort for your child.

THE BEST OF THE REST

Sun creams (June, p223)

Planning a holiday abroad to banish the winter blues? If so make sure you take a **Choice Buy** sun cream with you to ensure your skin is well-protected.



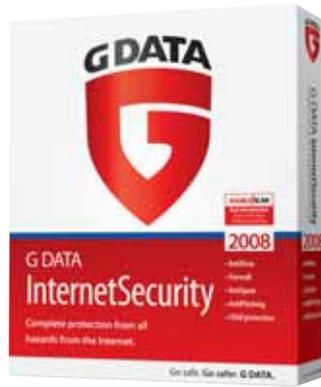
Garnier Ambre Solaire Clear Protect SPF15 (€10) out-performed the other creams tested. **Boots Soltan Moisturising Sun Care Lotion SPF15** (€13) offers consumers the best value for money per litre of our **Choice Buys**.

Our testers really liked the consistency of **Garnier Ambre Solaire Moisturising Protection Milk SPF15** (€9) and **Nivéa Sun Moisturising Sun Spray 15** (€9) was easy to spread with no stickiness. **L'Oreal Paris Solar Expertise Advanced Anti-Ageing Sun Protection Lotion SPF15** (€8) gave very clear instructions on how to apply and re-apply the sunscreen.

Internet security (May, p192)

In an age where the internet is developing at warp speed, it is even more important to protect yourself from the ever evolving threats. *Consumer Choice* tested 15 internet security suites, three free firewalls and four free anti-malware packages. **GDATA Internet Security 2008** (€54) had the top performing firewall and

anti-malware software in the test.



Bitdefender Internet Security 2008 (€30) had a clear installation. **F-secure Internet Security 2008** (€75) also impressed *Consumer Choice* with over 98% of viruses detected during the test.

Energy saving lightbulbs (September, p349)

In September, we brought you

preliminary results from our energy saving lightbulb tests. Final endurance results will be available in 2009. So far, the bulbs faring the best are the **B&Q Energy**, 20 watt (€11 for a pack of two bulbs), the **Omicron OMC 0111**, 11 watt (€9), the **GE ECO**, 20 watt, 11 watt and 9 watt (€14). Also **Choice Buys** are the **Philips GENIE**, 11 watt (€6) and the **B&Q Value**, 11 watt (€19 for a pack of four bulbs).



GE ECO bulbs

The *ESB* estimates you can save €170 over the life time of a CFL bulb, so switching to CFLs this Christmas will help lower energy bills.

Note: All prices were correct at time of publication of the original reports, and have been rounded to the nearest euro. However, consumers should note that some prices may have changed and some models may have been updated.

CONTACT THESE COMPANIES TO FIND YOUR LOCAL CHOICE BUYS STOCKISTS

Apple 1800 92 38 98 www.apple.ie	Cowon Sharptext tel (01) 419 3100 www.cowonglobal.com	International Consumer Research and Testing (ICRT) tel (0044) 20 7713 7325 www.international-testing.org	Nivéa www.nivea.ie	Skoda tel (01) 409 4444 www.skoda.ie
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Comodo www.comodo.com				Zanussi-Electrolux See Electrolux Group

A Block Exemption

The Administrative Court of Appeals in Stockholm recently allowed a couple there to name their child Lego. Both the Swedish Tax Authority and the County Administrative Court had previously denied parents the right to name a child after the famous children's building blocks with both bodies citing an earlier ruling which forbid the use of the name Ikea. However, Swedish christening law contains no written prohibition against using a brand as a first name. The parents, who have called their boy Lego for the past year, advised that in that time the name had not presented any embarrassments or difficulties. OK.....

Santa Claus Rating – OH OH OH!

A US survey of computers, MP players, mobile phones and internet services questioned the capability of service providers to solve problems with these technological wonders. The result showed that 15% of all consumers surveyed had some piece of technology break down that they were not able to have repaired. The figure was higher for mobile phone users. It was pointed out that for all the talk of online communities only a worrying 2% of consumers could solve their technology problem online. A larger 28% fixed the problem themselves and a further 15% got help from friends and relatives – the rest gave up!

News by
Dermott Jewell 



Festive Fare

Seasonal greetings and thanks to our US and Australian colleagues at *Consumer Reports* and *Choice* magazines for their look at food advertising and labelling. We commence our tour with 'Australian whiting' which is sent for processing and packaging to Thailand before returning home to be sold along with 'Coles Australian stem ginger biscuits', which originate in Scotland. For non-fish eaters there is noodle soup made with 'artificial chicken flavor' or 'Methional 2, 4-decadienal, furfural etc.' as it is more commonly known. Wash it all down with Brown Brothers' 'Wine of Australia', which being 'made from recycled cardboard' comes with the advice 'please dispose of thoughtfully'. Winner by 'far' though is the label that advises – 'Product of U.S.A. or Mexico or Brazil or Czech Republic or China or Indonesia' but 'Packaged in the U.S.A.' Naturally!

A MERRY CAVEAT EMPTOR TO ONE AND ALL

A brief note to remind one and all that gifts and goodies purchased at fairs, market stalls and similar ad-hoc establishments have proven problematic in previous years when the need for returns, refunds or repairs have arisen. It is always essential to retain receipts but these are of little value if there is no name, registered address, landline or dedicated contact reference.

100

CAI Christmas Cracker Centenary Ceisteanna

- The number of tiles in a standard Scrabble set;
- The number of yards in an American football field;
- The number represented by the Roman numeral C;
- The telephone number for the police in India, Israel and Greece;
- Abraham's age when his son Isaac was born;
- The number of US Senators;
- The boiling point of water in degrees Celsius;
- The birthday age of Bisto gravy;
- The year in which the wheelbarrow appeared in China;
- The number of episodes at which a TV series becomes a viable syndication option;
- The number of days of Napoleon's final military campaign in 1815;
- Band Aid - 'Do they know it's Christmas' – voted number 1 of the top 100 Christmas moments.



Delivering the goods

Having decided on what to send where, what are the delivery options for your seasonal parcels?

Hopefully our product tests will have saved you time and money in your quest to buy the best gifts this Christmas. If you're planning on mailing them to far off (or close by) places then hopefully you'll also get some use out of this report on the available courier and postal options.

Standard letter post

Via the standard postal service, a 1kg parcel posted within Ireland costs €6.50 and An Post will endeavour to deliver this within one working day. For UK-bound parcels the delivery time is three working days, at a cost of €18.25. For a parcel destined for Australian shores the cost is €22 with an estimated journey time of 5–7 days.

All items over 2kg in weight require a Parcel Post label and international deliveries also need a customs document completed by the sender.

Express post

An Post also has an enhanced express service. A 1kg parcel posted within Ireland using Postal Express costs €11 and is guaranteed to be delivered by the next working day. The parcel can be

tracked online and for an additional €2 a signature is collected on delivery. Insurance cover for up to €350 is also included. It is not possible to mail parcels using Postal Express International but you can avail of the service if you pack your 1kg of goods as a packet. This costs €10.45 for a packet destined for the UK, which is aimed to be delivered by the next working day – although this is not guaranteed. Insurance and a signature request on delivery are not available. *Consumer Choice* was told that Postal Express International was not available for mailing items to Australia.

Priority post international

For international parcels, An Post's Priority Parcel International aims to deliver within two working days. The service is only available for items destined for the UK (costing €21), Europe and the U.S.A. (costing €25). Insurance worth €150 is included, as well as a recipient signature service where available. Delivery times for Priority Parcel International are estimated and not guaranteed.

An Post Courier

As an alternative to using standard postal services, An Post operates a courier

AT A GLANCE

Standard services.

Courier services.

Packing tips.

SO, HOW IS AN POST DOING LATELY?

Two years ago, *Consumer Choice* reported on the deteriorating quality of An Post's domestic postal service. At the time, only 73% of single piece priority mail made it to its destination within one working day, missing the 94% target set by the Communications Regulator, ComReg.

ComReg's most recent report shows that while standards are getting better, there remains some room for improvement. The results of the new independent report, conducted between April to June 2008, show that 80% of mail was delivered throughout the State

within one working day, against ComReg's target of 94%. Almost all (98%) mail was delivered within three working days, which is still outside the regulator's target of 99.5%. In Dublin, 79% of mail posted for nationwide delivery is reported as delivered the next working day, while 80% of mail posted outside Dublin reaches its destination the following business day. For local deliveries, 83% of mail posted outside Dublin was delivered on the next working day as opposed to 78% for local mail in the capital. Overall, there was a 2% improvement in performance over the previous quarter.

Useful contacts

An Post
Customer Services
Ground Floor
GPO
Freepost
Dublin 1
1850 575 859
email customer.services@anpost.ie

ComReg
Block DEF
Abbey Court
Irish Life Centre
Lower Abbey Street
Dublin 1
1890 229 668
email consumerline@comreg.ie

Report by
Mark Channing 

DELIVERY CHARGES FOR A 1KG PARCEL								
	HOME COURIER SERVICES				POSTAL SERVICES			
	DHL Express	Fedex Priority	TNT Express Priority	UPS Express	An Post Letter Post	An Post Express Post	An Post Priority Parcel International ¹	An Post Courier Service
TO CORK								
Price (€)	31.62	X	X	30.62	6.50	11.00	X	22.95
Insurance	\$100	X	X	€85	X	X	X	€350
Delivery time	Next day	X	X	Next day	Next day	Next day	X	Next day
TO LONDON								
Price (€)	69.04	60.12	73.39	56.68	18.25	10.45 ³	25	46.25
Insurance	\$100	Limited liability ²	17.80 per kg	€85	X	X	€150	€350
Delivery time	Next day	Next day	Next day	Next day	3 days	Next day ⁴	2 days	Next day
TO SYDNEY								
Price (€)	114.96	73.22	114.00	105.00	22.00	X	X	57.90
Insurance	\$100	Limited liability ²	17.80 per kg	€85	X	X	X	€350
Delivery time	2 days	2 days	Up to 4 days	3 days	5-7 days	-	-	6 days

Notes: ¹ Service available for mail to the U.K., Europe and the U.S.A. ² Limited insurance based on the value of the goods. For jewellery the insurance is limited to \$500. ³ Based on a 1kg packet. ⁴ Not guaranteed.

service which guarantees delivery before 12pm in major urban centres in the Republic of Ireland and 'day-certain' deliveries to over 200 countries worldwide. To courier a 1kg parcel within Ireland costs €22.95, which includes insurance coverage up to €350.

To courier a 1kg parcel to the UK costs €46.25, with an Australia-bound delivery costing €57.90. A recipient signature and a tracking service are both available, although this is dependent on the destination country also having the service in operation.

In terms of price, the An Post service compares favourably with private courier companies, as well as for the level of insurance that is included as standard. It does require a longer delivery time for long-haul destinations and to use the service will require you

to physically mail the item yourself at your local post office.

Private courier companies

There are several things to consider when selecting a courier, such as guaranteed delivery times, tracking services, security, insurance, and whether you want a door-to-door service. We surveyed the main private courier companies for the cost of delivering a 1kg parcel from Dublin to Cork, London and Sydney.

Neither Federal Express nor TNT Express offered a domestic service for locations within Ireland. Of the two companies that did, UPS Express was the cheapest for domestic delivery, costing €30.62 for a next day service.

When using a private company to courier a parcel to London from Dublin

the cheapest provider in our survey was again UPS which charged €56.68.

Finally, for a Sydney delivery, Federal Express Priority service was cheapest at €73.22. Federal Express also offered the best level of standard insurance cover for its deliveries. *Consumer Choice* was told that its parcel liability was limited, but that jewellery up to a value of \$500 was covered by the standard insurance and electrical goods were covered up to \$1,000. Information as to the nature and the value of the goods will be required by courier companies before shipping and it is possible to insure goods for a higher value if required – this is charged either as a flat-rate fee or a percentage of the item's value. Online tracking facilities are also available across all of the courier companies in our survey.

choice comment

Despite the fact that ComReg's latest independent report has registered an improvement in the level of An Post's regular postal services, it has to be noted that targets are still a long way off being met. The 94% target of successfully delivering mail within one day is particularly distant from the actual 80% success rate currently being met. In this regard the CAI would retain the view that postal rate increases awarded by ComReg need to result in a better improvement in service. However, in our survey on courier services An Post compares favourably. While we cannot check the accuracy of delivery times across the different providers, in terms of price An Post is competitive as is the level of standard insurance cover that is included. Of course it should be remembered that using An Post Courier requires the consumer to physically visit their post office and mail their parcel. Also tracking services are not as comprehensive or guaranteed as with the private courier operators. However, for consumers who may be only occasional users of courier services and willing to mail their parcels themselves there are cost savings to be made.

PACKAGING TIPS

Whether it's a short or a long journey, your parcel is likely to be bounced around and possibly exposed to adverse environments on its way, so it's vital that it's packed correctly. It's important to choose the size of the parcel according to its content. Under-filled boxes are likely to collapse while overloaded ones may split.

If your parcel contains more than one item, wrap each one individually to give extra protection against any internal movements. Ensure there are no unfilled gaps between items. Bubble wrap, crumpled paper and cushions are good protectors from knocks and bumps. If you are sending electrical items they should be double-boxed, first in their original packaging and then in your parcel. If

sending liquids or powders, ensure they are stored in leak-free containers and sealed in a plastic bag. When shipping sharp items, ensure all edges and points are securely protected with cardboard or plastic covers. Seal all edges of the parcel wall and of course the parcel itself, but do not over-seal your parcel as customs officials periodically check parcels to monitor their contents.

In the case of non-delivery make sure to include your own 'sender' details so your parcel can be returned to you. Finally, for fragile or delicate items do not rely on 'handle with care' instructions posted on the parcel exterior – assume your parcel will receive plenty of knocks and bumps and pack accordingly.



Weighing up the healthy option

Surely food products marketed as 'healthier options' are better for you?
We found that low calorie does not always mean better for health.

Our attempts to lose weight can involve enduring anything from the Atkins diet to the cabbage soup approach. Food manufacturers make products that pose as low calorie or low fat replacements for regular foods. These claim to help ease dieting drudgery, allowing us to satisfy our sweet or savoury tooth, while still remaining loyal to our chosen diet regime. But are these foods really the answer to the dieter's dilemma?

The diet food paradox...

Two separate research studies have found evidence that contradicts the idea of a 'diet food', suggesting that these foods can actually cause weight gain. Both of these studies were conducted on animals and further research is needed for conclusive results. However, they do provide some food for thought.

It sounds like a contradiction, but a link has been made between the consumption of low calorie sweeteners and obesity. Research published this year in the journal *Behavioural Neuroscience* found that using sweeteners can actually make it harder for people to lose weight.

The study found that when we eat sweet foods our system expects the calories that normally accompany them. When they don't arrive, this results in our body demanding the calories we expected to receive and we eat other foods to make up for this. The researchers concluded that this may slow the metabolism, leading to fewer calories being burned.

In light of the growing problem of childhood obesity, researchers also investigated the effects of consuming diet foods in childhood. Published in the journal *Obesity*, the research found that eating low calorie foods at a young age may affect taste signals that help us assess the calorie content of foods. This can increase the tendency to overeat in adult years. The theory is similar to the above – if a food tastes like it has a lot of calories, our body expects them and our metabolism gears up to receive them. The researchers concluded that "Parents and health professionals should be made aware of this and know that the old-fashioned ways to keep children fit and healthy – ensuring they eat well-balanced meals and exercise regularly – are the

best ways. Diet foods are probably not a good idea for growing youngsters." We decided to investigate further to see whether there are more fundamental problems with diet foods.

Our survey

Based on a sample of 48 foods, we compared the regular product with a 'healthy' alternative. Our comparison is based on their nutritional value, asking if fewer calories and less fat compromise other aspects of good nutrition. The high, medium and low judgement is based on the UK Food Standards Agency (FSA) nutritional criteria for traffic light signpost labelling. The fibre rating is also based on FSA criteria, but this nutrient is not part of the traffic light scheme. We have given high fibre a green rating as a high fibre intake is encouraged. For the other nutrients a high content is given a red rating as a high intake is not encouraged.

Price

We did not aim to compare the products on price, as our sample was too small to

AT A GLANCE

Low calorie alternatives.

Weight loss.

Comparison survey.

DAIRY PRODUCE: 'REGULAR' VERSUS 'HEALTHIER' OPTIONS

	price (€)	price (€) per 100g	calories	fat (g)	saturates (g)	sugar (g)	salt (g)	fibre (g)
CHEDDAR								
'Regular' Cracker Barrel 200g	2.99	1.50	395	32	22	0.1	1.8	0
'Healthier' Low Low red cheddar 200g	3.19	1.60	314	22	13.8	Trace	4.5	0
SOFT CHEESE								
'Regular' Philadelphia 225g	2.38	1.06	315	31	20.5	2.6	0.6	0.1
'Regular' Laughing Cow triangles 280g	3.29	1.18	239	19	13	6	1.8	0
'Healthier' Philadelphia light 300g	1.93	0.64	158	11.5	7.6	4	1	0.4
'Healthier' Laughing Cow light triangles 280g	3.29	1.18	143	7	4.5	6	2	0
YOGURT								
'Regular' Yoplait forest fruit 125g	0.69	0.55	97	2.6	1.7	14	<0.1	0.3
'Regular' Danone Bio natural yogurt 4x125g	2.69	0.54	71	3.4	2.2	5.8	0.25	0
'Healthier' Weight Watchers summer fruits 4x120g	2.61	0.54	40	0.1	0.1	5.4	0.18	0.5
'Healthier' Danone Vitalinea 4x125g	2.59	0.52	48	0.1	Trace	6.9	0.15	2
FROMAGE FRAIS								
'Regular' Munch Bunch 6x42g	1.89	0.75	100	3	2	12.4	0.07	0.2
'Healthier' Weight Watchers layered 4x100g	2.61	0.65	50	0.1	0.1	5.9	0.13	0.8

NUTRITIONAL CRITERIA

	Green (low)	Amber (medium)	Red (high)
Fat	≤3.0g/100g	>3.0 to ≤20.0g/100g	>20.0g/100g
Saturates	≤1.5g/100g	>1.5 to ≤5.0g/100g	>5.0g/100g
Sugar	≤5.0g/100g	>5.0 to ≤12.5g/100g	>12.5g/100g
Salt	≤0.30g/100g	>0.30 to ≤1.50g/100g	>1.50g/100g
	Red (low)	Amber (medium)	Green (high)
Fibre	≤3.0g/100g	>3.0g to ≤6g/100g	>6g/100g

take in variations, however we did make a few observations.

On average, the healthy versions were more expensive than the regular choices, but some healthy choices were a few cents cheaper. Healthy option portions are often smaller than the regular choice. A ready meal is usually about 350g to 400g, but the healthy option is often smaller at about 300g. Regular crisps sold in a multipack are usually 25g, but we found the healthier option to be about 24g. This can make these products seem cheaper but when broken down to the cost per 100g the price differences become more apparent. Some retailers give per kilo prices in smaller print beside the displayed price, which helps consumers assess what kind of value they are getting.

Fat

Our survey revealed that 67% of the healthy options had either a medium or high fat content. A greater proportion of the regular options (83%) had either a medium or high fat content. While the

healthy option is marginally better when compared with equivalent foods, it tends to be marketed to consumers based on its healthier status, leading consumers to expect low fat. Such a high proportion of medium and high levels of fat in these foods is misleading.

We also looked at the levels of saturated fat. The regular option was more often higher in saturates, with 88% having a high or medium level. However, a disappointing 62% of the healthy options had medium or high levels of saturated fat.

DiETING is not just about weight loss and is often just one part of an attempt to correct wider health issues. A high intake of saturated fat does not just affect weight but also contributes to heart disease and raised cholesterol. This places a real question over the health of the low calorie option and whether it really can play a positive role in a healthy weight loss regime.

Sugar and salt

When compared with the regular choice,

the sugar content of the healthy option fared worse on average. Medium or high sugar was found in 67% of the healthy options, and in 63% of the regular options. When salt content was analysed, the healthy options again performed poorly – 83% had a medium or high salt content, as opposed to 75% of the regular options. *Consumer Choice* suspects that increasing the amount of sugar and salt is an attempt to make up for the reduction in fat and the effect this has on the food's taste.

Fibre

Just 9% of the healthy option foods had high fibre, as opposed to 17% of the regular alternatives. While we acknowledge that some foods, such as dairy products, are naturally low in fibre, the figures are still disappointing.

Fibre doesn't provide calories, yet contributes to a feeling of fullness after a meal. Adequate levels of fibre are vital when the diet is restricted. Satiety is also affected by the fat content of what we eat, which the dieter is most likely controlling too. When fibre is found to be low in diet foods, their real usefulness is questioned yet again.

Calorie savings

The one thing we found that healthy versions deliver on is reduced calories. From our findings, on average, by eating a healthy ready meal you can save yourself 27 calories; from the breakfast options 17 calories; with biscuits 49 calories; crisps 46 calories; and dairy

Useful contact

Irish Nutrition and Dietetic Institute
Ashgrove House
Kill Avenue
Dun Laoghaire
Co. Dublin
email info@indi.ie
www.indi.ie

Useful website

Weigh 2 Live
www.weigh2live.eu

BREAKFAST: 'REGULAR' VERSUS 'HEALTHIER' OPTIONS

	price (€)	price (€) per 100g	calories	fat (g)	saturates (g)	sugar (g)	salt (g)	fibre (g)
'REGULAR' CEREALS								
Kellogg's cornflakes 750g	3.29	0.44	372	0.9	0.2	8	1.8	3
Weetabix 430g	2.76	0.64	338	0.8	0.2	4.4	0.24	3.8
'HEALTHIER' CEREALS								
Kellogg's Special K 500g	4.07	0.81	374	1.5	0.5	17	1.15	2.5
Nestle Fitness 375g	2.85	0.76	363	2.4	1.3	11	0.6	1.5
'REGULAR' CEREAL BARS								
Kellogg's Rice Krispie bar 6x20g	1.85	1.54	411	12	9	36	0.65	0.3
All Bran cereal bar 6x27g	3.17	1.95	366	8	3	32	1.15	12
'HEALTHIER' CEREAL BARS								
Alpen light summer fruit 6x21g	1.60	1.26	283	3.6	1.3	23	0.55	22.5
Special K bar 6x23g	2.94	2.13	400	8	3.5	35	0.65	2

CRISPS: 'REGULAR' VERSUS 'HEALTHIER' OPTIONS

	price (€)	price (€) per 100g	calories	fat (g)	saturates (g)	sugar (g)	salt (g)	fibre (g)
'REGULAR' CRISPS								
King cheese and onion 6x25g	2.08	1.39	519	34.3	3.9	0.6	1.3	6.5
Pringles sour cream and onion 170g	1.95	1.14	531	35	10	2.7	1.7	3.6
Tayto cheese and onion 6x25g	1.99	1.32	519	34.3	3.9	0.6	1.5	6.5
Walkers cheese and onion 6x25g	1.69	1.13	525	33	2.6	2.5	1.3	4
'HEALTHIER' CRISPS								
King Lite 6x24g	2.19	1.52	478	23	2.7	5.1	1.3	8
Pringles Lights sour cream and onion 160g	1.95	1.22	486	25	7	3.5	1.6	3.6
Tayto Lights 6x24g	2.19	1.52	478	23	2.8	2.4	1.5	4.9
Walkers light cheese and onion 6x24	1.94	1.35	470	21	1.9	2.5	1.3	5

BISCUITS: 'REGULAR' VERSUS 'HEALTHIER' OPTIONS

	price (€)	price (€) per 100g	calories	fat (g)	saturates (g)	sugar (g)	salt (g)	fibre (g)
DIGESTIVES								
'Regular' McVities Digestives 400g	1.45	0.36	471	21.3	10.1	16.6	1.25	3.6
'Regular' McVities Milk Chocolate Digestive 300g	2.16	0.72	487	23.3	12	29.3	1.25	2.9
'Healthier' Mcvities Light Digestives 400g	1.40	0.35	445	16.1	7.5	19.7	1.5	3.5
'Healthier' Mcvities Light Milk Chocolate Digestive 300g	1.99	0.66	459	17.3	9	30.1	1	3.2
CHOCOLATE CHIP COOKIES								
'Regular' Melba Double Chocolate Chip 375g	1.99	0.53	496	26.3	16.1	40.2	0.5	Not listed
'Healthier' Weight Watchers Double Chocolate Chip 132g	1.53	1.15	443	17.2	6.2	28.5	0.78	4.6
CHOCOLATE MINI ROLLS								
'Regular' Cadbury Mini Rolls 6	2.85	0.47 (each)	445	22.5	11.2	45.7	0.68	1.2
'Healthier' Weight Watchers Choc Mini Rolls 6	2.00	0.33 (each)	361	11.5	6.6	27	0.58	2.7
FIG ROLLS								
'Regular' Jacobs Fig Rolls 200g	1.89	0.94	335	7.7	3.8	44.9	0.5	4.3
'Healthier' Jacobs Reduced Fat Fig Rolls 200g	1.89	0.94	339	4.6	2.2	46.4	0.5	4.4
WAFER BISCUITS								
'Regular' Nestle Blue Riband 117g	0.96	0.82	514	25.4	16.1	50	0.2	1.1
'Healthier' Weight Watchers Caramel Wafers 92g	2.99	3.25	427	20.2	12.5	39.3	0.28	1.9
FRUIT BISCUITS								
'Regular' McVities Fruit Shortcake 250g	1.79	0.72	463	20.1	9.6	25.3	1	2.6
'Healthier' McVities Go Ahead Forest Fruit Crispy Slice 215g	2.10	0.98	400	8.8	4.1	33	0.6	3.7

READY MEALS: 'REGULAR' VERSUS 'HEALTHIER' OPTIONS

	price (€)	price (€) per 100g	calories	fat (g)	saturates (g)	sugar (g)	salt (g)	fibre (g)
LASAGNE								
'Regular' Birds Eye lasagne 375g	3.14	0.84	111	4.3	1.9	2.5	0.2	0.7
'Healthier' Weight Watchers beef lasagne 300g	2.45	0.82	86	2.8	1.4	2.7	0.5	0.3
SHEPHERD'S PIE								
'Regular' St Bernard Shepherd's pie 375g	1.79	0.48	115	4.6	1.1	0.9	1	0.9
'Healthier' Weight Watchers Shepherd's pie 320g	2.20	0.69	69	2.3	1.2	1.2	0.6	0.3
CHICKEN CURRY								
'Regular' Birds Eye chicken curry 400g	2.75	0.69	102	8	1.6	8.4	2	1.8
'Healthier' Weight Watchers chicken curry 320g	2.21	0.69	92	1.4	0.4	0.5	0.6	0.1

products 76 calories. Is the calorie saving worth the compromise on sugar, salt, saturated fat and fibre? It isn't really significant in some cases.

So far we have looked at averages – but they can fail to highlight important variations. We also looked at each category to bring to light any of the detail the averages overlooked.

Biscuits and crisps

Healthier versions of less healthy foods, such as biscuits and crisps, admittedly have reduced fat and calories, but they can also have higher sugar and salt levels. The fat and calorie saving can be marginal. Even though they might help to satisfy cravings, they should still be limited.

Breakfast options

The results for cereals were surprising.

The products we looked at that are marketed on their healthier status were actually higher in calories, fat, saturated fat and sugar than commonly consumed standard cereals.

Dairy products

Cheese is naturally high in fat and can also be high in salt. Reduced calorie versions are less fattening, but are let down on their salt content, with some having more than double the salt of regular cheese. Healthier yogurts are better, but can have more added ingredients than standard yogurt, including artificial sweeteners and thickeners. While some consumers may wish to avoid such ingredients, artificially sweetened products have an important role to play in diabetic diets.

Ready meals

If there's a winner, the healthy option ready meal doesn't do too badly on the nutrition front. Its main pitfall is low fibre, which is a weakness if it's to be one of your main meals. Portions are often smaller than regular options. If you are used to bigger portions, these are unlikely to fill you up, increasing the likelihood of reaching for a snack later on.

A balancing act

This is old news, but fundamentally, weight loss is a mathematical matter. Consuming any food can result in weight gain - it all depends on how much of it you eat.

Starting from more traditional and simpler dietary thinking, the calories you take in must equal the calories you burn. If you use diet foods as an excuse to have a second packet of crisps or four biscuits instead of two, then the equation is equally unbalanced whether you eat

reduced calorie or regular foods.

The better option would be to prepare food at home, starting with fresh ingredients as much as possible. Then you can control what you add or take away. Choose more foods from the lower levels of the food pyramid, i.e. wholegrains and plenty of fruit and vegetables. Weigh2Live (see *Useful website*) has independent practical advice on how to achieve a healthy weight.

Obesity levels

Rising obesity levels are a well recognised trend. The 2007 national survey of lifestyle attitudes and nutrition (SLAN) revealed that 36% of people reported being overweight and 14% obese. In the last year, 10% of consumers were advised by a healthcare professional to manage their weight, with 43% actively trying to do this.

The 2005 report of the National Taskforce on Obesity recommended that there should be a rigorous and regular review of all products claiming to support weight loss. While this would include slimming pills, it also refers to foods and beverages such as meal replacement drinks and products that have been devised for specific diets, such as Atkins. There has been no action taken on this or on the Obesity Taskforce's other recommendations.

What our review has highlighted is just the beginning and maybe the milder side of diet foods. Products intended to replace one or more meals or the whole daily diet are regulated at the EU level. They must contain adequate amounts of all essential nutrients needed daily and the packaging must state that they should not be used for more than three weeks without medical advice. There is no regulation of the nutritional content of the low calorie option.

Report by

Aisling Murtagh 

choice comment

Making changes to have a healthier diet and shed those extra few pounds is a challenge in itself. Consumers shouldn't also need to face into differentiating the truly healthy option from the apparently healthy one. Products that are marketed as healthier options shouldn't just have fewer calories, but should also be better for our health. While the main goal of most dieting consumers is weight loss, we have also got our overall health to consider and the current range of 'healthy options' don't provide a sound basis for a balanced diet. We are not championing the regular options either, where their nutritional profiles are not the most desirable. But at least they don't pretend to be something they're not.

Replacing our bad dietary choices with foods that provide us with a little less energy and fat does not break well-formed habits. It's not about substituting one product with another, but rather making difficult lifestyle changes. Rather than breaking bad habits, these products can support them. It's an understatement to say that losing weight isn't easy, and maybe these foods do provide a needed helping hand for some. However, the 'healthy option' still needs to shape up.



Golden gifts

Can't think of what gifts to buy this year? How about a financial Christmas present?

If you're in a bit of a pickle about what to buy for the child (or adult!) who has everything, or you just don't feel like fighting through crowded shops, how about a monetary memento? Not only will your present be different to all the others but its impact could last well beyond the holiday season.

Splash the cash

Lining your loved one's card with a cheque has long been a way to mark the festive period – after all saying it with cash rarely disappoints. However, if you have just sold a property or inherited a large amount of money and you would like to make a significant financial gift

to a loved one you should be aware of the tax implications of doing so. You can give a friend or relative a tax-free lump sum of up to €3,000. Anything above this will be counted for tax purposes and go towards the tax-free threshold that exists for gifts or inheritances. Amounts that exceed the threshold will be taxed at 20%.

There are three tax-free thresholds, depending on the nature of the relationship between the person receiving the gift and the person making the gift. If you want to gift your niece, nephew or grandchild some money, the gift itself is unlikely to attract tax (as the threshold for this group is €52,121) but

if it is over €3,000, it will be deducted from the tax-free threshold.

Lose and win

The fall in asset and share prices has provided an unusual opportunity for anyone who intends to pass on their assets to their children or grandchildren as transferring them today may be the most tax-efficient way of doing so. As the values of shares and property have fallen, much of the last few years' gains are gone. So, giving your assets away now will result in a lower capital gains tax bill. Giving away shares today that have lost their gains – and which you intended to leave for your children or

AT A GLANCE

Money.

Pre-paid gifts.

Children's savings.

Useful contacts

National Irish Bank
tel (01) 484 0000
www.nationalirishbank.ie

Halifax
tel 1890 86 68 86
www.halifax.ie

Ulster Bank
tel (01) 702 5351
www.ulsterbank.ie

Rabodirect
tel 1850 88 22 22
www.rabodirect.ie

Bank of Ireland
tel (01) 661 5933
www.bankofireland.ie

AIB
tel (01) 660 0311
www.aib.ie

EBS
tel 1850 654 321
www.ebs.ie

An Post
1850 575 859
email customer.services@anpost.ie
www.anpost.ie

The Revenue Commissioners
Border Midlands West
1890 77 74 25
South West
1890 22 24 25
East & South East
1890 44 44 25
Dublin
1890 33 34 25
Forms and Leaflets
1890 30 67 06
www.revenue.ie

3V
tel 0044 818 273 838
email queries@3v.ie
www.3v.ie

CHARITY BEGINS AT CHRISTMAS

If you think we spend enough money on each other at Christmas and would rather do something altogether different, why not buy a Christmas present for someone in the developing world? Many overseas development charities offer gift services which allow people in Ireland make a real difference to the lives of those living in less fortunate parts of the world.

For €50, Bóthar will give families in West Africa a flock of fifty egg-laying hens along with the training and assistance required to establish their own egg-producing unit. For €300, you can give the gift of an in-kid dairy goat to a family in Tanzania which will produce four times more milk than a local cow.

Concern, Gorta, Oxfam, and Trócaire all

offer similar gift giving services allowing you to buy water pumps, mosquito nets, and children's vaccinations for communities that need them.

Some charities offer the facility of buying the gift and having the acknowledgement card sent directly to a nominated individual – so in effect you can make a difference to a community in the developing world and please a relative at Christmas at the same time.

Don't forget that a donation made to a registered charity is eligible for tax relief. So, if you are a PAYE taxpayer who pays tax at the higher rate of 41% and you make a donation of €250, after claiming the relief the donation is actually worth €423.72 to the charity.

grandchildren anyway – will both save you a capital gains tax bill as well as possibly reducing your relative's own inheritance liability. The amount of the transfer will still be added to their threshold for gifts and inheritances but the amount will be less than if you wait for asset prices to recover before passing them on.

Fun with funds

For a financial gift that can last for many years to come, why not consider making an investment in the stock market for those too young to do so? Mutual funds are collective investment schemes where investors pool resources to take advantage of professional management skills and lower transaction costs. Investing in funds is a good way to get exposure to the stock market and minimise risk while doing so. Quinn Life has a 'Pride 'n' Joy Child Savings Plan' which allows you to benefit from the returns of investing in shares by making regular instalments. You can invest as little as €50 per month and there is the option to set up the policy in trust for the child, which will mean he or she is named as a beneficiary. With Eagle Star's Child Savings Plan you must make a minimum lump sum investment of €500 and a minimum regular investment of €50 per month thereafter.

Anyone can invest for a child – whether you are a grandparent, uncle, aunt or godparent - and when you set up the fund you can make full use of the annual Gift Tax Exemption limit of

€3,000 (€6,000 from a married couple). This kind of gift will be appreciated long into the future and could go toward paying for a car or even a college education. However, as with any stock market investment it's important to remember that the value of your contributions can fall as well as rise, so there is an element of risk involved. At the same time, history has shown that these kinds of investments tend to outperform other asset classes so an investment for a child should have grown in value by the time they reach maturity.

Pre-paid plastic

Disposable credit cards are a relatively new product available to Irish consumers. They act in the same way as a regular credit card in that they can be used for online shopping or telephone purchases except they come charged with a certain amount of credit. Once the 'credit' has been used, the account must be topped up again in order to make more purchases. In Ireland you can buy pre-paid credit cards from a company called 3V. The cards are issued in conjunction with Permanent TSB and VISA and have their own unique number and expiry date. They can be used on any website that carries the VISA logo. Once you register you will be sent a 3V customer card which allows you to purchase vouchers for values of €20 up to a maximum of €350. However there is a purchase fee for vouchers worth over €20. This is currently €2.50 for vouchers between

€30 to €100 and €5 for vouchers between €110 and €350. Wirecard operates a similar pre-paid credit card using the MasterCard network. There is no physical card with their service and all transactions are done online.

If you'd rather exercise a little more control over what your financial gift is spent on then there is always the traditional pre-paid gift tokens and vouchers. However it is important to be mindful of some of the pitfalls of these kinds of gifts. When buying a gift token, make sure you know exactly where they are valid, and what expiry policy they are sold under, as often tokens and vouchers will not be used for months after they are received. Try and buy vouchers that can be used at multiple shops, and check the terms and conditions - especially those rules governing any unused portion of the voucher.

Unwrap a prize

Prize bonds are a novel way of giving a financial gift and can be exchanged for cash as well as giving someone the chance to win up to €500,000 tax free every month with the jackpot increasing to €1,000,000 in December. Prize bonds are secure and state guaranteed so there is no risk attached with owning them. Each bond costs €6.25 and there is a minimum purchase of €25. There is no maximum on the amount of bonds you can buy. Draws are held every Friday for over 2,500 cash prizes ranging from between €75 and €20,000. Every eligible €6.25 prize bond is entered in the weekly draw no matter how old it is, and regardless of whether it has been drawn in a previous round. The top prize in the monthly jackpot is €1,000,000, which is awarded for four months of the year. For the remaining eight months the jackpot is €500,000. Outside the monthly draws a top weekly star prize of €20,000 is awarded. The other weekly prizes are 5 awards of €1,000, 10 of €250 and over 2,500 awards of €75.

Prize bonds can be purchased online at www.prizebonds.ie or at your post office where they are sold in special presentation gift wallets. If you want to build up a lump sum of prize bonds you can set up a direct debit facility which will automatically purchase an agreed amount of bonds from your bank account each month. They can also be bought over the phone or by regular

BANK A GOOD HABIT

Possibly one of the best gifts you can give a child is the gift of a savings habit. Many of the banks have special dedicated account packages designed for children and those who wish to help them save regularly.

AIB's Junior Saver Account is open to children under the age of twelve who can choose to save on a regular basis or for putting away occasional monetary gifts. Anyone can lodge money into the account and withdrawals are restricted to the parent or guardian until the child reaches seven. After this, the terms of the account can allow for the child themselves to withdraw money. The interest earned on the account is more than 1% more than the standard AIB demand deposit rate.

AIB also has a Parent Saver Plan which can be opened for children aged up to 18. The terms of the account allow parents (or other relatives) to make monthly deposits up to €200 into an account earning 10.00%. At the end of a year of saving, the balance is transferred into a parent deposit account which earns 3.25% AER and the 12-month cycle begins again.

The Halifax Child Saver Account operates under a similar process although the interest rates are not as favourable.

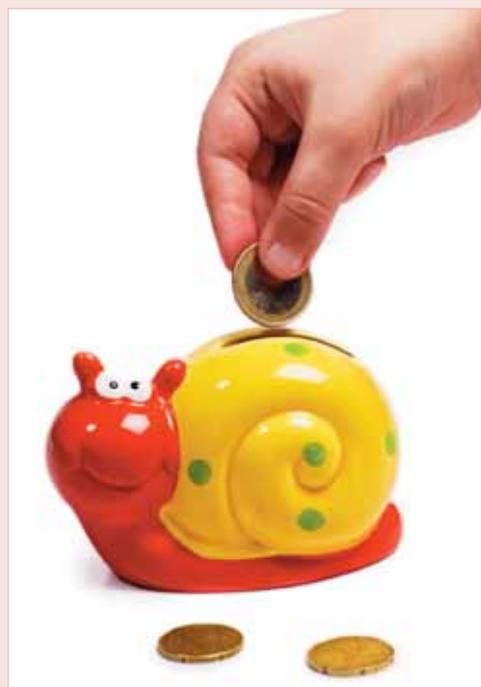
A Bank of Ireland Young Saver's Account can be opened on a child's behalf by any adult. The minimum deposit is €1 and comes with a free money box and savings puzzle.

NIB's Junior Savings Account can be opened with any amount between €1 and €5,000. Interest is paid at 3% on balances up to €99.99, 3.2% on balances of €100 - €999.99 and 3.75% on amounts over €1,000.

Ulster Bank has recently brought Henri Hippo out of retirement to promote its urFirst Account. Interest is paid at 2.3% and the account holder will receive a moneybox, pens and key rings.

For an online children's bank account there is Rabodirect's Minor Account which pays an interest rate of 4.3%.

Finally, EBS will give holders of their children's bank account a €20 bonus if two deposits are made to the account during the first six months and the average monthly balance is at least €25.



CHILDREN'S BANK ACCOUNTS

	AIB Junior Saver Account	AIB Parent Saver Plan ¹	Bank of Ireland Young Savers Account	NIB Junior Savings Account	Ulster Bank Henri Hippo urFirst Account	Halifax Child Saver Account	RaboDirect Minor Account ⁵	EBS Children's Savings Account
UPPER AGE LIMIT	12	18	13	16	12	18	18	12
ACCOUNT FEES								
Maintenance fees (€)	X	X	X	X	X	X	X	X
Transaction fees (€)	X	X	X	X	X	X	X	X
ACCOUNT INTEREST								
% AER	1.7 ⁷	10 ²	2.75 ⁶	3.25 - 4 ⁴	2.3	7.25 ³	4.3	4.0
INITIAL DEPOSIT								
Minimum (€)	1	1	1	1	5	10	1	1
Maximum (€)	X	200	X	5,000	X	200	X	5,000
MONTHLY INSTALMENTS								
Minimum (€)	X	X	X	X	X	10	X	X
Maximum (€)	X	200	X	X	X	200	X	X
WITHDRAWAL LIMITS	X	X	X	X	X	2 ³	X	X
SPECIAL OFFERS	€20 toy voucher	X	moneybox & activity booklet	X	moneybox, bag & pencils	X	X	moneybox, birthday card & €20 ⁸

NOTES: ¹ Not limited to child's parents ² At the end of 12 months the account is re-set and the balance will be transferred into a separate deposit account earning 3.25% AER. ³ Bonus rate of interest payable subject to 12 payments being made and no more than two withdrawals. At the end of 12 months the account is re-set and the balance will be transferred into a separate deposit account earning 3.00% AER. ⁴ Interest rate depends on size of deposit. 3.25% on balances under €100, 3.45% on balances from €100 to €999 and 4% on balances over €1,000. ⁵ Online only account. ⁶ Paid quarterly. ⁷ Interest rate paid is the standard deposit rate plus 1%. ⁸ €20 payable provided two deposits are made during the first six months and the average monthly balance of the account is not less than €25. Information correct as at 24 September 2008.

mail. Prize bonds don't earn any interest and so, due to inflation, their value will diminish over time. However, any prize that is won is tax-free and not subject to DIRT or capital acquisition taxes. Holding €1,000 worth of prize bonds gives the holder a 1 in 4.6 chance of winning a cash prize. In 2007, over 148,000 holders shared in a tax free prize fund of €15.9m.

Report by Mark Channing

CC

choice comment

Research from accountancy firm Deloitte shows that in 2007, Irish households spent an average of €1,431 on Christmas, putting us top of the European league for seasonal spenders. That figure is likely to be lower this year as the economy stalls. However, in such times it makes more sense than ever to put some extra thought into Christmas gift giving. Gifts to charity are a great way to express the true meaning of the season as well as attracting tax relief, and prize bonds can be exciting for anyone lucky enough to receive them. Gifting someone the habit of saving is something they will gain reward from throughout their life, and starting an investment fund will definitely be appreciated when it grows in size. And of course, don't forget, the CAI's *Consumer Choice* is the ultimate monthly money-saver for anyone fortunate enough to receive the gift of membership!



Protecting tooth enamel

Toothpaste ads talk about tooth enamel erosion as if it was a newly discovered dental issue. But really, is it a priority problem, or just one of many to consider? We aim to help you break through marketing jargon that can affect your attitudes to dental care.

As more of us retain more of our own teeth, and for longer, enamel can get worn. Keeping teeth in good shape becomes more important. Cavities, gum disease and tooth trauma, such as cracking or breaking a tooth, are threats to our teeth surviving as long as we do, and enamel wear is another one to add to the bunch. The Dental Health Foundation suggests there is little information available on the prevalence of tooth wear. But general tooth wear does seem to be increasing as we retain more of our teeth into old age.

Dental doom and gloom: from erosion to decay

There are three types of tooth wear; **acid erosion** is just one type that has recently

become a focus of attention. Enamel can also be worn by **attrition** caused by grinding teeth, or even using teeth to open packaging. **Abrasion** can result from improper tooth brushing and can wear enamel.

Enamel is the hard, shiny protective outer layer on teeth. Acid erosion is a chemical process where enamel is worn by food acids. When teeth are exposed to acidic foods this raises pH in the mouth, which temporarily weakens tooth enamel. Teeth can repair themselves when the pH returns to normal, but when the acid level is raised more frequently, this will eventually weaken tooth enamel. Enamel cannot completely repair itself when repeatedly exposed to acids. This can also leave teeth sensitive

as dentine, the tooth layer that lies beneath enamel, is exposed.

Saliva is important in maintaining tooth enamel. It helps to dilute and clear food acids from the mouth after eating. A protective coating that helps protect enamel is also made from saliva proteins.

When we consume sugary foods, this leads to the production of acids in the mouth. But these acids are produced by plaque when it breaks sugar down, which can then lead to isolated spots of decay. Acid erosion is a different process as it affects the whole surface of the tooth, weakening enamel, leaving teeth more prone to decay and sensitivity. It does not involve bacteria.

Enamel erosion is not an unnatural or unusual process; wear of teeth will

AT A GLANCE

Acid erosion.

Toothpaste.

Dental care.

FLUORIDATION

In 2002, the National Forum on Fluoridation reviewed water fluoridation. The evidence indicates that Ireland's oral health has improved significantly since fluoridation was introduced in the 1960s.

One conclusion in the National Forum's report was that there is evidence of an increasing incidence of enamel fluorosis since fluoridation was introduced. This condition occurs when too much fluoride is absorbed by the body, causing the tooth surface to be pitted in more extreme cases, or have white flecks or chalk-like lines. It is a cosmetic dental problem that affects the way teeth look. Dental experts suggest that concerns are based on fluoride consumption that is much higher than the recommended level.

The Forum did recommend reducing the maximum permitted level from between 0.8 and 1 part per million (ppm) to between 0.6 and 0.8 ppm, and this measure was implemented last July. This brings levels in line with current scientific evidence for protection of oral health, while reducing the risk of fluorosis.

happen over time, but we can take steps to reduce it.

Preventing erosion

Soft drinks, fruit, fruit juice, tea, vinegar and wine are all acidic, and their consumption can cause enamel erosion. However, there are a number of simple steps that can help prevent the erosion of tooth enamel, as recommended by the Dental Health Foundation:

- Limit acidic drinks, such as fruit juice and soft drinks, to mealtimes.
- Use a straw – the fluid will go to the back of the mouth, avoiding contact with teeth. Don't hold the liquid in your mouth.
- Chewing sugar-free gum after a meal can encourage saliva production that will reduce acidity in the mouth.
- Don't brush teeth for at least an hour after consuming acidic food or drink. This will give the enamel time to re-harden; brushing immediately afterwards may damage it more.
- Brush teeth at least twice daily with a fluoride toothpaste and don't scrub too hard, as this can cause gums to recede and enamel to wear down. Brush up and down, rather than in a horizontal motion. A soft bristled brush can help too.

But in addition to these steps, there are specific toothpastes that claim to strengthen tooth enamel. Should we use these too?

The best paste

Toothpaste is marketed in different ways: from those that give an amazing clean feeling, to anti-tartar, anti-plaque and anti-bad breath. A new selling point is enamel strengthening. What next - stop time? Well actually, there are toothpastes on the market that claim to do this.

We'd hope that all toothpastes clean and strengthen teeth and prevent gum disease. And they do. Toothpaste can contain additional ingredients with more specific functions, however, such as antibacterial triclosan or pyrophosphates that prevent tartar build-up. Enamel strengthening toothpastes can also have added ingredients such as calcium, claiming it helps to restore minerals in tooth enamel.

Toothpaste usually contains abrasives such as hydrated silica, that remove plaque from teeth and polish the tooth's surface. Enamel is fairly resistant to abrasives, but again, that depends how hard you scrub – you want to get the plaque off, but leave the protective enamel. Enamel strengthening toothpastes are sometimes marketed on their low abrasivity.

Fluoride interacts with minerals on the tooth surface and helps replace lost enamel. Most toothpastes contain fluoride from 1000 parts per million (ppm) to a maximum permitted level of 1500. So to some degree, all toothpaste containing fluoride will help restore tooth enamel strength. Fluoride is also found in public water supplies (see *Fluoridation*).

Blame the fizz?

Food consumption surveys show that the Irish like fizzy drinks, one cause of tooth erosion. The National Food Consumption survey found that 54% of adults consume fizzy drinks, and consumption is even higher amongst children and teens. The National Children's Food Survey found that 80% of children consume carbonated drinks and 78% drink fruit juice. The 2008 Teens' Food Survey found that 82% consume carbonated drinks, and 62%

drink juice. This breaks down to an average of one glass per day of sugar-containing carbonated drinks.

Fizzy drink consumption is also high in the UK. In 2003, the British Dental Health Foundation called on beverage makers to change their recipes to help prevent acid erosion. Adding calcium ions to fizzy drinks and fruit juice can reduce the risk of dental erosion. Ribena Toothkind was an example of one such formulation, but it is no longer on the market. To date, there has been no action from drink manufacturers on the British Dental Health Foundation's call. Surprisingly, other drinks with a much better health image are also developing a bad erosion reputation.

Fruit smoothies

Pure fruit juice and smoothies count towards one of our required fruit and veg 'five a day'. The British Nutrition Foundation (BNF) suggested in May that this should be revised: most smoothies contain more than one average portion of fruit and have similar nutrients as when the whole fruit is consumed. The BNF has recommended that smoothies should be counted as more than one fruit portion.

But fruit and its juice contribute to the problem of acid erosion. In response to the BNF suggestions, the British Dental Health Foundation said that while smoothies can increase our fruit intake, if consumed too frequently they could cause an 'erosion epidemic'. The BNF responds that "nutritional benefits of smoothies far outweigh the risks." The BNF research suggests there are no significant differences in enamel erosion whether a whole fruit or a fruit smoothie is consumed.

So, should we reduce our general fruit consumption to save tooth enamel? It really comes down to balancing risk against benefit, from a dental and general health perspective.

Useful contacts

Irish Dental Association
Unit 2
Leopardstown Office Park
Sandyford
Dublin 18
tel (01) 295 0072
fax (01) 295 0092
email info@irishdentalassoc.ie
www.dentist.ie

The Dental Council
57 Merrion Square
Dublin 2
tel (01) 676 2069
fax (01) 676 2076
email info@dentalcouncil.ie
www.dentalcouncil.ie

Useful websites

British Dental Health Foundation
www.dentalhealth.org.uk

Dental Health Foundation Ireland
www.dentalhealth.ie

Irish Expert Body on Fluorides and Health
www.fluoridesandhealth.ie

Report by Aisling Murtagh 

choice comment

When we hear the words 'erosion', 'decay' and 'trauma' associated with our dental health it's hard not to be concerned. Food consumption patterns, such as our consumption of fizzy drinks and sugars, indicate that enamel erosion could become a greater problem. From a general health perspective, we always knew that sugar-filled fizzy drinks were not the best beverage to consume. Their contribution to tooth enamel erosion is just another reason to avoid them. If you are concerned about acid erosion, talk to your dentist. He or she can assess if erosion is a problem for you and suggest the best remedy for you.



Chairperson James Doorley addresses the CAI



The CEO and Chairperson share a word



Hon Secretary Ann Woods, Chairperson James Doorley, CEO Dermott Jewell and Hon Treasurer E. Frank Dawe



News from the CAI's Annual General Meeting 2008 and Extraordinary General Meeting

The 42nd AGM of the Consumers' Association of Ireland was held in the Burlington Hotel, Dublin, on Thursday 30 October 2008. The Chairperson of the Association, James Doorley, welcomed attendees and relayed apologies from Council members Peter Dargan, Richard Donohue and Enid O'Dowd.

The official business of the meeting commenced with results of the council elections which were read by the Honorary Secretary, Ann Woods. Six Members of the Council were retired by rotation and all six were re-elected without opposition. CAI member Raymond O'Rourke was deemed valid for election to the Council bringing the total number of Council Members to 16. The elections

were proposed by Elaine Bolger and seconded by John McMahon.

The minutes of the 2007 AGM were proposed by Michael Kilcoyne and seconded by Dorothy Gallagher. There were no matters arising.

The Treasurer's report was presented to the assembled members by the Honorary Treasurer, E. Frank Dawe. Mr. Dawe referred to the annual accounts published in the October issue of *Consumer Choice* and reported a loss of just under €42,000 from magazine income and an actuarial loss of €9,800 in the pensions fund. While this was a disappointing loss, he remarked, it had been budgeted and accounted for. He noted that the income from publications was up by €20,000, and

government grant income had increased by €1,000 to €66,000. Mr. Dawe expressed his thanks to the CEO and staff, and to the members of the finance sub-committee, as well as the auditors Horwath Bastow Charleton, as represented by Sharon Gallen and Roseanna O'Hanlon. He proposed that Horwath Bastow Charleton be reappointed as auditors for the coming year. This motion was proposed and seconded. The accounts were proposed by Frank Dawe and seconded by Michael Kilcoyne.

The CEO, Dermott Jewell, began his report by acknowledging the challenges faced by the CAI in the past ten years, such as the loss of EU structural grants and difficulty in recruiting new subscribers. However, he stressed that the organisation has advanced favourably and announced that the success of the training contributions had led to a contract for the EU funded DOLCETA (Development of Online Consumer Education Tools for Adults) project, carried out largely by Judy Dunne. Mr.



CAI Council Member Elaine Bolger and Minutes Secretary Dorothy Gallagher



Present and former Chairpersons James Doorley and Joan Morrisson

Jewell also expressed gratitude for the support of the Food Safety Authority of Ireland and the Department of Enterprise, Trade and Employment. He thanked the CAI staff, noting that John Cradden, Aisling Murtagh and Mairead Noonan have all moved on but will be well remembered for their contribution. New staff members Mark Channing and Sinéad Mc Mahon were welcomed. He thanked the media for their support, saying that their stance is much appreciated. Mr. Jewell said the CAI has “a very strong core of membership which we hope to build upon and improve.” He then thanked the Executive and Council Members and applauded the valuable contribution of the advice line volunteers. The CEO made special mention of the contribution of Nora Grimes over her eight years with the CAI. He commended her courteous and professional approach, commented on by so many callers to the CAI. He wished her well in the future and welcomed her successor, Olga Hicks. A presentation was then made by the CEO and the Chairperson to Ms. Grimes, in acknowledgement of her contribution.

Chairperson James Doorley took to the floor for his first address, saying he was “humbled by the responsibility of following in the footsteps of previous CAI Chairpersons.” He stressed that recent developments in the economy show that the need for the CAI remains, despite the emergence of other bodies such as the National Consumer Agency and the Financial Ombudsman. He expressed concern

that mistakes of the past decade may be passed on to the ordinary consumer, and applauded Irish senior citizens for taking on the Government in relation to medical cards.

Mr. Doorley revealed his disappointment at the nature of the bank bail-out scheme adding that he strongly believes reform is needed on bank regulation. The CAI will continue to make the case for consumer representation on the bailout scheme and for an independent investigation of the banks. Mr. Doorley expressed his pride at being Chairman of the CAI and said that, if re-elected, he would focus on important issues such as marketing to children and vulnerable consumers, areas where the CAI can really make a difference. He thanked the CEO for his tireless endeavours on behalf of consumers and the CAI, and for his support over the last twelve months as chairperson. He also thanked the CAI staff and praised the work of the advice line volunteers, “the people at the front line”, and had a special word of thanks for Michael Kilcoyne, Frank Dawe, Ann Woods and Dorothy Gallagher for their “tireless work” on behalf of the CAI. He welcomed Mr. Raymond O’Rourke of the Financial Services Consultative Consumer Panel onto the CAI Council. He thanked the auditors for their support during the year and concluded by thanking other members and subscribers including CAI founding member Ronald Rumball, who was attending his 42nd AGM.

Several issues were raised from the floor including that of CAI

representation on external boards. It was suggested that a set of guidelines be drawn up in advance of the next AGM. In response to a query from former Chairperson Joan Morrisson regarding the marketing results and strategic plan for the magazine, the CEO clarified that the CAI had recorded a radio campaign with McConnells Advertising and that the website had been enhanced to allow access to reports from 2006-2008. As of 2008 the CAI is no longer adapting *Which?* reports, but now has a dedicated staff member, Jenny Harrow, working on independent product tests. A magazine wraparound with subscription information has been introduced. A discussion arose about the advantages and disadvantages of relaying consumer information in print versus web-based format.

The Extraordinary General Meeting regarding the four proposed changes to the Memorandum and Articles of Association of the CAI then commenced. Following a short discussion the amendments were proposed by Michael Kilcoyne and seconded by Frank Dawe.

Before concluding, Chairperson James Doorley acknowledged the death of former Council member James O’Flynn shortly before the last AGM.

Finally, he thanked James Wims for once again lending his photography skills to the occasion and the meeting was adjourned at 2.30pm.

Report by
Sinéad Mc Mahon 



Adequate water intake

It's vitally important to our health, but have we become over-obsessed with our water intake?

Water is involved in the workings of every cell in our body. It is essential for human life. It is a component of blood and plays a vital role in the transport of nutrients to their required destination. It helps regulate body temperature through perspiration. It assists the removal of waste substances from the body, especially by the kidneys, as well as the formation of urine.

Not drinking enough fluids can lead to dehydration. Signs of mild dehydration include: headache, fatigue, difficulty concentrating, and reduced performance during exercise. Maintaining adequate hydration is thought to reduce the risk of developing kidney stones, and even cancers of the colon and urinary tract. So water is important, but exactly how much should we drink?

intake can vary from 1.2 litres to 3 litres a day. Some recommendations for fluid intake are given for fluids in general, others for water alone. The UK Food Standards Agency recommends we drink 1.2 litres of water a day. The US Institute of Medicine, Food and Nutrition Board recommends adult males consume 3 litres and adult females 2.2 litres of fluids per day. These amounts include all beverages, and not just pure water.

However, each individual's water needs vary. Age is significant, as adequate water intake for children and early teens is much less than for adults. While breastfeeding, women's water needs are higher. If an individual is highly physically active or exposed to a hot climate, they need more water.

It is also possible to drink too much water. The key is balancing water consumption throughout the day. Six litres over a short period is more than your kidneys can excrete. It is better not to drink too much water with meals. This dilutes digestive juices that break down food so that nutrients can be absorbed.

towards our total fluid intake. However, caffeinated drinks like tea and coffee have a diuretic effect and result in loss of water from the body. It has been disputed whether the diuretic effect of caffeinated drinks has been overstated. They can contribute to fluid intake, but should not be relied upon. Pure water does seem best for increasing fluid intake when you balance things up, especially since it does not contain sugar or caffeine like many other beverages.

Indicators to drink more water

Thirst is a key natural signal from the body to drink water. When you feel thirsty, this is a sign you are slightly dehydrated. For some groups, such as the elderly and children, the thirst regulation mechanism does not always work effectively, so some extra attention may be needed to maintain adequate fluid intake. Urine colour is also a good indicator of water imbalance. A pale straw colour indicates good water balance.

Tap and bottle

Bottled water is a preference, not a necessity (See 'Bottled water', *Consumer Choice*, April 2007, p140). It is also a costly preference. Environmental pollutants are generated from the transport of bulky bottles and the plastic waste they generate is also worth some consideration when making this choice.

Useful contact

Irish Nutrition and Dietetic Association

Ashgrove House
Kill Avenue
Dun Laoghaire
Co. Dublin
email info@indi.ie
www.indi.ie

Useful website

European Food Information Council
www.eufic.org

Report by

Aisling Murtagh 

Intake

General recommendations for water

choice comment

Adequate water consumption is vital, but since everyone's physical needs are different, focusing on exact quantities may not be the most helpful of methods. Rather than focusing too much on a recommended amount of water that should be drunk daily, it can be more useful to draw our awareness back to the body's natural signal to drink more water, i.e. thirst. We need to be aware that thirst can also indicate dehydration, as it is crucial for health that our bodies are well hydrated.

Just plain water?

We are advised to drink plenty of water, but water comes in many forms. Most foods contain a percentage of water. Cucumber is 98% water and meat can contain 20 to 30% water. Fluids from other drinks, apart from water, also count



★ The **Choice Buy** Olympus μ 1020 may be hard to find, but is worth looking for.



★ The **Choice Buy** Ricoh R8 is larger than some of the cameras tested.



★ The **Choice Buy** Canon Digital Ixus 90 IS is a small and compact camera.



★ The **Choice Buy** Cyber-shot DSC-W300 is a small compact camera.

Getting the full picture

What better to find wrapped up under the Christmas tree than a **Choice Buy** digital camera?

The Christmas season is now upon us, and office parties and family get-togethers provide lots of opportunities for whipping out your compact digital camera and capturing the memories.

Digital cameras are also popular present options at this time of year. So whether you're treating yourself or treating someone else this Christmas, make sure you get a **Choice Buy** digital camera.

Smile detection

About a year ago manufacturers began adding a function known as 'smile detection' to some of their more stylish compact cameras. This acts similarly to a timer delay for taking photos. The camera basically scans the scene before it and picks out a face by recognising eyes, mouth and nose etc. Once a face has been detected, the camera software waits until it detects the line of the closed mouth bending

and concludes that the subject in front of the lens has started smiling.

Because manufacturers don't publish the exact conditions needed to trigger the shutter release, testing this function requires a bit of trial and error. In general, the cameras seem to need the face to remain still for several seconds to be able to recognise the non-smiling face. In our lab tests, a simple soft smile, in most cases, was not enough to trigger the shutter release. Often even a bright smile, with or without opening the lips, does not trigger the camera. On the other hand, sometimes the camera takes the picture if the face simply is turned to the side, without the subject smiling at all. Sometimes the shot is released two or three seconds after the subject starts smiling, sometimes the camera doesn't release even after ten seconds.

Results seem to be better if the face fills the full screen. If the face

fills about half of the screen, smiling is less likely to trigger the camera to take the photo.

So basically, while the smile detection does work, consumers should not rely on a fast and completely predictable shutter release. The lab found that the function could not be consistently used, and that using the old self-release function of the camera with selectable time interval is more reliable.

Special features

The smile detection feature is available on three of the cameras *Consumer Choice* tested: the Sony Cyber-shot DSC-W300 (4), Pentax Optio V20 (7) and the Casio Exilim EX-Z200 (8). But there are also other features being added to these cameras that consumers may find interesting.

Right on trend for consumer electronics, the Panasonic Lumix

AT A GLANCE

.....
Smile detection.

Memory cards.

4 **Choice Buys**.

Useful contacts

Canon
tel (01) 205 2400
www.canon.ie

Olympus
Audio Products
(Distributor)
tel (01) 450 9044
www.bee.ie
www.olympus.ie

Sony
tel (01) 413 1700
www.sony.ie

Ricoh
www.ricoh.ie

DMC-FX500 (5) features a touchscreen operation on a large LCD screen. For more intuitive operation, it has a hybrid control system that combines joystick control with touch-screen operation. Basic settings can be directly controlled by the joystick, and other extensive ones are finely adjusted by touch or by moving a slider on the screen with the finger or an included stylus-pen.

The Samsung i8 (9) also features a portable multimedia player that can play movies. Video playback functions include play previous file, continuous play, high speed play, pause and mute are fully supported. It also has an MP3 player and the multi-tasking capabilities enable consumers to take photographs, play pictures, and run a slideshow as well as listen to music all at the same time.

Memory cards

Memory cards are widely used in a range of consumer electronics, including digital cameras, printers and digital photo frames. See current issue pages 466 and 469 for the *Consumer Choice* review of digital photo frames and photo printers respectively. Memory cards also make handy stocking fillers for enthusiastic photographers who may run out of space while snapping. While they all do pretty much the same thing, and prices per megabyte of storage are roughly equal, memory cards vary in size, memory capacity, and most importantly, compatibility.

About the size of a postage stamp, **secure digital** cards are often referred to as **SD** cards. This is the most commonly used type of card in digital cameras and other electronics. **Secure digital high capacity** or **SDHC** cards are a type of secure digital card, but are available in capacities of over 4GB. Consumers may find that some older models that accept SD are not compatible with SDHC. A 1GB SD memory card costs just over €20, while an 8GB SDHC memory card costs around €80 to €100.

Compact Flash, often abbreviated to **CF**, is one of the larger cards available, although it's still quite small. CF cards are often found in

larger cameras like SLRs cameras. See *Consumer Choice*, July 2008, p272 for our review of digital SLRs. A 1GB CF memory cards costs around €25.

Memory Stick Duo cards are mainly used in Sony products and are generally a bit more expensive than other cards. A Sony 1GB Memory Stick Pro Duo card costs around €40.

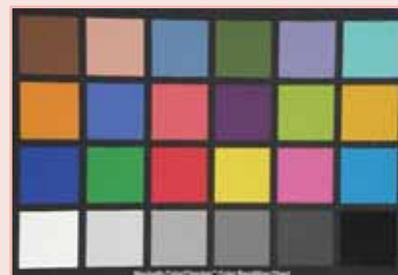
Finally, **xD** picture cards are commonly found in Olympus and Fujifilm cameras. Consumers should note that a few printers with memory card slots don't accept them so it's worth checking if this is important. A 1GB xD picture card costs around €30.

THE LENGTHS WE GO TO...

As always, *Consumer Choice* has tested these cameras to within an inch of their lives. When consumers buy a camera, one of the main features they are looking for is good image quality, the ability to take a good picture. The resolution of the image is tested using a test chart and the camera with different settings.

Consumer Choice looks at issues such as colour reproduction, low light performance, vignetting, distortion and focussing, as well as exploring the macro performance. The viewfinder and monitor accuracy is also tested using a test chart to compare what the viewfinder and monitor see with the image the camera takes.

Cameras need to be easy to use, despite the number of buttons and functions available. To test how easy the cameras are to operate, *Consumer Choice* uses a panel of five people, including experienced photographers and beginners. We ask them to check the manual, remove the memory card, set different camera modes, and take photographs.



We use colour charts like this one to test the accuracy of colour reproduction.

Report by
Jenny Harrow 

MODEL	AVAILABILITY			SPECIFICATION					
	price (€)	resolution (mp)	optical zoom	size (cm) (hwxwd)	weight (g)	lcd screen (mm, wxh)	memory card type	optical image	
1 Canon Digital Ixus 90 IS	270	10.0	3x	10x6x2	181	60x45	SD, SDHC, MMC	✓	
2 Olympus µ 1020	300	10.1	7x	11x6x3	156	54x40	xD	see ^a	
3 Ricoh R8	300	10.0	7.1x	11x7x3	189	54x40	SDHC	see ^a	
4 Sony Cyber-Shot DSC-W300	300	13.6	3x	10x6x3	185	54x41	Memstick Duo	✓	
5 Panasonic Lumix DMC-FX500	400	10.1	5x	10x6x3	179	60x45	SDHC	✓	
6 Nikon Coolpix S600	280	10.0	4x	10x6x3	149	54x41	SDHC	✓	
7 Pentax Optio V20	250	8.0	5x	10x6x3	145	60x45	SDHC	see ^b	
8 Casio Exilim EX-Z200	380	10.1	4x	10x6x2	150	58x37	SDHC	see ^a	
9 Samsung i8	160	8.2	3x	9x6x2	139	54x41	SDHC	see ^c	
10 Fujifilm Finepix J50	150	8.2	5x	10x6x4	160	54x40	SDHC, xD	see ^d	
11 Kodak Easyshare M893 IS	180	8.1	3x	10x6x3	136	53x40	SDHC	✓	

^a Mechanical only. ^b Digital shake reduction only. ^c 'DIS' only. ^d Picture stabilisation only.

choice buys

1: Canon Digital Ixus 90 IS €270

This **Choice Buy** Canon Digital Ixus 90 IS is not only a small and compact camera, but it also has all the most important manual adjustment functions available. It has 10MP resolution and 3x optical zoom. While there is no shutter or aperture priority, there are 12 scene modes and five white balance pre-sets. This makes it a great option for those who want a straight forward point and shoot camera, as well as those who want a bit more flexibility and control. As with all Canon cameras there's no built-in memory, but they do supply a 32MB card. The camera has a useful integrated image stabiliser and good resolution of the images. It performed well in macro mode, giving good close-up shots. Battery life is impressive and the camera starts up and is ready to use very quickly.

2: Olympus µ 1020 €300

This camera may be a little harder to find than some of our other **Choice Buy** cameras, but it's worth looking for. It's a small and stylish compact camera and is designed for everyday needs. It's

also splashproof, making it a good choice if you might be using it around a pool on a winter break.

The **Choice Buy** Olympus µ 1020 has 14MB internal memory and uses xD picture cards. These are slightly less versatile and more expensive than Secure Digital (SD). It doesn't have a viewfinder, but comes with a mechanical image stabilising system to help consumers get a steadier shot. The camera is ready to go quickly once it's turned on and has a good battery life. It has a massive 10.1MP resolution and a 7x zoom, which should be sufficient for most situations.

3: Ricoh R8 €300

This isn't the smallest compact camera *Consumer Choice* has tested, but the **Choice Buy** Ricoh R8 is still quite flat, and makes a great general purpose camera for everyday use. It has 10MP resolution and 7.1x zoom, which is quite long for this category of compact camera, and should offer consumers plenty of options. The camera gives good colour reproduction, making it great for taking outdoor photos. It has seven scene modes, just

enough to give consumers flexibility, but not too many as to be overly confusing. No memory card is delivered but there is 24MB of internal memory and an integrated mechanical image stabiliser. Another reasonably quick camera, the **Choice Buy** Ricoh R8 takes just 2.4 seconds to turn itself on.

4: Sony Cyber-shot DSC-W300 €300

The **Choice Buy** Sony Cyber-shot DSC-W300 is a small compact camera. And even though it has some manual adjustment functions, it's still more suitable to everyday photography, rather than more demanding photo shooting. It has 13.6MP resolution and 3x zoom. No memory card is delivered but there's 10MB of internal memory that can be topped up using MemoryStick Duo cards. Image quality is good in a number of different conditions. The optical image stabilisation helps reduce blurry photos if your hand shakes. The only disappointment with this camera is the viewfinder, but it's a very quick and versatile camera. This Sony also features 'Smile shutter', see *Smile detection* for more information on how this works.

Buying online

Buying your **Choice Buy** digital camera online may save you more than a few euro this Christmas, but remember to order in plenty of time to avoid delayed deliveries.

	shop price (€)	price online (€)	% saving
Canon Digital Ixus 90 IS	270	224	17
Ricoh R8	300	284	5
Sony Cyber-shot DSC-W300	300	261	13



USING THE TABLE

The more stars the better.

SPECIFICATIONS

Price: Typical retailer's price if you shop around.

Resolution: Effective pixel count, stated in millions of pixels.

Weight: The weight of the camera in grams, with the battery and memory card.

Internal memory: Built-in memory capacity in megabytes.

Memory card type: SD Secure Digital, SDHC Secure Digital High Capacity, MMC multi media card, xD picture card

Shooting modes: number of selectable exposure programs.

Movie zoom: ✓✓ optical zoom; ✓ digital zoom only.

TEST PERFORMANCE

Test results based on automatic mode

Image quality: takes into account resolution of the images and colour reproduction among other things.

Ease of use: how easy the manual is to follow, inserting and removing the memory card and battery, and setting camera modes.

Viewfinder/ monitor: accuracy and quality.

Movie quality: on a TV and on a PC.

TEST PERFORMANCE

SCORE %

image quality (30%)	ease of use (25%)	viewfinder/ monitor (12%)	versatility (12%)	battery life (10%)	flash (8%)	movie quality (3%)	SCORE %
★★★★	★★★★	★★★	★★★★	★★★★★	★★★★	★★★	63
★★★	★★★	★★★	★★★	★★★★★	★★★★	★★	59
★★★	★★★	★★★	★★★	★★★★★	★★★★	★★★	57
★★★	★★★★	★★	★★★★	★★★★★	★★★★	★★	56
★★★	★★★	★★★	★★★★	★★★★★	★★★★	★★★	54
★★★	★★★	★★★	★★★	★★★★	★★★	★★	53
★★★	★★★	★★★	★★★	★★★★★	★★★★	★★	52
★★★	★★★	★★★	★★★	★★★★	★★★★	★★	50
★★★	★★★	★★★	★★★	★★★	★★★	★★	50
★★★	★★★	★★★	★★	★★★★★	★★★	★★	49
★★★	★★★	★★★	★★	★★★	★★	★★	42



The **Choice Buy** Sony DPF-V700 is an excellent quality photo frame.



The **Choice Buy** Philips 7FF2FPAS can copy, move and delete photos.



The **Choice Buy** Kodak Easyshare M820 comes with two different frame covers.



The Digi View V101 was the largest frame tested.

Digital photo frames

A digital photo frame provides an alternative to printing out your digital photos and is a great Christmas gift idea for photo enthusiasts.

So, Santa's bringing the **Choice Buy** digital camera, but what else could go under the Christmas tree? For this issue *Consumer Choice* has also tested digital photo frames and snapshot photo printers (see p469). Both of these give consumers options for enjoying photos taken with that **Choice Buy** digital camera.

Many of us now have digital cameras, but often the photos taken with them remain in a folder somewhere on a computer and never see the light of day. So now even the humble photo frame has been given a digital make over. Using a digital frame offers consumers the ability to enjoy holiday or Christmas snaps, without having to print them all.

And while digital photo frames may be a bit more expensive than your average stocking filler, they are a great idea for photography enthusiasts. *Consumer Choice* tested twelve frames

from leading manufacturers ranging from about €100 up to €250.

How it works

A digital photo frame looks like any other photo frame. However it has an LCD screen which is used to display the photos. This uses similar technology to that used in LCD televisions. Digital photo frames allow consumers to display just one photo, or to use what's called a 'slideshow' feature. When using this feature photos are displayed one by one, usually with an adjustable interval.

Most digital photo frames are seven inches diagonally, but if you prefer to view your photos even bigger a ten inch frame might be perfect.

Some also include a video or music player, but while two of our **Choice Buys** have this feature, the sound quality of the music player wasn't great. Most digital photo frames are

run on mains power, meaning you may need to consider where to place the frame in your home, as it will need to be near a socket.

Overall, the frames tested were low on energy usage but *Consumer Choice* was disappointed to find that few have an off switch. So if you're concerned about energy consumption, remember to plug the frame out at the end of the day.

Transferring images

There are a few ways of transferring images to the frame. The most common way of getting your pics onto the frame is to use a memory card. Each photo frame will have several slots for different types of memory cards. Not all frames are compatible with all cards so you'll have to check before you buy. Consumers can simply remove the memory card from the camera and

AT A GLANCE

Gift ideas.

5 Choice Buys.

choice buys

1: Sony DPF-V700 €200

The **Choice Buy** Sony DPF-V700 gives excellent photo quality, and in particular is very good at displaying black. Available in either black or white, this is also a very straightforward frame to use and especially easy photo navigation. It comes with 512MB internal memory, of which 400MB is useable. This also allows the consumer to save photos onto the frame, as well as being able to use memory cards. The frame can also be used in either landscape or portrait mode, and can be wall-mounted, making it one of the most flexible tested. When hanging on a wall though, it seems to only work properly in landscape mode.

2: Kodak Easyshare M820 €150

The **Choice Buy** Kodak Easyshare M820 comes with two different frame covers and can also be hung on the wall, but only functions in landscape mode. This frame can also play videos and music; however, the music sounded a bit 'trash-can like' according to our testers. It's very quick and easy to navigate through the photos, and the menu is effortless to use. It has 128MB of internal memory, which can be supplemented with two memory card slots. As for image quality our testers found it to be sharp, with good display of white and it has a very good photo function, with simple to use buttons. The one drawback we found is that there is no off button.

3: Philips 7FF2FPAS €93

The **Choice Buy** Philips 7FF2FPAS, as well as displaying photos, allows consumers to copy, move and delete photos. Our testers also found this uncomplicated to do. The menu looks good and is easy to navigate. It also has a detachable stand and can be used in landscape or portrait modes. It has 8MB internal memory. Image quality is fantastic, and while a bit cloudy at the borders, the colours are realistic and there's a good transition between photos. Consumers can see the functions of the buttons on the display, adding to ease of use.

4: Kodak Easyshare M1020 €220

The largest of our **Choice Buys**, the Kodak Easyshare M1020 can be used in landscape or portrait mode and can also be hung on a wall. It comes with two interchangeable frame covers and has 128MB of internal memory. This digital frame offers good colour temperature and excellent colour reproduction for black and white. The colours are bright and luminous. Still image quality is great, but video leaves a little to be desired. It can also be used as a music player, but the sound is a bit 'tinny'. It was also one of only two frames to receive five stars for ease of use, the other being the **Choice Buy** Kodak Easyshare P720 (6).

5: Sony DPF-V900 €250

The **Choice Buy** Sony DPF-V900 can be turned to portrait or landscape, and while it can be hung on a wall, this only seems to work properly in portrait mode. The nine inch photo frame comes in either black or white. It also has 512MB internal memory, 400MB of which is useable, and Sony says it will hold up to 1,000 photos. With the **Choice Buy** Sony DPF-V700 (1) this **Choice Buy** has Auto Touch-Up functions. This allows the consumer to improve images without needing a computer. You can reduce red eye, smooth skin and make exposure and focus corrections.

6: Kodak Easyshare P720 €100

Photo navigation is quick and easy to use on this **Choice Buy** Kodak Easyshare P720. The menus are also uncomplicated and are good looking. It even has two Secure Digital (SD) card slots making it very versatile, but it has no internal memory. It doesn't have the multi-media capabilities of our other two Kodak **Choice Buys** (2, 4) but offers consumers good photo quality and ease of use. And it comes with two different frame covers, so you can change the look to suit your room. It can be wall mounted if you prefer. The image quality is great and photo functions are very good. The buttons are easy to use.

insert it in the frame which then displays the photos.

By using a memory card, consumers can bypass the need for a computer. However, it may add to the expense of buying a digital photo frame if you have to fork out for an extra memory card as well. As the capacity of memory cards is increasing, the prices are falling. A 1GB secure digital (SD) memory card costs from €20.

Some have integrated internal memory, so photos can be stored directly onto the frame. This is achieved by linking the frame and your computer via a USB cable. Alternatively, frames with internal memory can also be connected to a digital camera to transfer photos in the same way. This is a great way of enjoying your digital photos if you want to bypass the need for a computer. The USB cable may or may not be supplied with the frame.

“Overall, the frames tested were low on energy usage but *Consumer Choice* was disappointed to find that few have an off switch.”

THE LENGTHS WE GO TO...

As always, *Consumer Choice* has rigorously tested these frames across a variety of criteria. Obviously picture quality is of the utmost importance, so we investigate luminance, contrast, colour temperature and brightness. Each frame is left running for at least half an hour before testing, giving them time to warm up. We use the same 5MP jpeg (.jpg) image on each frame and use a panel of experts to assess the quality.

A digital photo frame also needs to be easy to use and navigate. To explore the convenience of each frame *Consumer Choice* uses three people, and asks them to fill in a questionnaire. This covers the user instructions, functions such as displaying photos, slideshows and transitioning between photos. We also look at the ability to copy, move or delete photos and the ease of navigating through folders of photos.

Environmental performance of consumer electronics is an ongoing concern, so *Consumer Choice* rated the energy consumption of each photo frame. This was measured with power off, in standby and in playback mode.

Useful contacts

Kodak
tel (01) 407 3054
www.kodak.co.uk

Philips
tel (01) 764 0000
www.philips.ie

Sony
tel (01) 413 1700
www.sony.ie

Buying online

Buying Christmas presents online is a great way to take the stress out of shopping, and it can also save you some money. Just make sure you order in plenty of time to avoid disappointment. Most websites will advertise when they will take their last orders for guaranteed Christmas delivery, but if you are buying from a website outside Ireland, make sure to check that the same date applies to Irish deliveries. As always, online prices include any delivery charges.



	shop price (€)	online price (€)	% saving
Sony DPF-V700	200	168	16
Kodak EASYSHARE M820	150	126	16
Philips 7FF2FPAS	98	92	6
Kodak EASYSHARE M1020	220	168	24
Sony DPF-V900	250	196	22
Kodak EASYSHARE P720	100	90	10



Report by
Jenny Harrow 



Photo navigation is quick and easy to use on this **Choice Buy** Kodak Easyshare P720.

USING THE TABLE

The more stars the better.

SPECIFICATION

Price: Typical retailer's price if you shop around.

Screen size: The diagonal of the visible screen measured in inches.

Memory cards: SD - Secure Digital, SDHC - Secure Digital High Capacity, CF - Compact Flash, MMC - Multi Media Card, MS Memory Stick, xD xD picture card. The number beside each type of card indicates the number of slots, if more than one is available.

TEST PERFORMANCE

Picture quality: Picture quality is determined by combining a viewing test with experts and measurements taken in the lab.

Ease of use: Takes into consideration how good the manual is, general ease of use and photo functions and navigation.

Versatility: Any other features available, as well as types of connections and memory card compatibility.

Energy consumption: How much electricity the frame uses during playback of images and while switched off.

MODEL	SPECIFICATION				TEST PERFORMANCE				SCORE %
	price (€)	screen size (inches)	internal memory (mb)	memory cards	picture quality (55%)	ease of use (25%)	versatility (15%)	energy consumption (5%)	
1 Sony DPF-V700	200	7	512	SD, SDHC, CF, MMC, MS, xD	★★★★	★★★★	★★★	★★★★★	66
2 Kodak EASYSHARE M820	150	8.7	128	SD, SDHC, CF, MMC, MS, xD	★★★	★★★★	★★★★	★★★★★	66
3 Philips 7FF2FPAS	98	6.5	8	SD, SDHC, CF, MMC, MS, xD	★★★	★★★★	★★★★	★★★★★	66
4 Kodak EASYSHARE M1020	220	10.1	128	SD, SDHC, CF, MMC	★★★★	★★★★★	★★★	★★★★★	65
5 Sony DPF-V900	250	8.5	512	SD, SDHC, CF, MMC, MS, xD	★★★★	★★★★	★★★	★★★★★	64
6 Kodak EASYSHARE P720	100	6.9	X	SD (2), SDHC (2), MMC (2), MS, xD	★★★	★★★★★	★★★	★★★★	60
7 Digi View V101	150	10.2	128	SD, SDHC, CF, MMC	★★★	★★★★	★★★	★★★	58
8 Sony DPF-D70	200	7	256	SD, SDHC, CF, MMC, MS, xD	★★★	★★★★	★★★★	★★★★	55
9 Cibox C109D	130	8.9	X	SD, SDHC, MMC	★★★	★★★★	★★	★★★	48
10 Philips 7FF3FPB/W	210	6.9	X	SD, SDHC, CF, MMC	★★	★★★★	★★★	★★★★★	37
11 Polaroid XSU-00770B	56	6.9	X	SD, SDHC, MMC	★★	★★★★	★★★	★★★★★	33
12 Argos 8" digital photo frame	120	8.4	X	SD, CF, MMC	★	★★★	★★★	★★★★	16

The Canon Selphy ES2 was the highest-scoring dye sublimation printer, but didn't reach **Choice Buy** standards.



The **Choice Buy** Epson Picturemate 260 is quite a quick printer.



The **Choice Buy** Epson Picturemate 290 produced great photos.



The HP Photosmart A320 doesn't support memory cards.

Snapshot printers

Could a **Choice Buy** snapshot printer be the perfect present for under the Christmas tree this year?

So we've looked at digital cameras for taking pictures and digital photo frames for displaying them. But what about consumers who still like to print their photos and have a physical copy to hang on the wall or put on their desks? Consumer Choice has, this month, also tested snapshot photo printers for doing just this job.

Snapshot or full size?

Snapshot printers are not very versatile, as they can only really do one thing, print traditional 6x4 inch photos. But because they are designed as dedicated photo printers they can be easier to use for printing snaps than an all-in-one printer. This means

that consumers don't have to fiddle around with complicated settings or mess with different paper sizes.

The printers also have an LCD screen which can be tilted to different positions to reduce glare and make it easier to see. This helps the consumer to choose which images they want to print, and some printers will offer basic editing functions.

Our tests show that snapshot printers give pretty good print quality and are an ideal option for people who want something small and portable to print family snaps, especially if you want to eliminate the need to use a computer for printing.

On the other hand, for the same price consumers can buy a full-sized

inkjet printer which is more versatile and can provide as good a picture quality. See *Consumer Choice*, October 2008, p392 for our review of full-sized and all-in-one printers.

Printing options

Snapshot printers offer three ways to print your photos. Perhaps the easiest way is to use the memory card from the digital camera. Simply slip the memory card into the appropriate slot on the printer and press print. Before buying a photo printer check that it is compatible with the type of memory card used by your digital camera. Only the HP Photosmart A320 (6) doesn't support memory cards.

A second option, and one with

AT A GLANCE

.....
Printing options.

2 **Choice Buys**.

which most consumers may be more familiar, is to connect the printer to a computer using a USB cable. The images to be printed are selected on the computer and sent to the printer in the traditional way. All printers are compatible with Windows Vista and XP and Mac OS X, except the Sony DPP-FP60 (3), which is not compatible with Apple computers.

Consumers should also note that USB cables are not included with the printers, so you should check if you have a spare one lying around the house. It would be very disappointing Christmas morning to open a brand new **Choice Buy** snapshot photo printer and not be able to connect it.

The final option is to connect the digital camera directly to the printer using a PictBridge connection. All the photo printers *Consumer Choice* tested are PictBridge compatible. This means that the camera can be connected directly to the printer without having to use a computer. Consumers can then choose which photos to print, and some printers even allow you to do some basic editing on your snaps.

The Canon printers (1, 2) *Consumer Choice* tested gave the best image quality results using a memory card, with slightly lower quality using the PictBridge, and only satisfactory quality results from a computer. Similarly, the two Epson printers (4, 5) gave excellent image quality results from both memory card and PictBridge but only satisfactory results from a computer.

Conversely, *Consumer Choice* found with the HP printers (6, 7, 8, and 9) that results were either better or equal from a computer.

Other options

All printers also come with optional Bluetooth connectivity, except the Epson Picturemate 290 (4) where it comes as standard. This also allows consumers to connect Bluetooth enabled devices, like mobile phones, to the printer. So all those pics taken with your phone can now be easily printed.

None of the photo printers have either an Ethernet or wifi connection, and so cannot be connected to a home network. Ethernet allows consumers to physically connect gadgets such as a printer to a network using cables, whereas wifi allows the gadget to be connected wirelessly.

All the printers performed well in *Consumer Choice's* rigorous tests.

Inkjet vs. dye sublimation

There are two types of snapshot photo printers which use different technology to print your photos. The first uses inkjet technology similar to traditional printers and the printers use replaceable cartridges. The HP snapshot printers (6, 7, 8 and 9) use a single colour cartridge with cyan, magenta and yellow inks. The Epson snapshots (4 and 5) use a single cartridge that contains cyan, magenta, yellow and black ink. Inkjet printers also tend to be a bit quieter than the alternative dye-sublimation printers.

A dye-sublimation printer, sometimes referred to as a dye-sub printer, employs a printing process that uses heat to transfer dye to the photo paper. The process is usually to lay one colour at a time using a ribbon that has colour panels. Three of the snapshot models *Consumer*

Choice tested were dye-sub types. They provide a fixed number of prints from each pack of supplies, which includes both the paper and the dye-film cartridge. Photos from dye-sublimation printers are touch-dry when they come out of the printer and tend to be slightly more water-resistant than their inkjet equivalent.

Cutting down on costs

The initial purchase price for a printer is just the beginning when it comes to the costs. Ink can be incredibly expensive, especially if you have more than one cartridge to replace so *Consumer Choice* has a few tips for cutting down on ink costs.

Looking at the printers we tested, we saw that it could cost up to €20 to print your holiday or Christmas pictures. It's clear from this that it's important to consider the cost per print before choosing a printer. The initial cost may or may not be higher, but choosing a printer with a lower cost per print will help save money in the long run.

Ink can also be bought in bulk online to cut down on costs, with some online retailers offering discounts for multiple purchases. As always the mantra is 'shop around'.

If you prefer not to shop online, keep an eye out for bundles and deals in your local retailer. Especially at this time of year, retailers bundle ink and paper together to take advantage of the number of photos people take at Christmas. This can mean great savings for the consumer. Make sure however that you need everything in the bundle or else it won't represent great value.

MODEL	SPECIFICATION				TEST PERFORMANCE		
	price (€)	dimensions (cm, hxxwxd)	PictBridge zoom	memory cards	printing (65%) print quality	print speed	ease of use (20%)
DYE SUBLIMATION							
1 Canon Selphy ES2	200	19x21x13	✓	CF, MMC, SD, MS	★★★★	★★★★	★★★★
2 Canon Selphy ES20	170	19x21x13	✓	CF, MMC, SD, MS	★★★★	★★★★	★★★★
3 Sony DPP-FP60	130	8x20x14 ^a	✓	MMC, SD, MS	★★★	★★★★	★★★★
INKJET							
4 Epson Picturemate 290	263	18x23x19	✓	CF, MMC, SD, MS, xD	★★★★	★★★★★	★★★★
5 Epson Picturemate 260	140	15x23x19	✓	CF, MMC, SD, MS, xD	★★★★	★★★★★	★★★★
6 HP Photosmart A320	150	13x23x11	✓	n/a	★★★★	★★★★	★★★★
7 HP Photosmart A526	90	13x23x11	✓	CF, MMC, SD, MS, xD	★★★	★★★★	★★★★
8 HP Photosmart A826	220	28x26x24	✓	CF, MMC, SD, MS, xD	★★★	★★★★	★★★★
9 HP Photosmart A626	150	13x26x12	✓	CF, MMC, SD, MS, xD	★★★	★★★★	★★★★

^a With paper tray on top.

choice buys

4: Epson Picturemate 290 €263

The **Choice Buy** Epson Picturemate 290 produced great photos, especially if printed from a memory card or via a PictBridge connection. Photos printed from a computer were only satisfactory. The printer is also quite quick, with photos printed via PictBridge taking just under a minute, from a memory card 44 seconds and from a computer 40 seconds. Power consumption overall was pretty good, but was quite high when on standby. Noise levels were also acceptable.

It also features a CD burner. This is a nice touch, which allows consumers to back up photos onto a CD directly from their memory card. While Bluetooth connectivity is an option on all the printers tested, this **Choice Buy** printer has the

hardware installed as standard. The LCD viewer can be tilted to allow consumers to get a good look at the photos they are printing, and also to reduce glare.

The printer also has a handle, which makes it very portable, and can run on batteries, meaning you don't need to be near a power source. *Consumer Choice* found that putting the ink cartridges into the printer can be a bit tricky, as they need to be placed in the back of the printer.

5: Epson Picturemate 260 €140

The **Choice Buy** Epson Picturemate 260 is another inkjet model, similar to the **Choice Buy** Epson Picturemate 290 (4). Again, the best results are achieved printing from either a memory card or via PictBridge. Printing from a computer gives only

reasonable results. It's also quite a quick printer, printing photos at just under a minute using a PictBridge connection. It takes a reasonably quick 40 seconds from both memory cards and using a computer or directly from a memory card. Our testers found the printer generally easy to use, but as with our other **Choice Buy** (4), ink cartridges have to be inserted in the back of the device, and this can be a bit awkward. Energy consumption levels are low and this printer makes very little noise.

It has a carrying handle and can run on batteries, which makes it very portable and convenient. *Consumer Choice* found that a full charge of the battery will provide sufficient power to print 102 photos. The LCD viewer can be tilted to give better viewing angles and reduce glare.

Useful contacts

Epson
1800 409132
www.epson.ie

THE LENGTHS WE GO TO...

Snapshot photo printers are tested similarly to ordinary printers, with a few differences. Most snapshot printers offer consumers three ways to print their photos; via a computer, directly from a digital camera using PictBridge or from a memory card inserted into the printer. To assess print quality and print speeds *Consumer Choice* tests each of these three methods of printing, and aggregates the three test results to give a total result. Our panel of experts examines photos of people, houses and test charts from each printer. They check for colour quality, detail and any imperfections.



SCORE %

versatility (10%)	environmental (5%)	ink costs (€)	SCORE %
★★★★★	★★★★★	0.20	65
★★★	★★★★★	0.20	64
★★★	★★★★★	0.17	57
★★★★★	★★★★★	0.17	76
★★★★★	★★★★★	0.17	74
★★★	★★★★★	0.22	68
★★★	★★	0.22	67
★★★★★	★★	0.22	67
★★★★★	★★	0.22	65

USING THE TABLE

The more stars the better.

SPECIFICATIONS

Price: Typical retailer's price if you shop around. The price for models available online only is in italics.

PictBridge: PictBridge allows printing directly from a digital camera.

Memory cards: CF Compact Flash, MMC Multi Media Card, SD Secure Digital, MS Memory Stick, xD xD Picture Card.

TEST PERFORMANCE

Printing: Includes photo quality and printing speeds from a computer, via PictBridge and from a memory card.

Ease of use: Based on the manual

and online help, how easy the printer is to set up and use, and how easy it is to install drivers and other software.

Versatility: Takes into account how many printing options there are and portability.

Environmental: Energy consumption and noise. Most printers use energy even when switched off, so to reduce this waste of energy, *Consumer Choice* suggests that consumers switch the printer off at the mains when not in use.

Ink costs: The cost is for a 4x6 inch photo and includes the cost of photo paper. Ink costs per page are calculated by taking into account how many pages are printed before the cartridges run out.

Report by
Jenny Harrow 

Index 2006-08

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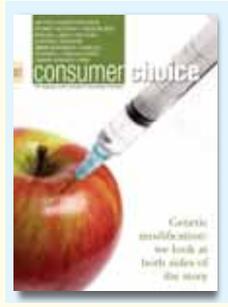


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HD-DVD	08 Apr 156	travel	07 Dec 449	Mad cow disease see BSE		Register (Edit)	06 Jan 2	Parental, leave	06 Apr 156
Headstone, digital	06 Jun 204	Instructions, unclear	06 Jun 204	Magnet,		Treatment Purchase		Park-Magic	07 Aug 316
Health, advertising	07 Apr 124	Interest-only	06 Feb 78	pacemaker danger	07 Feb 76	Fund	06 Feb 58	Parties, problems	06 Aug 320
back, child	06 Aug 285	mortgages	06 Feb 78	warnings	08 Jul 277	NCT, pre-test checks	07 Sep 334	Passenger, RFID	07 May 197
care, overseas	07 Apr 157	Internet see Online		Mail, junk	08 Jun 209	News see Contents pages		PC, repairs	07 Sep 338
complementary		Internet-free day	06 Feb 44	Mail services see Post		News, good	06 Feb 44	smaller	08 Jul 244
regulation	06 Nov 420	Inventions, new	06 Jul 244	Maps, online	06 May 197	Newspapers, online	07 Sep 359	Personal, debt, rising	06 Feb 62
dental	06 Aug 292	Investment, property	07 Apr 133	Market, farmers	08 Apr 125	New Year wishes	06 Jan 5	finance	08 Jan 38
eye	08 Aug 284	scams	07 Sep 356	Marketing,		Nightsaver tariff	08 Apr 129	loans	08 Mar 95
grills	06 Dec 446	Investor,		food, to children	08 Oct 365	Nissan Micra	06 Jul 267	media players	08 Aug 304
	06 Sep 352	compensation	06 Nov 418		08 May 165	Note	08 Jan 28		06 Dec 464
heart	06 Jan 15	iPhone	08 Nov 431	Marriage	08 Oct 400	Qashqai	07 Sep 346		
insurance	07 Sep 328	Irish, travel	07 Jul 253	Maternity leave	06 Apr 156		07 Jul 275	Pesticide	07 Jun 237
	06 Oct 372	Iron supplements	08 Jan 21	Mazda 2	08 Jul 266	X-Trail	07 Sep 347	Pet, insurance	07 Apr 136
online information	06 Jul 276			3	08 Jul 266	Noise, levels, MP3	08 Aug 317	Petrol, pay at pump	08 Nov 404
oral	08 May 180			5	07 Jul 272	Regulations	06 Jun 237	prices	08 Sep 334
screening	08 Nov 410			MX- 5	07 Mar 105	NTD prevention	08 Jul 258		
Service, (Edit)	06 Mar 82				07 Jun 224	NTL, payment (Edit)	07 Mar 82	Peugeot 207	08 Jul 266
accreditation	07 May 180					Nurse, prescriptions	06 Feb 76		
satisfaction	08 Jun 238								

Peugeot, 307	07 Jul 275	TV	08 Oct 397	internet	see Internet	Standing charges	08 Apr 129	free	06 Aug 316
307 CC	07 Jun 226	safety	06 Sep 341	lighting	07 Feb 44	Steamers, electric	06 Sep 354	in Ireland	07 Jul 253
407	06 Mar 106	Property, adverts	07 Mar 84	mugs	08 Mar 84	Steam generators	07 Aug 304	insurance	06 Jun 205
Pharmacy, advice	08 Jun 211	management	07 May 178	product	06 Sep 341		06 Sep 344	online search	06 Apr 156
Pharmacy Bill 2007	07 May 197		06 Apr 136	road	06 Mar 84	Sterols, plant	08 Oct 373	Trends, Google	06 Jul 277
Phones, area code	08 Feb 76	overseas	07 Apr 133	sport	07 Jun 217	Steam irons	07 Aug 304	Tumble dryers	08 Jan 29
cards	06 May 190	professionals	06 Mar 96	summer	06 Jun 216		06 Sep 344		06 Dec 445
cordless	08 Mar 110	Protected geographical indication (PGI)	07 May 196	sun	07 Jun 216	Store swap	07 Mar 84		06 Feb 73
fixed line rates	07 Feb 53	Protection, sun	08 Jun 223	sunbeds	see Sunbeds	Strollers	07 May 184	Tyres, waste	07 Dec 477
hands-free risk	06 Jan 37	PRTB, annual report	07 Mar 117	toy	08 Dec 477	Student finance	08 Sep 325		
handsets	06 Jun 228	Public, service	08 Apr 158	imports	07 Jul 276	Subaru Forester	07 Sep 346	Ultraviolet rays	08 Jun 223
internet	08 Mar 89	Puppy farms	06 Jan 37	magnets	07 Aug 284	Subtitles, cinema	06 May 182	Ultrasounds	07 Jan 5
mobile	08 Nov 428	Pushchairs	08 Apr 146	water	08 Jul 277	Summer camps	07 Jun 238	Unfair, commercial	
	08 Jun 240		07 May 184	Sales, rights	07 Jun 218	Suncream	08 Jun 223	products directive	07 May 168
	07 May 168		06 Mar 112	Salmonella, recall	07 Jan 40	Superfoods	08 Aug 318	prices (Edit)	07 Apr 122
	07 Jan 37			Salt	08 Sep 356	Supermarket survey	06 Sep 328	USB phones	07 Apr 124
	06 Dec 444			in soup	07 Mar 118	Superminis	08 Jul 264	Used, car	08 May 172
	06 Jun 228	Qualification	08 Jun 205	reduction	07 Jul 277	Support, after-sales,	06 Jul 266	Utility prices	07 Jan 8
	06 Jan 38	Quality, sea water	06 Jun 236	Satellite navigation	08 Oct 396	telecoms	06 Feb 45		
	06 Feb 76			Scams, investment	08 Nov 424	cancer	06 Mar 118	Vacuum cleaners	07 May 193
Aldi	06 Feb 76			Schoolbags	08 Feb 65	Surgery, cosmetic	06 Oct 376		06 May 192
bill, sms notice	08 Nov 404			School books	06 Aug 285	Suzuki SX4	07 Sep 347	VAT rates	08 Aug 298
elderly	08 May 188	Radio	08 Apr 158	School meals, free	08 Jul 276	Symbols, hazard	06 Mar 100	Vauxhall	see Opel
handsets	07 Jul 258	RAPEX	08 Jul 244	Screening, health	06 Feb 56			Vented tumble dryers	08 Jan 29
inflight	08 Sep 324	Recall, apple juice	07 Jun 237	Seat Altea	08 Nov 410			Vhi	see Healthcare insurance
repair	07 Mar 85	salmonella	08 Aug 317	Leon	06 Mar 108	Tariff, nightsaver	08 Apr 129	Video game violence	06 May 171
rights	07 Feb 80	Recycling, WEEE	08 Sep 356	Seats, child car	07 Jul 275	Tax,	08 May 169	Vitamin	07 Sep 336
ringtone	06 Nov 404	Redundancy	08 Jul 276	Security,	see Car, child seats	chemical	06 Sep 324	D	07 Jul 277
roaming charges	08 Sep 357	Refuse collection	08 Oct 370	alarms	06 Mar 117	DIRT	06 Apr 142	Vodka	07 Jan 4
	07 Aug 316	Regulation,	08 Feb 61	home	06 Jun 211	Income Guide (all years)	Feb 48	VOIP	06 Sep 324
tariffs	06 Apr 158	complementary		internet	08 May 192	phone, payback	06 Oct 364	Volkswagen, Eos	07 Jun 226
upgrade	07 Jul 260	health	06 Nov 420	professions,	07 Jun 236	relief	08 Nov 414	Golf	07 Jul 275
usage	08 Aug 317	fire alarms	06 May 197	regulation	06 Mar 117	relief, biofuel	06 Sep 356	Passat	06 Nov 426
USB	07 Apr 124	noise	06 Jun 237	Selection boxes	06 Dec 448			Polo	08 Jul 265
Photo, digital frame	08 Dec 466	taxi	06 Sep 333	Service,		Taxes, 'green'	see 'Green' taxes	Touran	07 Mar 105
printers	08 Dec 469	Regulator, Financial	07 Jan 16	contracts	07 Apr 143	Taxi regulation	06 Sep 333	Volume, measures	08 Oct 387
	06 Dec 444	Relief, tax	08 Nov 414	customer	08 Jun 240	Tea	08 Jun 214	Volvo C30	07 Jul 272
	06 Aug 304	Removal, hair	08 Jun 232	(Edit)	07 Jul 242	Telecoms,		S40/V50	06 Nov 424
PIAB (Personal Injuries		Renault, Clio	06 Jul 267	delivery	08 Dec 449	after-sales support	06 Feb 45	VRT	08 May 172
Assessment Board)	07 Dec 317	Grand Scénic	07 Mar 106	dental	08 May 180	Telephone	see Phone		
Pigeons, GPS	06 May 164	Laguna Sport Tourer	08 Jan 28	health	08 Jun 238	Television, digital	06 Mar 84		
Planning permission,		Megane	08 Jan 27	(Edit)	06 Mar 82	Directive	07 Jan 36		
exemption	07 May 196	Megane CC	07 Jul 275	postal	06 Mar 84	flat panel,	06 Jan 32	Wage, minimum	06 Jul 244
Plastic, bags	06 Aug 316	Modus	08 Jan 28	public	08 Apr 158	LCD	08 Nov 432	Warranties, shorter	06 Apr 124
Pollution hotline	06 Aug 317	Renewable heating,		Shopping, Christmas	07 Dec 316	licence	06 Aug 317	Washer-dryers	07 Jan 33
Poison, information	07 Aug 316	grants	06 May 196	online	08 Jul 261	online	08 Sep 324	Washing machines	08 Sep 352
Post	08 Jun 209	Rent, PRTB report	07 Mar 117	Skoda, Fabia	08 Jul 265	plasma	08 Nov 432		08 Apr 151
Christmas dates	08 Dec 477	Repairs, car	07 Mar 85		06 Jul 267	recall	08 Oct 397		07 Aug 308
Postal, charges	06 Jun 218	mobile phone	07 Mar 85	Slovenia, prices	07 Jul 244	widescreen	06 Jan 32	temperature	08 Jun 214
service	06 Mar 84	RFID	06 Aug 302	Small Claims Court	07 Sep 343	Theft, identity	08 Aug 285	Washing powder	07 Aug 311
Potatoes	08 Sep 358	Rice, GM	06 Nov 435		07 Jan 36	Thermos, asbestos	07 Apr 156	Waste, management	
Pregnancy, nutrition	08 Mar 116	Rights, also see all		EU	07 Mar 84	Timeshares	08 Dec 476	competition	06 Jan 36
Prescriptions, nurses	06 Feb 76	outside back covers	07 Mar 120	fee	07 Jul 244	Tissues	07 Aug 292	Water, bottled	07 Apr 140
Press Ombudsman	08 Apr 135	credit card	07 Apr 158	limits	06 Mar 84	Toasters	08 Feb 69	companies	06 Oct 364
Price, cross border	08 Aug 300	privacy, loss of	06 Mar 116	Smart, Forfour	06 Jul 269	Tooth enamel	08 Dec 458	conserving, cistern	08 Oct 397
grocery	07 Sep 356	RTE	08 Apr 158	Smoking, law	06 Nov 436	whitening	06 Nov 422	intake	08 Dec 462
rise (Edit)	08 Jul 242	Rumball, Ronald	06 Sep 327	Smoothie makers	06 Dec 446	Toyota Auris	07 Jul 272	quality	06 Jun 236
ESB	06 Mar 117	Rural transport	07 Jun 236		06 Sep 348	Avensis	08 Jan 26	services bill	07 Jun 237
tea	06 Sep 324	Ryanair, guarantee	07 Sep 356	Snacks	07 May 176	Prius	06 Jun 225	Wedding costs	06 Jul 245
unfair (Edit)	07 Apr 122			Soft drinks	07 May 168	RAV4	07 Sep 345	WEEE,	08 Jul 276
Printers, all in ones	08 Oct 392			Software, open source	08 Nov 438	Verso	07 Mar 106	charges cut	06 Sep 357
photo	06 Dec 444			Solicitors, complaints	06 Nov 413	Yaris	08 Jul 265	Dell	06 Aug 284
	06 Aug 304			Soup, salt levels	07 Jul 277		06 Jun 267	Weight	08 May 175
Privacy see Rights				Soya	07 Feb 78	Toys, Christmas '06	06 Nov 412	What am I to do?	see all
Probiotics	08 Apr 132	Safety		Sport	06 Jun 216	healthy	06 Nov 416	outside back covers	
Products, best (all years)	Dec 444	beef	see BSE	Spread betting, financial	05 Apr 138	inflatable	07 Jul 277	WHO Health Charter	08 Aug 284
instructions	06 Jun 204	bicycle	07 Sep 357	Spring cleaning	08 Apr 160	magnet danger	07 Jul 276	Widescreen TVs	see TVs
lifecycle	06 Nov 437	chicken	06 Apr 157	Spyware, computer	06 Jan 4	safety	08 Dec 477	Wi-Fi in libraries	07 May 196
obsolescence	06 Oct 365	child	06 Mar 116	SSIA, (Edit)	06 Apr 122		07 Jul 276	Wills	07 Jan 22
packaging	07 May 168	clothing	06 Jun 204	also see Savings		imports	07 Aug 284	Wind energy	07 Apr 156
placement	07 Jan 36	cosmetic	08 Dec 480	Standards,		magnets	08 Jul 277	Wine cartons	08 Sep 324
	06 Oct 397	fire	08 Nov 437	beauty school	07 Feb 77	standards	07 Apr 124	Wireless technology	08 Mar 107
recall, biscuits	08 Jan 37	fish	08 Jan 36	hotel	07 Apr 157	Tradespeople	06 Sep 358	Working time	06 Nov 404
cheese	08 Oct 397	food see Food safety	06 Mar 88	toys	07 Apr 124	online directory	06 May 197		
cosmetics	08 Dec 476	Halloween	06 Oct 400			Train passenger rights	08 Feb 55		
laptop	08 Oct 397	holiday	07 Jun 217			Trans fats	07 Mar 88		
meat	08 Sep 356					Travel,			
mugs, Starbucks	08 Mar 84					flight, charges	06 Jan 22		
								Yoga	08 Jul 255
								Yoghurt	07 Jan 4

Consumer currents



Cosmetic cases

A couple of different items of cosmetic-related news have crossed the *Currents* desk recently.

Internationally, we were pleased to hear of a victory by our Danish counterpart *Taenk* against German cosmetics company Wala, best known in Ireland for its exclusive Dr Hauschka brand. Lab tests reported by *Taenk* and carried out by testing group Eurofins had discovered the presence of the pesticide methidathione in one of Dr Hauschka's most popular moisturisers, the Rose Cream. The cream is marketed as and widely understood as organic in Denmark and thus should not have contained any pesticides. Wala tried to silence the consumer voice by filing a lawsuit against *Taenk* after the story featured in spring 2008. Although the company produced several of their own lab tests showing no pesticides in the rose cream, the Danish High Court ruled in October 2008 that company-financed tests could not be directly compared with the independent test from Eurofins and found in favour of the consumer watchdogs.

Closer to home, three cosmetic products have recently been recalled from the Irish market for containing chemicals prohibited by EU law. 'Clear N Smooth Skin Toning Cream with Vitamin E and Sunscreen' (4oz tub), and 'Peau Claire Lightening Body Oil' (125ml tub) have both been removed as a precautionary measure, as information on the labels states that both products contain hydroquinone, a bleaching agent that is both toxic and carcinogenic to the skin. In addition, 'Real Cosmetic for Young Ladies' nail polish, a product aimed at children, has been withdrawn because it contains levels of dibutyl phthalate. If you have any of these products, you should stop using it immediately and contact the Medicines Unit at the Department of Health and Children switchboard on (01) 635 4000.

Timeshare

At one point, timeshares were all the rage, and many consumers were keen to buy a share in a holiday home in the sun that they could use for a certain amount of time each year. Problems were common, however, and horror stories put many Irish consumers off the idea. However, timeshares haven't gone away, and a new EU directive hopes to boost consumer confidence, eliminate rogue traders and revitalise the industry, which is currently responsible for more than 40,000 jobs across the EU.

So, what do the new rules mean for you? Consumers already had basic rights with regard to clear information, the right to withdraw and change their mind, and a ban on deposits being taken during the 'cooling off' period. However, new products such as cruise boats, caravans or canal boats were not covered, and neither were contracts that lasted for less than three years. The new directive extends the scope of the 1994 EU Timeshare Directive to cover discount holiday clubs, and 'timeshare-like' holidays on cruise boats, canal boats and caravans, as well as increasing consumer protection when buying, reselling or exchanging timeshare holidays.

Consumer Commissioner Meglena Kuneva said: "I warmly welcome Parliament's support for this Directive, which will allow consumers real peace of mind when they sign up for their dream holiday deal. The new rules will ensure that the best possible protection is in place for consumers in the modern holiday market, and that rogue traders will no longer be able to exploit loopholes in the law."



Currents by
Margaret Brady 

Shut down shops

Environmental health officers (EHOs) from the Food Safety Authority of Ireland served closure orders on three businesses during October because of concerns about food safety. The affected stores were Lidl at Blakestown Way in Blanchardstown, the Abanella Food Co-Op grocery at Market Square in Longford and the Spiceland butcher shop on Richmond Street South in Dublin.

Closure orders are served by the FSAI if it believes there may be a grave and immediate danger to public health at or in the premises.

Commenting on these latest closure orders, Dr John O'Brien, Chief Executive of the FSAI, stated that food businesses need to be more meticulous when it comes to compliance with food safety legislation, so that consumers are confident that the food they are eating is safe and that industry is demonstrating best practice at all levels.

As Irish consumers plan their Christmas shopping, this shows the importance of shopping around - and not only for a good price! Be aware of hygiene concerns as you shop, and if you have doubts, exercise your consumer choice and spend your money elsewhere.



Last post for Christmas!

It's that time of year again, and all over the country Christmas cards are waiting to be written. Remember, if you want your letters and gifts to arrive safely, double-check the address and make sure you've paid the correct postage for the weight of the package. Don't forget to include a return address and, if you're sending gifts outside Europe, a customs declaration is vital.

Finally, for those in the habit of leaving things till the last possible minute, we decided to check the final posting dates for you. As always, the farther your cards have to travel, the sooner you need to send them off.

The crucial dates are:

• Ireland	19 Dec
• Northern Ireland	19 Dec
• Britain	18 Dec
• Europe	18 Dec
• USA / Canada	8 Dec
• Australia / New Zealand	8 Dec
• Central / South America	5 Dec
• Hong Kong	5 Dec
• India / Philippines	5 Dec
• Israel	5 Dec
• Rest of World	5 Dec
• North Pole	Special delivery!

You'd better watch out...

Be careful what you ask Santa for, warn BEUC, the European Consumer Organisation and ANEC, the European Consumer Voice in Standardisation, following the European Parliament vote on the Toy Safety Directive in November 2008. While there were some improvements on the original Commission proposal, toy safety is still by no means a given.

On the positive side, six of the most toxic heavy metals - lead, cadmium, arsenic, chromium VI, organic tin and mercury - will no longer be allowed in toys. Toys in food products will also be safer - toys may no longer be firmly attached to food products, while other toys in food products must now be put in separate low-risk packaging, and must bear the warning "toy inside - adult supervision recommended".

Finally, warnings which alert consumers to the risks posed by a toy and advise on its safe use will have to be more visible and easier to

understand.

Unfortunately, some important safety issues have still not been adequately addressed. For example, the use of dangerous substances is not sufficiently restricted, and too many allergenic fragrances are still allowed in toys. Consumer representatives are also disappointed at the failure to introduce a requirement for obligatory independent third-party testing of specific categories of toys such as those for children under three years, those known to have caused many accidents in the past (such as magnets) and toys for which all risks cannot be eliminated (e.g. those which heat up).

Stephen Russell, ANEC Secretary General, commented: "It is a particular disappointment that IMCO has not chosen to ban all allergenic fragrances. It makes no sense for such chemicals to be used in toys that a young child can cuddle through the night, every night".





Car hire

Whether you're a tourist or a domestic consumer, we take our annual look at car hire in Ireland and give you a few tips.

Hiring a car – usually the preserve of tourists visiting our shores – may see more domestic clients if consumers decide to forgo car ownership in order to save money. Alternatively, maybe you'd like to temporarily upgrade to a luxury model for that tour of Ireland. Whatever the reason, make sure you park yourself a good deal.

Reserving your car

Online quotations are available from all of the hire companies in our survey so pricing and reserving a car is easy. Most of the companies will have a wide variety of models to suit your needs – from economy cars such as Fiat Puntos and VW Polos to the more luxurious designs of BMWs and Mercedes. We found that had we been hiring for the purposes of moving a large item such as a piano,

there would have been little in the way of large vans or removal vehicles available. However, there was a good selection of SUVs and people carriers to choose from. Automatic cars are generally more expensive to hire than manual drives.

Deciding model and engine size is only the beginning of the hiring process. You also need to check the small print of the company's terms and conditions, as the cost of the rental can change depending on your requirements, and on what's included in the base price. Familiarise yourself with the company policy on cancellation procedures (including late collection fees) and insurance terms in case of accident.

All the hire companies operate a Collision Damage Waiver (CDW) policy on their rentals, which limits the liability

for the cost of any crashes or accidents. However, these policies operate with an excess, so you will have to pay a certain amount yourself depending on the excess level and the nature of the damage. Expect the more expensive cars to come with a higher excess. For example, if you rent an economy car with Thrifty you are liable for the first €900 of any damage incurred. However, if you rent one of their high-end models, this excess doubles to €1,800. Most hire companies will offer to reduce the CDW excess for an additional premium.

Prices may also be affected by the age of the driver. Generally speaking, to rent a car in Ireland you must be aged between 25 and 75. Some companies will rent to younger drivers for an increased daily rate, and drivers aged over 69 will also often be charged more.

AT A GLANCE

Reserving your car.

Seasonal variations.

TABLE 1: CAR HIRE COSTS FROM DUBLIN AIRPORT ¹

Company	Economy	w/end (€)	week (€)	Intermediate	w/end (€)	week (€)	High end	w/end (€)	week (€)	Unlimited mileage	Breakdown assistance	Child booster seat (€)
Atlas	VW Polo	42	84	Toyota Corolla Auto	112	225	BMW 5 Series Auto	290	580	✓	✓	6.81 ³
Avis	Opel Corsa	49	111	Opel Astra	56	238	Volvo V70 Estate	261	590	✓	✓	15 ²
Budget	Ford Fiesta	35	75	Toyota Avensis Auto	285	570	Mercedes Auto	299	599	✓	✓	45.40 ²
County	Toyota Yaris	85	158	Opel Astra	101	193	Renault Grand Scenic	400	851	✓	✓	10 ⁴
Enterprise Rent-a-Car	Mini Automatic	68	122	Ford Focus	93	180	Full Size MPV	237	518	✓	✓	n/a
Hertz	VW Fox	62	117	Ford Focus	71	139	Alfa Romeo	102	215	✓	✓	15 ²
Malone	VW Polo	34	80	Ford Focus	37	87	Mercedes C Series Auto	200	471	✓	✓	6.81 ³
National	Fiat Punto	73	134	Toyota Avensis	107	197	Saab Auto	351	677	✓	✓	49 ²
Thrifty	VW Polo	36	84	Ford Focus	39	92	Mercedes C Series Auto	212	496	✓	✓	6.81 ³

Notes: ¹ Prices rounded to the nearest euro. Correct as at 12/9/08. Prices are intended to be a guide as quotes change from day to day. ² Per rental. ³ Per day up to a maximum charge of €47.67. ⁴ €10 per day for rentals up to three days, €5 per day for rentals of four days or more. Deposit of €100 required.

“The average increase in the cost of renting a car over the Christmas period in Dublin is 176%.”

If you are travelling with young children and will need child booster seats, these will also cost extra. Here, Avis was cheapest, costing €15 per rental. Avoid Enterprise Rent-a-Car, which does not provide them.

Collecting and returning

It is important to do a series of checks on the car when you collect it, to avoid any disagreement or difficulty later. Make sure the tyres are inflated and in a durable condition. Ensure that all the lights are working properly (including brake lights, reverse lights and fog lights) as well as the front and back indicators. Your spare tyre should be fitted and inflated and there should be a carjack and wrench in case of puncture. Inspect the body (and undercarriage) of the car for scuffs, scratches, marks, or dents and check the windscreen for cracks. When you return the car, agree the vehicle's condition with the agent. Consider taking photos if there is no-one available, or if you are dropping the car off without meeting a company rep. And, of course follow the company's fuel policy – you may be required to return the car with a full tank of petrol, or else be charged the refuelling cost.

Survey results

We surveyed ten car hire companies for weekend and weekly rentals of their

economy, intermediate and high-end vehicles. A straight comparison is difficult because not all models are available across all providers and rental companies may classify different models differently. For weekend rental (2 days – Saturday and Sunday) of an economy car Malone Car Rental did well, costing €34.03. For a weekly economy rental, Budget Car Rental was cheapest at €75.00. For an intermediate model, Malone Car Rental was again competitive across weekend and weekly rates, charging €37.21 and €79.80 respectively for a Ford Focus.

Seasonal variations

In keeping with tradition, *Consumer Choice* again highlights some of the extreme pricing practices of car hire companies over the festive season. For several years now we have published details of how car rental rates rocket for Christmas consumers. Avis, Hertz, Budget and to a lesser extent Argus are all guilty of exploiting the Christmas car rental market in Ireland.

The average increase in the cost of renting a car over the Christmas period in Dublin is 176%. In and of itself this is extreme, but it is particularly noteworthy given the fact that these companies seem to reserve these exorbitant price hikes for their Irish consumers.

Consumer Choice found that the same companies, renting the same class of car

TABLE 2: SEASONAL PRICE HIKES ¹

	Avis	Hertz	Budget	Argus
DUBLIN AIRPORT				
5 Dec 2008 - 18 Dec 2008	248	195	158 ²	187
23 Dec 2008 - 5 Jan 2009	705	624	574	252
€ increase	427	429	416	65
% increase	184	220	263	35
BELFAST AIRPORT				
5 Dec 2008 - 18 Dec 2008	322	243	230	244
23 Dec 2008 - 5 Jan 2009	293	358	360	342
€ increase	-29	115	130	98
% increase	-9	47	57	40
PARIS CDG AIRPORT				
5 Dec 2008 - 18 Dec 2008	359	371	324	338
23 Dec 2008 - 5 Jan 2009	359	371	394	354
€ increase	0	0	70	16
% increase	0	0	22	5

Notes: ¹ Prices based on the cheapest car in the fleet (regardless of size, model, etc.) Figures rounded to the nearest euro. ² Price was calculated based on hire dates of 22 November 2008 to 5 December 2008 as the company's Christmas rates increase earlier than the other providers.

over the same periods in other European jurisdictions don't impose the same excessive Christmas rates. The average price increase for Charles De Gaulle Airport rentals is 7%, while closer to home, Belfast Airport car rental prices rise by 34%.

It has to be said that this kind of differential doesn't encourage car-renting tourists to enter the island of Ireland via Dublin airport this Christmas. Similarly, Irish people returning home for the holidays could well save money by driving the last leg of their journey from Belfast rather than Dublin. A strange situation indeed.

Useful contacts

Car Rental Council of Ireland
5 Upper Pembroke Street
Dublin 2
tel (01) 676 1690
fax (01) 661 9213
www.carrentalcouncil.ie

Report by
Mark Channing 



What am I to do?

The festive season has arrived and families are gathering for holiday meals - we offer a few food safety reminders.

Useful contacts

Food Safety Authority of Ireland

Abbey Court
Lower Abbey Street
Dublin 1
tel (01) 817 1300
fax (01) 817 1301
email info@fsai.ie
www.fsai.ie

safefood

Block B, Abbey Court,
Lower Abbey Street
Dublin 1
1850 404 567
tel (01) 448 0600
fax (01) 448 0699
www.safefoodonline.ie

Report by

Margaret Brady 

Frosty reception

This year I'm well prepared - our Christmas turkey is already sitting in the freezer. When should I start to think about defrosting it?

In order to avoid mishaps, it's crucial to ensure that your turkey is thoroughly defrosted before being cooked for the Christmas table.

The safest way to defrost a turkey is on the bottom shelf of the fridge, if you have space for it. Remove all packaging, put it in a large dish and cover it, making sure it can't drip on anything else. You'll need to empty the dish regularly as the bird thaws to stop the liquids overflowing and spreading bacteria. Always wash your hands after handling raw turkey.

If you're defrosting your turkey in the fridge, you should allow at least 10-12 hours defrosting for every kg weight, so for example, three days for a 5-6kg turkey. Defrosting times are shorter outside the fridge - in an unheated room (below 17.5°), you should allow 3-4 hours per kg and at room temperature, about 2 hours per kg. Once your turkey is fully defrosted (check with a fork!), either remove it to the fridge or cook it immediately.

Well stocked!

We always have a lot of visitors over the holidays, and the fridge will be stuffed to bursting. Any tips for keeping it all in order?

While it's tempting to fill up the fridge in preparation for a full house, this isn't best practice from a food safety perspective. When the fridge is too full, the air can't circulate and the temperature may not stay as cold as it needs to in order to keep food fresh.

Before you do a big grocery shop, clean out the fridge and remove everything that doesn't need to be in there, disposing of everything past its use-by date. Apart from the hygiene benefits, this will create some empty space. Most drinks (apart from milk and fresh juice) can be stored outside the fridge and just chilled shortly before drinking.

You can use a fridge thermometer to make sure your fridge does its job properly and stays below 4°C.

Remember that raw and cooked foods should always be kept separate in the fridge, and raw meat, fish and unwashed vegetables should not be allowed to come into contact with other foods.

Living with leftovers

There are always so many leftovers after Christmas dinner - how safe are they to eat, and for how long?

Leftovers are a staple in many houses on the days after Christmas, when busy cooks have hung up their aprons and settled down to relax. Once you follow a few simple rules, they're perfectly safe.

Leftovers can be transferred to the fridge when cooled. Shallow containers and smaller quantities are best, because food that takes too long to cool can spread bacteria even after refrigeration.

Leftovers should be kept apart from raw food in the fridge, and once safely stored, can be kept for up to three days. Anything not eaten by this time should be discarded.

Leftovers can be safely reheated only once, so only take what you need! If you are reheating leftover food, make sure it's piping hot, as bacteria will grow and spread quickly in lukewarm food. Remember that cooked food that has been defrosted must not be refrozen.