

STUDENT FINANCE • EFLOW  
COSMETICS A-Z • PETROL PRICES  
FOOD COLOURINGS • LIFE ASSURANCE  
POTATOES • BUYING A COMPUTER  
**TESTS:** ENERGY SAVING LIGHT BULBS  
DVD RECORDERS • WASHING MACHINES

# consumer choice

The Magazine of the Consumers' Association of Ireland

SEPTEMBER  
2008

Shining  
some light  
on energy  
saving bulbs



IRELAND'S ONLY INDEPENDENT  
PRODUCT TESTS

The Council is the policy-making body of CAI. Members are elected from within CAI's membership at the Annual General Meeting. The current members are:

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

## Editorial & Contents

# September 2008

### Your Invitation

Thursday, 30 October 2008 at 1.00pm sharp  
Mansion House  
Dawson Street  
Dublin 2

### Annual General Meeting Agenda

Minutes of meeting of 1 November 2007  
Matters arising  
Results of Council Election  
Treasurer's Report and  
Appointment of Auditors  
Chief Executive's Report  
Chairperson's Address  
Any Other Business

### Extraordinary General Meeting Agenda

Changes to Memorandum and Articles of Association  
Close of Meeting

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### 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.

### CONSUMER CHOICE

*Consumer Choice* is published monthly by the Consumers' Association of Ireland (CAI) Limited, a wholly independent, non-government, non-profit making body. CAI was founded in 1966 to protect and promote the interests of the consumers of goods and services, and to enhance the quality of life for consumers. CAI is registered with charitable status: CHY 8559.

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## COMING SOON

### *Some of the reports we plan for you:*

- Affordable housing
- Bread
- Breakfast cereals
- Chickens and eggs
- Credit unions
- Digital cameras
- Driving test costs
- eBooks
- Low-calorie options
- Meat origin
- Overdrafts
- Printers and all-in-ones
- Rechargeable batteries
- Redundancy
- Sat-nav systems
- Tax relief
- Tooth enamel
- TVs
- Understanding shares

### INDEX

Indexes are printed in the April, July, October and December issues of **Consumer Choice**. Turn to p299 in the July issue for the complete index of reports from January to June 2008.


## Screen saver

The ability to purchase or renew your TV licence online has been long awaited, and is certainly one of the more welcome and better initiatives from An Post.

When you consider that just over one million consumers purchased licenses in 2007, any initiative that would benefit the time-poor amongst that number is a welcome intervention. The question is, will we get a reduction from the Minister for saving An Post time and money, as we use our own time and energy? The answer to that you already know!  
See [www.tvlicence.ie](http://www.tvlicence.ie) for details.

## Ryanair - Belt Up!

Like Ryanair, Qantas Airlines has now announced its intention to allow passengers to use mobile phones, Blackberrys and laptops to access the internet in-flight as well as send texts when travelling on a number of its domestic flights. The capability to make phone calls already exists but has not been activated. This is, by far, a better and more measured passenger-friendly approach than that of Ryanair. Significantly too, Qantas will provide the service for free. Now that is progress, with competition thrown in for good measure.

News by  
Dermott Jewell 



## All - well almost definitely nearly!

The Advertising Standards Authority for Ireland (ASAI) recently upheld a complaint against Tesco for the misleading manner in which it advertised a sale on children's clothing. The point of sale material referred to in the complaint offered '30% off all Kidswear'. The word 'off' was asterisked and the bottom of the card was also asterisked and said 'Excludes underwear, socks and nightwear'. The ASAI Complaints Committee considered the content of the complaints and Tesco's response. Having viewed the relevant material, the asterisked offer and the exclusions applied, the Committee reminded Tesco that it was not acceptable to publish offers which suggest that 'all' is included in a promotion while providing for exclusions in the small print. We knew that! You would think Tesco would have known it too?

## FSAI Quality

It is important that we applaud the Food Safety Authority of Ireland (FSAI) and its excellent work on behalf of Irish consumers and international food safety. The excellence of that work was recently honoured by the World Health Organisation (WHO) through its presentation to the FSAI of the WHO Food Safety Award in recognition of the international contributions it has made to promote food safety in the global economy. The FSAI is just the second organisation to receive this award.

### DE-VINE - A NEW SPRAY FROM BORED-OH.

I read in *Choice*, the magazine of our Australian colleagues, that a French winemaker has taken a very unique packaging initiative by launching wine in 250 ml cartons. These would mimic small juice cartons but with the intention of attracting young workers who might opt for a carton of wine to compliment their lunchtime sandwich or baguette. The carton comes with a straw with four holes which is designed to spray the wine into the mouth - mimicking the sensation on the palate of drinking from a glass. OK.

## Or - put another way...

Consumer Reports magazine reproduced this simply put and delightful piece of advice from a confectionary product label: Over-optimism modest chocolate and a soft marshmallow lead you in elegant tea time. Quite so.



## Student finance

Going to college is about more than getting an education. It's where many young people learn their first financial lessons too.

Having done the hard part and secured a college place, new students must now grapple with the reality of a new life, new friends, new learning and often a new home. We take a look at what is financially involved in the process, from claiming tax relief on fees to getting the grant and the different student bank accounts on offer.

There is no doubt that going to college is an expensive business. Food, utility

bills and transport are all ongoing expenses that need to be met as well as college costs themselves such as books and student services charges. If attending third-level education involves leaving home, then accommodation costs also need to be thrown into the mix. A survey by Dublin City University shows the average monthly cost of a student living away from home to be €934. This survey was done for the 2006/2007 academic

year so with energy costs soaring as well as increasing general inflation it's safe to assume that the actual figure for the forthcoming year will be well over €1,000 a month. That's not to say it's not worth it. Spending money on education is probably one of the most profitable investments that can be made; one which will pay for itself many times over and in many different ways. Plus, in Ireland university tuition fees are free.

### AT A GLANCE

Fees and tax relief.

The grant.

Student banking.

## Useful contacts

### Department of Education and Science

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tel (01) 889 6400  
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### South West Region

1890 222 425

### East & South East Region

1890 444 425

### Dublin Region

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[www.revenue.ie](http://www.revenue.ie)

### Department of Social Welfare

BTEA Enquiries  
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tel (01) 704 3000  
[www.welfare.ie](http://www.welfare.ie)

### Pobail / Department of Community, Rural and Gaeltacht Affairs

43-49 Mespil Road  
Dublin 4  
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email [eolas@pobail.ie](mailto:eolas@pobail.ie)  
[www.pobail.ie](http://www.pobail.ie)

### Union of Students of Ireland

3-4 St. Agnes Road  
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Dublin 12  
tel (01) 709 9300  
email [enquiries@usi.ie](mailto:enquiries@usi.ie)  
[www.usi.ie](http://www.usi.ie)

### Useful websites

[www.studentfinance.ie](http://www.studentfinance.ie)

[www.studenttravelcard.ie](http://www.studenttravelcard.ie)

Report by  
**Mark Channing** 

## Fees and tax-relief

Under the 'Free Fees Initiative' the Exchequer agrees to meet the tuition fees of eligible students who are attending approved third level courses. Approved courses must be full-time undergraduate programs of at least two years in duration, which are held in publicly funded universities, institutes of technology, colleges of education, the National College of Ireland, and a number of religious institutions. Fees will be paid for EU nationals who have been ordinarily resident in the EU for three of the preceding five years prior to commencing the course. Free fees are not payable for students taking a second undergraduate degree, repeat students or those who have previously availed of the initiative for a degree course they failed to complete. Fees that are paid for students taking degree programs in private colleges are also not covered by the initiative.

Where fees are paid they may be eligible for tax relief under the Tax Relief on Tuition Fees Scheme. The scheme applies to higher education programs but does not apply to Post-Leaving Certificate (PLC) courses. To qualify for the relief, the fees paid must be for a course and college that is approved by the Revenue. A full list is available from the Revenue Forms and Leaflets service. This list is updated for the current tax year after July 1st and includes full and part-time courses from both public and private institutions as well as distance education courses such as those from the Open University. The relief is calculated at the standard rate of tax and is allowable per course, per academic year. The maximum tuition rate at which the relief can be claimed is €5,000. Relief is not available for any part of the tuition fees which are paid for by grants and scholarships nor can administration or examination fees be claimed for.

Claiming is straightforward and can be done either on the individual's tax return at the end of the tax year or during the tax year when the fees have been paid. Simply fill in the form which is available from the Revenue's website and return it along a receipt from the college indicating the course details and what fees have been paid.

## The grant

In addition to the Free Fees Initiative higher education grants are also available to help cover maintenance costs of students who meet the

TABLE 1: RECKONABLE INCOME FOR 2008/2009

Number of dependent children	Full maintenance (€)	Part maintenance 75% (€)	Part maintenance 50% (€)	Part maintenance 25% (€)
Less than 4	39,760	42,235	44,720	47,205
4-7	43,680	46,415	49,145	51,880
8 or more	47,430	50,400	53,360	56,320

TABLE 2: LEVELS OF MAINTENANCE FOR 2008<sup>1</sup>

	Non-adjacent rate (€)	Adjacent rate (€)
Full maintenance	3,420	1,370
Part maintenance 75%	2,565	1,030
Part maintenance 50%	1,710	685
Part maintenance 25%	855	345

<sup>1</sup> Grant amounts for 2009 are due to be announced in the December budget.

qualifying criteria. The grants system is administered under four main schemes:

- **The Higher Education Grants Scheme (HEG Scheme)** applies to full time undergraduate courses not less than two years in duration taken in a university or institute of technology. It also covers approved full time postgraduate courses of at least one year.
- **The Vocational Education Committee's Scholarship Scheme (VEC Scheme)** applies to students who hold a National Certificate or National Diploma and are progressing to approved degree courses in third level institutions.
- **The Third Level Maintenance Grant Scheme for Trainees (TLT Scheme)** covers two year National Certificate and three year National Diploma courses taken in the institutes of technology.

- **The Maintenance Grants Scheme for Students attending European Social Fund-Aided Post Leaving Certificate Courses (PLC Scheme)** applies to students taking Post Leaving Certificate Courses of at least one year in duration and run in an approved PLC centre.

Students entering courses for the first time are eligible for the grant provided they meet criteria determined by age, residence, nationality and a means test. Meeting the means test requirements for the maintenance grant involves assessing the reckonable income of the candidate's parents' (or in the case of a mature independent candidate, the candidate's own income). Reckonable income for a grant application for the academic year 2008/2009 is based on the tax year ended 31st December 2007 and takes into account the number of dependent ▶▶

## FIVE FINANCIAL TIPS FOR STUDENTS

- **Pass your exams.** It might seem like stating the obvious, but there is probably no more important a strategy for minimising the financial burden of going to college. Failing a year, while not the end of the world, could spell monetary disaster. Fees are not paid by the Free Fees Initiative for repeat students nor are they eligible for a maintenance grant. What's more, a further year's living expenses will need to be met.
- **Avail of student discounts.** From barbers to buses there are endless discount schemes available to students. Many establishments such as cinemas, clothing retailers and music stores will carry discounts for college-goers. The Student Travelcard is Ireland's leading student discount card. It costs €12 and offers discounts of up to 40% on Irish Rail, Dart, Dublin Bus and LUAS as well as over 200 discounts nationwide on showing the card to participating retailers.
- **Choose the best student account.** Many banks offer incentives as a way to entice you to open up an account with them. It could be free vouchers or a funky credit card. Try and ignore these inducements and concentrate on the important details such as student loan interest rates, credit card limits and overdraft amounts. (See *Student Banking* for more details)
- **Learn to cook (and shop for less).** Cooking food at home instead of eating out is a great way to save money. Not only is it cheaper, it is invariably the healthier option as well as being enjoyable. For your food, shop in discount supermarkets such as Aldi and Lidl where you can pick up groceries for less.
- **Buy your books second hand.** Don't pay huge amounts of money for new text books. Most colleges will have second hand book sales and notice boards where used books are advertised for a fraction of the price. Better still, use library editions and photocopy only the parts you need.

## STUDENT BANKING

Most students starting off at college not only have to grapple with a new environment, new people and a new way of learning but they will also bank in a way that they have never done before. Credit cards, overdrafts and loans are just some of the services banks now offer. In fact, there is increasing competition in the student banking sector with the various providers offering favourable rates over their regular customers, as well as lining their student offers with enticements designed to attract new business. In the longer term it makes sense for banks to garner as many new customers this way as they can as the poor student will often become a successful professional – a profitable customer when the time comes for mortgages and other large transactions.

All of the student offerings are free of account maintenance charges. AIB's Student Plus pays 0.025% on credit balances. For their student credit card the credit limit is €600 charged at an interest rate of 3.9% for 12 months. After this time the interest rate reverts to the bank's standard rate of 15.05%. Overdraft limits are €1,500 and the usual facility fee of €25.39 is waived. For student loans the rate is 10.33% which is 1.5% less than the regular rate. First year third level students who open a student account with AIB will receive a €50 cash bonus provided that they complete two SMS top-up transactions and use their account five other times. As a further incentive, AIB gives its new student customers the Student Travelcard which can be used for discounts and is worth €12.

The Bank of Ireland Student Bank Account credit card comes with a credit limit of €450 for first and second year students rising to €850 thereafter. Overdraft limits are assessed on an individual basis. Bank of Ireland will pay half the cost of the Student Travelcard worth €6. Also available is a travel loan at 0% for 9 months on amounts up to €2,000. As a further incentive, students who open or upgrade to a

new student account will receive a free return flight to Europe and if they use their account ten times each month between November and January, they will receive a free return flight to the USA.

The Freedom Account from National Irish Bank offers student loans at attractive rates and remains available to account holders after their graduation up to an age of 27.

The Ulster Bank Student account credit card has a limit of €450 and an introductory rate of 0% interest for the first 9 months. Overdrafts for first year students can be up to a maximum of €1,750 rising to €2,800 by year 5. As an incentive to choose its package, Ulster Bank will deposit €100 in their student accounts provided the account remains open and is used 3 times per month. The bank also offers account holders discounts from 3 Mobile, GameStop, Carphone Warehouse and BT2.

Unlike their competitors, PTSB do not offer a credit card with their Student Current Accounts. Instead they have the facility to purchase 3V vouchers which can be used for online, mail and phone purchases where the VISA platform is accepted. It is possible to personalise ATM cards with PTSB who will also issue text alerts to account holders when funds are down to the last €100.

Students need to be careful when deciding who to bank with when they start college. It's easy to be bamboozled by all the different accounts and the various 'sweeteners' they offer. It's usually a good idea to look beyond the add-ons and concentrate on the underlying features of the account such as the limits on credit cards and overdrafts as well as the interest rates. Also, students shouldn't be persuaded to bank with a certain provider simply because there may be a branch on campus as this doesn't mean their product is the most suitable. In short, it pays to study the small print of student banking deals.

## STUDENT BANK ACCOUNT COMPARISON

	AIB Student Plus Account	Bank of Ireland Student Account	NIB Freedom Account	Ulster Bank Student Account	PTSB Student Account
<b>ACCOUNT FEES <sup>1</sup></b>					
Maintenance fees (€)	0	0	0	0	0
Transaction fees (€)	0	0	0	0	0
<b>CREDIT BALANCE INTEREST</b>					
APR %	0.025	0	3.25	0.01	0
<b>STUDENT CREDIT CARDS</b>					
Credit limit (€)	600	400 <sup>3</sup>	Assessed individually	450	n/a
Introductory APR % on purchases	3.9 for 12 months	0 for 6 months	0 for 5 months	0 for 9 months	n/a
Standard APR % on purchases	15.9	15.5	10.5	17.9	n/a
Cash advance fee	1.5% min €1.90	1.5% min €2.54	n/a	1.5% min €2.54	n/a
APR % on cash withdrawals	22.9	18.7	10.5	22.9	n/a
<b>STUDENT OVERDRAFTS</b>					
Facility fee	0	0	0	0	0
Overdraft limit (€)	1,500 <sup>2</sup>	Assessed individually	5,000	1,750 <sup>4</sup>	500
Overdraft interest APR%	13.87	11.4	8	0	14.2
Unpaid item fee (€)	10	12.70	0	12.70	4.44
Over credit limit fee (€)	5.15	0	0	4.44	0
<b>STUDENT LOANS</b>					
APR %	10.6	11.4	9.65	10.3	12.5 <sup>5</sup>
<b>FOREIGN EXCHANGE</b>					
Commission charges (€)	0	0	0	0	0

Information correct as at 25 July 2008. n/a: not applicable or not available. <sup>1</sup> Does not include government charges.

<sup>2</sup> 0% interest up to this amount. <sup>3</sup> €850 after 2nd year. <sup>4</sup> Recommended limit is €650. <sup>5</sup> For amounts under €5,000.

▶ children in a family. Where such dependent children (or the candidate's parent) are also attending full-time 3rd third level education reckonable income allowances are raised by €4,815 per attendee.

The amount of maintenance grant that is awarded will depend on whether the candidate must leave their home to attend their chosen course or lives close enough to their place of study so that they will not require maintenance support for accommodation costs. The non-adjacent rate is awarded to candidates who live more than 24 kilometres from their college while the adjacent rate applies to candidates who live within this radius. All qualifying mature students receive the grant at the non-adjacent rate regardless of their proximity to their place of study (see Table 2 for details).

Qualifying candidates for the maintenance grant will also have student service charges of up to €825 paid directly to the college provided they are pursuing courses where free fees apply. In addition, candidates whose reckonable income when assessing their maintenance grant is less than €18,055, and who are in receipt of a social welfare payment are eligible to receive special rate of maintenance known as the 'Top-Up Grant'. For grants paid at the adjacent rate this represents an extra €1,310 while grants paid at the non-adjacent rate will receive €3,270 more.

### The Student Assistance Fund

The Student Assistance Fund, which is separate to the grants system, is designed to help students who may face hardship during their academic studies such that they may be unable to complete their studies without some financial assistance. The program is funded by the Department

of Education and Science under the National Development Plan 2007-2013, with assistance from the European Social Fund. Applications for assistance must be made to the institution the applicant is attending, provided the college is participating in the scheme. Students attending further education and PLC courses are not eligible to receive assistance under the scheme.

The fund is designed to give financial assistance to students who need it in order to pay ongoing costs including those for books, rent, childcare, or utility bills and also expenses associated with bereavement, accidents or other unforeseen life events that must be paid for. The fund cannot be used to cover a student's tuition or registration fees. The application process varies from college to college but will involve completing an application form to outline the applicant's personal circumstances and possibly meeting the college's scheme administrator. Each case will be independently assessed in a confidential and discreet manner.

### Millennium Partnership Fund

The Millennium Partnership Fund for Disadvantage: Access to Third Level Education was announced by the Minister for Education in 2000. The purpose of the fund is to support those students from disadvantaged backgrounds to enter and retain participation in higher education programmes. Pobal, along with the National Office for Equity of Access to Higher Education has managed the fund in specific areas around the country. Students who may be in need of financial support can apply to their local community group for assistance. Access to assistance from this fund is not

available in colleges.

To be eligible for funding candidates must meet the qualifying criteria which are similar to applying for the maintenance grant. Applications from students participating in recognised part-time courses may also be considered. As with The Student Assistance Fund financial assistance is awarded for the purposes of meeting ongoing living expenses or one-off expenses association with unforeseen life events. Funds will not be allocated for the purposes of paying tuition or registration fees.

### Back to Education Allowance

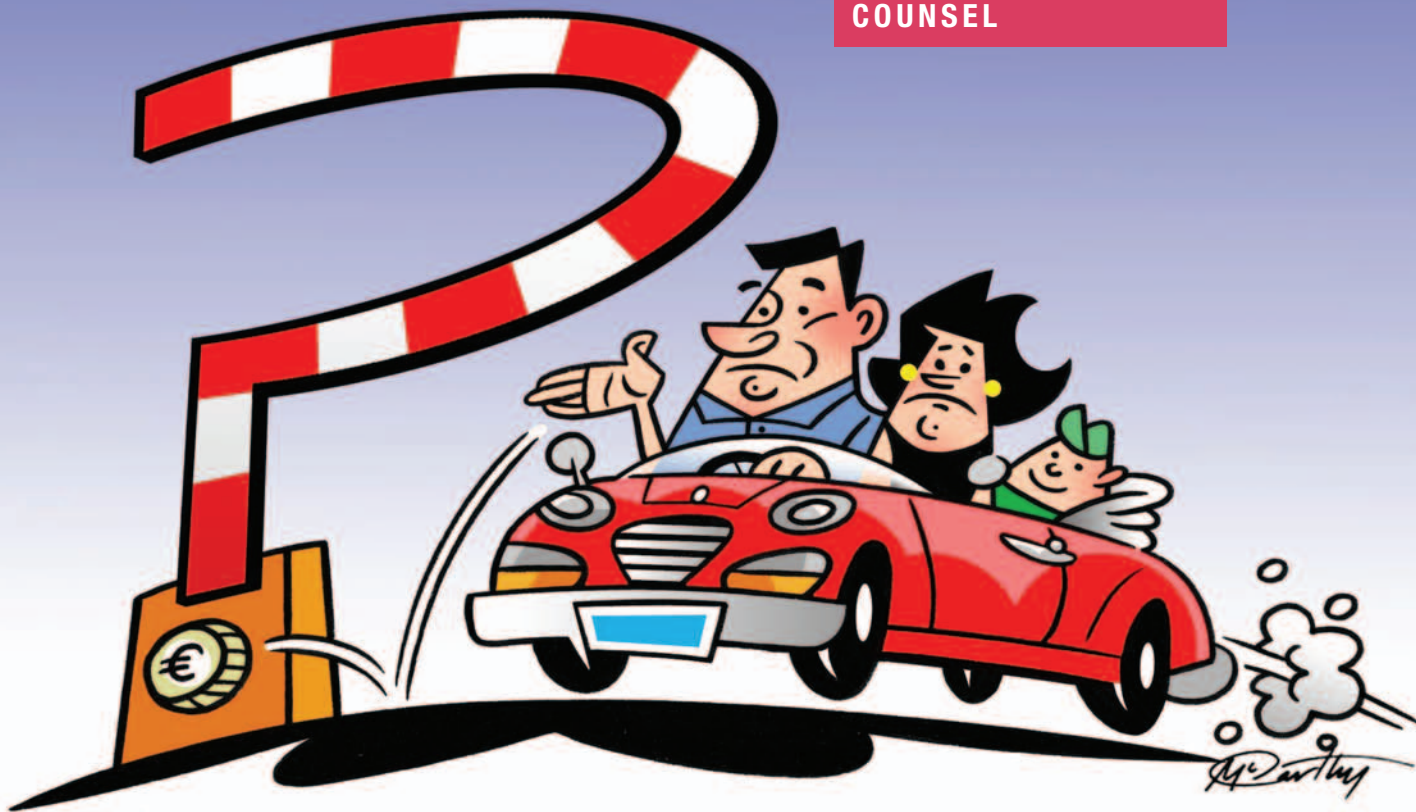
If you are in receipt of a social welfare payment and have decided to pursue a third level qualification then you may be eligible to receive the Back to Education Allowance (BTEA). The BTEA is a scheme designed to give social welfare recipients a second opportunity to further their education by allowing them to retain their payments while participating in an approved full time course in further and higher education. To qualify for the allowance, candidates must be at least 21 years of age for third level undergraduate programs or 24 for postgraduate study and in receipt of a social welfare payment for 12 months. Qualifying payments include Jobseeker's Allowance/Benefit, Farm Assistance, One-Parent Family Payment, Deserted Wife's Benefit/Allowance, Widow/Widowers Contributory and Non-Contributory Pension, Prisoner's Wife Allowance, or Carer's Allowance. The BTEA is also open to participants wishing to complete second level education.

You can receive assistance under the scheme provided the course is full time and held at any of the approved institutions by the Department of Education and Science for the purposes of receiving a higher education maintenance grant (see *The grant*). Successful applicants for the BTEA are not means tested and will be paid at the highest rate of whatever social welfare payment they had formerly being receiving. Eligibility for payment of the Maintenance Grant, Student Assistance Fund or Millennium Partnership Fund does not affect payment of the BTEA, which is payable during the academic year only. In addition to the weekly payment, BTEA recipients are also entitled to an annual Cost of Education Allowance which amounts to €500 payable at the start of every year.

## choice comment

Being informed of the grants and allowances available to students is key in making college as affordable as possible. Aside from the maintenance grant many of those who are entitled may not know of the financial assistance programs they can avail of to help meet their higher education expenses. Claiming all of your entitlements is more important than ever if recent reports of a freeze in grant payments are to be believed. Despite rising inflation (particularly for essentials) it seems that government cut backs may mean there is no increase in the level of grants available to almost 60,000 students in the academic year 2008/9. This has to increase the possibility of poorer students dropping out or passing up on a college education completely not to mention if the objective of creating a knowledge-based economy is to be met, a high output of quality graduates is required. Furthermore, the government's recent decision to push back decisions on 2008/2009 grant levels to the December budget is illogical in the extreme. Students should be made aware of their annual grant entitlements *before* they commence their year's study and not have to guess what might happen mid-year. One would have to wonder if this decision is just another cost-saving measure. With this in mind, it makes sense for the government to re-think higher education cut backs and to instead study the alternatives.





## eFlow explained

Barrier-free tolling has almost arrived. We explain how it works.

It may only be three kilometres long but the M50 toll road causes endless chaos and frustration to thousands of motorists on a daily basis. At last in August, the barriers were raised with the advent of eFlow, the National Road's Authority barrier-free tolling system. However, motorists need to know how it works to ensure they don't encounter any nasty surprises.

### How it works

The eFlow system works using overhead cameras and detectors close to the old West-Link toll plaza. You must either fit an electronic tag to your windscreen or pre-register your number plate details which will allow your vehicle's details to be recorded as you approach the tolled road. You will then be able to drive through the gates (at the legal speed limit of course) and travel onwards to your destination. If you don't register beforehand you can still use the barrier-free system. Your vehicle registration will be recorded and if payment is not received by 8pm on the following day the toll will be posted to you. However, this will incur an extra cost.

### How much will it cost?

Drivers with an electronic tag will pay

€2 per trip to use barrier-free tolling. The tag is free but there is a €1 per month account charge. Motorists who pre-register their vehicle will pay €2.50 while unregistered drivers – who must pay by 8pm on the day following their journey – will be charged €3. If no payment is received a bill will be posted which will incur a further €3 fee. The motorist has 14 days to pay after which a penalty of €40 is imposed. Failure to pay within 56 days results in a €100 fine at which point legal proceedings may follow. Accounts can be pre-paid or post-paid and payment is accepted by cash, debit card or direct debit. Motor bikes are exempt from paying any toll.

### Other tag providers

If you signed up for an electronic tag for tolling on any of Ireland's other toll roads your tag will work with the new system on the M50. However, while other tag providers are compatible and will allow users to avail of the lowest toll rates for regular M50 users the eFlow tag is the cheapest service available. The monthly charge is €1 with no deposit or initial set-up fee. However, M50 motorists who do not have a tag but use the registration number plate service instead should remember that this service is only available on the M50 and not other national tolled routes.

*Report by Mark Channing*



### Useful contacts

**eFlow**  
P.O. Box 11302  
Dublin 17  
lo-call 1890 501 050  
email customerservice@eflow.ie  
www.eflow.ie

**The National Roads Authority**  
St. Martin's House  
Waterloo Road  
Dublin 4  
tel (01) 660 2511  
email info@nra.ie

## choice comment

While there can be no doubt that the introduction of barrier-free tolling is a welcome relief for frustrated motorists the pricing structure is clearly unfair. Users who do not fit an electronic tag or pre-register their number plate are clearly discriminated against. It will cost the occasional user 20% more to use the toll road over registered number plate users and 50% more than electronically tagged motorists. The question has to be why? And if you forget to pay by 8pm the following day the cost doubles. Also, with so many foreign registered cars on our roads, and as yet no system to access their details, how will these tolls be collected? Would it not be sensible to have one cash lane where payment on the day is possible so that using the M50 is fair for everyone?



## Cosmetics A-Z

Cosmetic ingredient lists are often a lengthy collection of unfamiliar chemicals - do the terms alcohols or parabens mean anything to you? To help consumers begin to understand cosmetics, we've put together an A to Z of ingredients.

The magic mirror, in the story of Snow White and the Seven Dwarfs, was frank with the Queen, refusing to mislead her about who was the most beautiful. As age caught up with her, jealousy led the Queen to take extreme action in an attempt to reassert herself as the nation's most beautiful. Today, it would seem, such measures are unnecessary.

Apparently, we can all remain beautiful, with a multitude of products now available that claim to smooth wrinkles and defy age. In a slight reinvention of the fairytale, we ask 'Mirror mirror on the wall, which is the best beauty product of them all?'

### Consumer tests

The American Consumers' Union and

the French consumer organisation L'Union Federale des Consommateurs conducted tests of anti-wrinkle creams last year. The test involved women from the ages of 17 to 23 and 30 to 70 who used the creams for twelve weeks, which experts have deemed is long enough to result in effects, if they were ever going to occur.

Where effects were found they were hardly noticeable, with the best performing creams reducing wrinkles by, at most, 10%. Price and effectiveness were not linked. The creams worked better for some women than others, but no cream was effective in all cases, suggesting that you can be your own judge and use whichever cream you find suits you best. But it also suggests that

anti-wrinkle creams don't do exactly what it says on the tin.

While consumer tests of beauty products do give definitive results, there is debate about the scientific validity of such tests. At the end of the day, our skin doesn't live in a test tube or petri dish, which is where cosmetic ingredients are usually tested for effectiveness. We use them in the real life, which in our opinion is where their true test begins.

When products are tested on skin, it is not usually human skin, but a reconstruction of the skin in a lab. This isolates the number of elements impacting on it and does not replicate how our skin functions in reality. For ethical reasons, cosmetic ingredients

### AT A GLANCE

Beauty products.

Ingredients list.

Safety.



## MARKETING TERMS: EXTRACTING THE MEANING

**Impressive technical terms can baffle consumers of cosmetic products. We break down a few to assess what they really mean:**

- **Botanicals** Ingredients from plant sources. They are still classified based on their chemical structure, so may still have unfamiliar names in the ingredients.
- **Cruelty-Free/no animal testing/not tested on animals** The final product has not been tested on animals, but ingredients may have been. However, animal testing is on the decrease and is being phased out in the EU, with a total ban coming into force in March 2009. Alternative methods of testing that offer the same level of consumer protection are to substitute animal tests. The ban is being imposed on a phased basis to allow time to find appropriate testing methods.
- **Dermatologically tested/approved** Tested by dermatologists on human skin. Testing standards have not been defined so they differ between manufacturers.
- **Fragrance free/unscented** Seems straightforward, the cosmetic has no odour. But it may have a masking agent added to hide the scent of other ingredients.
- **Hypoallergenic** Decreased chance of allergic reaction occurring. Manufacturers will select ingredients less likely to cause allergies. There are no set standards, so the exact meaning of hypoallergenic can differ.
- **Organic** Implies ingredients are produced to organic standards. If food is sold as organic, it must be certified. But organic cosmetics are not subject to the same regulation; organic claims can be made without all ingredients having organic certification. Look for certification symbols and check ingredients for the amount of organic ingredients in the product.
- **Natural** Implies ingredients are of natural origin, from plants or animals, rather than synthetically derived. There are no standards governing the terms use, so some of the ingredients may be synthetic. Check the ingredients.
- **Non-comedogenic** Does not clog pores so less likely to trigger spots or blackheads.
- **pH balanced/neutral** Acidity adjusted to same pH as that of skin or hair. It does not imply that the product will be less irritating to the skin, just that a buffering agent has been added.

cannot be tested for effectiveness on living, breathing people. We may want a quick fix, but topical measures are possibly not the best and only answer.

### From the inside out

Trying to obtain perfect skin from the outside in seems contradictory when so many elements affect it from the inside out. Focus can fall on the skin's appearance, scrutinising and aiming to perfect it in the name of beauty. But the skin is also a major organ of the body. It produces vitamin D from sunlight and has an important role in helping the body to regulate temperature through perspiration.

Proper nutrition is vital for good skin, with vitamins, minerals and hydration playing an important role. Its appearance is also affected by other body systems, such as hormonal imbalances that can cause acne and allergies that lead to skin rashes.

Other external factors age the skin, such as exposure to sunlight and smoking. Minimising sun exposure and stopping smoking will most likely do

## USE BY

Ever wondered if that brightly coloured eye shadow lurking at the bottom of your make-up bag is past its best? Since 2005, a symbol must be displayed on all cosmetic products with a durability of more than 30 months. The symbol indicates how long the product will last once it has been opened. Before this requirement was introduced, products with a shorter lifespan than 30 months must display a use by date. If there is no symbol or date on the product, it's probably a sign it's been around since before 2005. It may be time to let go.



more in the cause of anti-ageing than any cream, lotion or potion.

### Ingredient safety

The basic thinking in cosmetic safety assessment is that an ingredient must not damage human health when applied under normal or foreseeable conditions of use. So when concerns are raised, they may be valid in the circumstance of the research that uncovered the problem, but do they reflect normal conditions of use? Dose is important with all chemicals following the logic of Paracelsus, the

father of modern toxicology: "All substances are poisons; there is none that is not a poison. The right dose differentiates a poison and a remedy."

Under the current regulations, over 1,300 substances are banned, some are freely permitted, while others are allowed at set limits. Some types of ingredients require approval before they are used in cosmetics, such as hair colorants and sunscreen agents, but not all. If concerns arise with an ingredient the Scientific Committee on Consumer Products (SCCP) assesses the risks and issues advice to the European

## Useful contact

### The Department of Health and Children

Hawkins House  
Hawkins Street  
Dublin 2  
tel (01) 6354 000  
fax (01) 6354 001  
info@health.gov.ie  
www.dohc.ie

## Useful websites

### Cosmetic Ingredients Database

[www.ec.europa.eu/enterprise/cosmetics/cosing](http://www.ec.europa.eu/enterprise/cosmetics/cosing)

Report by  
Aisling Murtagh 

## TINY TECHNOLOGY

Nanotechnology is the manipulation of materials at the molecular level. Nanoparticles of zinc oxide and titanium dioxide can be used in sunscreen, which are better absorbed, giving a clear appearance rather than leaving the skin white and chalky. Deeper skin penetration is one reason to apply the technology to cosmetics as molecules of conventional size cannot get that skin deep. Some cosmetics manufacturers have begun to use nano science in product marketing. While there are benefits, little research has been conducted into the

side effects of nanoparticle's widespread use. Because the particles are so small and can penetrate the skin they easily enter the bloodstream. There are also environmental concerns about their environmental persistence. In December 2007, the SCCP recommended a safety review of nanomaterials. Cosmetic manufacturers do not have to state if their cosmetics contain nanoparticles or have used nanotechnology. So at present, their safety is not determined and consumers are not informed of their presence.

Commission. Since 2005, if scientific evidence has shown that a cosmetic ingredient is a carcinogen, reproductive toxicant or mutagen it is not permitted.

### Regulation revision

Cosmetics regulation is harmonised in the EU with a cosmetics regulator in each member state, which is the responsibility of the Department of Health and Children in Ireland (see *Useful contact*).

If a consumer has a reaction to a cosmetic product, they can report this to the manufacturer and the Department of Health. However, the safety of cosmetic products is the responsibility of the manufacturer, who must keep a technical file on the product with information on its formulation and safety. If the product is imported from outside the EU, it must display a European address, indicating the person who maintains the product's file. Product files must be available to the regulator to inspect.

Because cosmetic regulation is harmonised at the EU level, the

responsible person can be within any member state. Products themselves are not required to gain approval before being placed on the market, but the regulator must be notified.

EU rules for cosmetic products were drawn up in 1976, with amendments that have since created layers of legislation governing cosmetics. The Cosmetics Directive is currently being revised, simplifying the legislation to increase product safety and manufacturer responsibility, while also reducing business costs by removing unnecessary red tape.

### Setting standards

While the Cosmetics Directive and the General Product Safety Directive govern cosmetic product safety standards they do not set quality standards. Effectiveness is defined for some products, such as sun cream, but even this is voluntary.

The Sale of Goods and Supply of Services Act 1980 states that goods must be of 'reasonable quality' and 'fit for the purpose' for which goods of that kind are

commonly sold. The product's description and its price are also taken into account when assessing what reasonable quality means. So, according to the Act, the more we pay, the more the product should deliver. How the product performs should correspond with its description, whether this is on its box or in marketing. While some products have straightforward functions - that of shampoo being to clean our hair and toothpaste our teeth - others have more elaborate and elusive purposes, such as blemish control, reduce wrinkles and reduce bags around the eye.

BEUC has recommended to the European Commission in the revision of the Cosmetics Directive that rules for the effectiveness of cosmetic products should be defined, with mandatory guidelines for evaluation of product effectiveness. This would also allow for greater control of product claims.

### The ingredients list

Cosmetic ingredients are listed in descending order of content, just like food ingredient lists: the first ingredient you see is the greatest in the product. Ingredients are identified by their chemical name, which is standardised internationally under the International Nomenclature of Cosmetic Ingredients (INCI). An online database of cosmetic ingredients, CosIng (see *Useful websites*), was launched in May to provide information on if and how a substance is regulated in the EU.

Listing ingredients according to their properties could assist consumer understanding (e.g. solvent: aqua, antioxidant: ascorbic acid, surfactant: sodium lauryl sulphate etc.). The European Consumer Organisation, BEUC, of which the CAI is a member, has highlighted this issue to the European Commission in the revision of the Cosmetics Directive. For the moment, see our A to Z (opposite).

## choice comment

We use a range of cosmetic products and are exposed to a cocktail of chemicals as thousands of different substances are used in cosmetics. Something as simple as soap can have from 10 to 40 ingredients. The standardised naming system ensures that when one chemical is used, it is always identified in the same way on the label. But chemical names are not consumer friendly and what if the standard name is meaningless? We are familiar with food ingredients and have a general idea why they are added to products. Helping consumers to understand what cosmetics contain could help raise confidence.

Consumers must also try to break through the hype when a cosmetic ingredient is alleged to have health risks. Current safety evaluation focuses on ingredients but finished products may also need greater monitoring when on the market. The Cosmetics Directive is currently being revised and changes should include stricter rules for evaluation of cosmetic ingredients to ensure that harmful substances or unsafe finished products do not end up on the market, especially if manufacturer's responsibility is strengthened even further.

While product safety is a central element of consumer protection, product standards are also a part of basic consumer rights. Cosmetic regulation does not set compulsory minimum quality standards. We can pay a lot for cosmetic products that made broad claims, but there is nothing to say they will deliver. We don't expect guarantees of miracles but the regulation of product standards is necessary to assure consumers are provided with products of a minimum quality.

Cosmetics are a central part of everyday glamorous beauty and basic hygiene routines, which includes lipstick and anti-wrinkle cream just as much as the simple stuff such as soap, toothpaste and shampoo. To get a picture of ingredients consumers commonly encounter, we looked at the ingredients of a number of types of shampoo, conditioner, soap, deodorant, and moisturiser and put together a list of the more common ones. We also included a few ingredients sometimes used in product marketing. Ingredients don't just have one function, which we've done our best to account for here, but this isn't an exhaustive guide.

**A**

**Acetic acid** Used as a preservative and pH adjuster. Made from fermented alcohol. Often used in hair care products and mouthwash.

**Alcohol** Substance that others are dissolved in (solvent). Also acts as an astringent (tightens the skin) or preservative. Sometimes listed as **Alcohol**

**Denat** meaning it is denatured and unsuitable for consumption.

**Alphahydroxy acids or AHAs** Can act as a cleanser, abrasive and buffer. Occur naturally in citrus fruits (citric acid), sugar cane (glycolic acid) and milk (lactic acid). Natural AHAs have long been used in cosmetic products, but nowadays can be synthetically derived, such as alpha hydroxycaprylic acid and alpha hydroxycaproic acid. The SCCP opinion on AHAs states they increase the skin's sensitivity to UV light. Products containing AHAs warn consumers that UV protection should also be used. Their use is restricted to a maximum concentration.

**Ammonium lauryl sulfate** Cleanses by helping water to mix with oil and dirt so they can be washed away. Found to irritate the skin, but all depending on how long it is in contact with it. Also used as a foaming agent.

**Aqua (or water)** Major ingredient in many cosmetic products, acting as a solvent.

**Ascorbic acid** Antioxidant that can prevent product spoilage. Also used as skin conditioner and to adjust pH. Commonly known as vitamin C.

**B**

**Benzoic acid or 3-hydroxybenzoic acid** Natural form can be derived from cocoa or cranberry. Used as a skin conditioner and preservative, but can also act as a buffer or solvent.

**BHT or Butylated hydroxytoluene** Widely used preservative and antioxidant in products from eyeshadow to moisturiser.

**C**

**Cetyl alcohol** Wax like substance. Commonly used as an emollient (softens the skin), emulsifier (helps oil and water to mix) or to control thickness.

**Citronellol** Found in many essential oils, such as rose, lemon and geranium. Sometimes used as an insect repellent. Must be listed in ingredients when it exceeds set concentrations. If used as fragrance it may not exceed these limits.

**Coco glucoside** Cleansing and foaming agent derived from the coconut. Used mostly in shampoos and body wash.

**Collagen** Supporting fibre in the skin. It cannot replace lost collagen when applied topically, and will only moisturise. Animal origin.

**D**

**Dihydroxyacetone** Tanning agent that darkens the skin.

**E**

**EDTA** Assists the absorption of other ingredients. Also functions as emulsifier and to control thickness.

**F**

**Formaldehyde** Preservative; products must be labelled 'contains formaldehyde' when its concentration exceeds 0.05%. Maximum permitted concentration 5%. Has been found to irritate the respiratory system and the skin in high concentrations.

**G**

**Glycerin** Moisturiser and solvent. Can be from natural vegetable, animal or synthetic source.

**H**

**Hydrated silica** Abrasive commonly used in toothpaste. Also used as bulking and anti-caking agent

**I**

**Isopropyl palmitate** Derived from palm oil. Gives a soft and smooth appearance to the skin. Also used to prevent build up of static electricity and as a solvent.

**L**

**Lanolin** Moisturiser derived from sheep's wool. Some people have an allergy to this substance, especially those with eczema. Also can function as an emulsifier or surfactant.

**P**

**PABA** Absorbs UV. Has been found to cause allergies and less often used in products nowadays.

**Paraben** Preservative; there are a number of types, including isobutyl, methyl, ethyl, butyl and propyl paraben. Safety concerns have been raised, such as their effect on the endocrine system as they can mimic oestrogen. The SCCP has set limits for parabens in cosmetics and says they are safe at these levels.

**Paraffinum liquidum** Mineral oil derived from petroleum. Used as emollient, antistatic and solvent.

**Parfum** Any substance that gives a fragrance. Can mean many different types of fragrant substance, but usually derived from petroleum.

**Peptides** Amino acid that increases the rate of cell renewal. Terms such as 'pentapeptides' can be used in product marketing.

**Petrolatum** Emollient that slows the loss of water from skin by forming barrier on its surface. Often used in skin and hair conditioners. Only permitted if its full refining history is known and the substance it is produced from is not a carcinogen.

**Phthalates** Often used in nail polish. There are many types such as diethyl phthalate and polybutene terephthalate. Some safety concerns have been highlighted relating to their effect on the reproductive system.

**Potassium hyaluronate** Functions as a skin conditioning agent, reducing dryness and moisturising. Called hyaluronic acid in product marketing.

**R**

**Retinol** Form of vitamin A. Derived from natural or synthetic source. Can increase the rate of skin cell turnover, giving a smoother appearance.

**S**

**Sodium lauryl sulfate** Cleansing (or surfactant) and foaming agent widely used in shampoo, shower gel and toothpaste. Can irritate the eyes and skin in sensitive individuals.

**Sodium hydroxide** Controls pH. Also known as caustic soda. Can cause irritation in large amounts. Maximum permitted levels set in the EU.

**Sodium sulfate** Type of salt added to increase thickness of product

**Sorbitol** Sugar like alcohol, also used as a sweetener in foods. Functions as humectant (attracts water and has moisturising effect) and skin conditioner.

**T**

**Thioglycerin** Used in some hair removal products, also other hair care products that help straighten or curl the hair.

**Titanium dioxide** Sunscreen agent. Permitted at a maximum concentration of 25%.

**Tocopheryl/Tocopherol** Form of vitamin E. Anything beginning in 'toco' is usually related to vitamin E. Used as an antioxidant and skin conditioner.

**Triclosan** Antimicrobial and preservative. Often found in toothpaste. It is classed as an irritant and thought to be toxic to aquatic organisms. There is no limit set for its use in cosmetic products in the EU.

**U**

**Ubiquinone** Known as **Coenzyme Q10** in product marketing. Skin conditioner and antioxidant.

**Urea** Helps soften and reduces water loss from the skin. Can enhance the absorption of other ingredients.

**X**

**Xanthan gum** Thickens products, also has this use in foods. Also used as binding, emulsifying or stabilising agent.

**Z**

**Zinc oxide** Sunscreen agent. Often micronized or 'nano' form used today (see *Tiny technology*).



## The price of petrol

In the past few months petrol and diesel prices have continued to soar. We look at ways to cut down your spending.

In the past six months, the price of crude oil has risen over 30% to as high as €87 per barrel (US\$135). The spiking price of oil has been influenced by a number of issues; one of the most important is the position of the Organization of the Petroleum Exporting Countries (OPEC).

### OPEC's impact

OPEC is a permanent intergovernmental organization consisting of fourteen of the world's leading countries in oil production and exportation. Being the largest power in oil production, OPEC's actions have a profound effect on both the price and exportation levels of oil throughout the world. Some consumers blame OPEC's low production levels for the high price of oil; however, OPEC blames a lack of refineries, as well as economic uncertainty and speculation.

### Pain at the pump

As crude oil prices continue to climb, petrol and diesel follow closely on its heels. Consumers are being forced to

pay record prices in order to continue driving their cars to work, to the supermarket and to visit relatives.

According to the AA, average petrol prices in July 2008 were approximately €1.34 per litre. Five months earlier, in January 2008, they were only €1.19, an increase of 12.6%. In January 2007, the average price was a mere €1.034 per litre, showing a rise of almost 30% in the year and a half to July 2008. During this time period, diesel prices have risen

by an even greater amount. In January 2007, the average price per litre was approximately €1.035, but by July 2008, it had risen to €1.44, a 39% increase.

Although new alternatives such as electric and hybrid vehicles may provide one solution to rising prices, for many consumers it isn't feasible to purchase a new car. These consumers need maximum results from the cars they already own. See below for our tips on how to take the pain out of fuel prices.

### PRACTICAL PROCEDURES

- **Plan ahead** Try to combine errands and share a commute. The less you drive, the less fuel you use.
- **Walk or cycle** These are free and healthy alternatives, especially for short trips.
- **Public transport** This is almost always a cheaper alternative to driving and you can use the time to read a book or newspaper.
- **Maintenance** Keeping your tyres correctly inflated will reduce your fuel consumption, as will regular engine tune-ups.
- **Fuel efficient driving** Avoid excessive use of the brake or clutch pedals.
- **Don't speed** Speeding and rapid acceleration result in wasted petrol.
- **Air conditioning** Turn it off where possible to conserve fuel.
- **Fuel tank** Don't let your engine run down to empty, since evaporation occurs at low fuel levels.
- **Shop around** Compare prices in local petrol stations for the best deals.

Report by  
Jeff Smith





## Hyper colours

Research published last year found a link between the consumption of six food colours and one preservative with hyperactivity in children. Food colourings are used purely for their cosmetic effects, so when balancing risks and benefits, removing them from foods seems the next logical step. *Consumer Choice* asks – should these food colourings be banned?

UK research at Southampton University, published in the *Lancet* medical journal last year, suggested that consuming six colours and one preservative can cause increased hyperactivity in children. The suspect additives are as follows:

- Tartrazine E102
- Quinoline Yellow E104
- Sunset Yellow E110
- Carmoisine E122
- Ponceau 4R E124
- Allura Red E129
- Sodium Benzoate E211

### European evaluation

The European Food Safety Authority (EFSA) is responsible for evaluating the safety of additives used in foods within the EU. When new scientific evidence comes to light raising a potential concern, EFSA will re-evaluate the substance, and issue advice to the European Commission.

EFSA's opinion on the Southampton study acknowledged that the additives tested did affect children's behaviour, but

felt there were considerable uncertainties in the study's findings. Its conclusion is that there is no basis for recommending their use be suspended or to change the acceptable daily intake (ADI – the amount of an additive that can be consumed over a lifetime without significant health risk).

According to EFSA, the Southampton study is limited because the effects were not observed in all children in the groups tested and cannot pinpoint which of the additives caused hyperactivity. EFSA assesses the safety of each additive individually. The additives were consumed in two different mixtures, which is thought to be similar to how we are likely to consume them, considering that we eat many different foods on a daily basis.

All food additives are currently being re-evaluated by EFSA, starting with colours, to ensure that their safety assessment is in line with current scientific evidence. This is a long and complex task and EFSA expects to be finished evaluating colours by 2010. The evaluation of other additive categories is expected to start in 2009.

### Colours research

The Southampton research isn't the first study to find a link between additives and hyperactivity. The first was in the 1970s, commonly known as the Feingold study. The link has been investigated since this, by researchers in fields such as behavioural psychology, nutrition and paediatrics. However, methods used in some of the studies have been criticised as they have monitored the effect of additives on children's behaviour who already displayed hyperactivity or Attention Deficit Hyperactivity Disorder (ADHD).

The Southampton study is different in that the children were representative of the general population. This includes those affected by hyperactivity as it is estimated to affect 5% of school going children. The Southampton study's results suggested that additives can trigger hyperactivity in the general population and exacerbate hyperactive behaviour in those with the genetic predisposition.

Previous studies have used high doses, above what diets would normally contain.

### AT A GLANCE

Food colours.

Action on Additives.

Hyperactivity in children.

**“Some manufacturers are already taking steps to phase out the use of artificial colours. But a complete ban is the only realistic method of ensuring that children do not consume the suspect additives.”**

**FOODS CONTAINING ADDITIVES LINKED WITH HYPERACTIVITY <sup>1</sup>**

	COLOURS						PRESERVATIVE E211
	E102	E104	E110	E122	E124	E129	
<b>Biscuits</b>							
Burtons Jammie Dodgers				✓			
Jacobs Coconut Creams						✓	
Jacobs Mikado						✓	
Pink Panther Wafers						✓	
<b>Confectionery</b>							
Cadbury's Creme Egg Twister			✓				
Chupa Chups Cremosa						✓	
Frys Turkish Delight						✓	
Haribo Jelly babies	✓	✓			✓		
Haribo Kiddies Supermix	✓	✓			✓		
Revels	✓	✓		✓	✓		
TicTac Lime & Orange	✓	✓					
Maynards Wine Gums	✓			✓		✓	
Minstrels	✓			✓	✓		
M&Ms Crispy	✓					✓	
M&Ms Peanut	✓						
Skittles	✓	✓			✓	✓	
Swizzels Drumstick					✓		
Swizzels Lots of Lollies	✓			✓	✓	✓	
Swizzels Monster Mix	✓	✓	✓	✓	✓	✓	
Wrigley Airwaves Menthol	✓						
<b>Baking</b>							
Goodall's Yellow Food Colour	✓		✓				
Goodall's Red Food Colour			✓				
Goodall's Blue Food Colour				✓			
Disney Princess Cup Cake Kit	✓					✓	
Shamrock Glace Fruit		✓					
Shamrock Jelly Diamonds		✓		✓			
Shamrock Mixed Cherries		✓					
<b>Medicines / vitamins</b>							
Bassetts Soft & Chewy Strawberry Vitamins						✓	
Calpol Two Months Plus				✓			
Calpol Six Months Plus			✓				
Strepsils Honey & Lemon		✓					
Strepsils Orange & Vitamin C			✓		✓		
<b>Soft Drinks</b>							
Lucozade			✓				✓
Fanta Exotic	✓			✓	✓		✓
Cidona		✓		✓			✓
<b>Tinned Foods</b>							
Bachelors Processed Peas	✓						
Bachelors Mushy Peas	✓						
Lustre Strawberries						✓	
Chivers Strawberries				✓			
Chivers Raspberries				✓			
Epicure Raspberries				✓			

<sup>1</sup> Survey carried out 1-4 July 2008.

The Southampton study tested the additives below the ADI and effects were still found. Even sensitive individuals should not be adversely affected within the ADI. The additive mix was not chosen at random, but represented the most frequently used additives in children's confectionery and soft drinks, according to UK Food Standards Agency surveys.

**Potential impact**

Experts have pointed to that fact that while research has linked colours with increased hyperactivity in children, there has been little investigation into the impact that removing them will have. Eliminating them from the child's diet will not necessarily mean they will no longer display hyperactivity.

The Southampton researchers have commented that the colours don't have a nutritional benefit so removing them would come at no cost or risk to the child, while helping to address one factor linked with hyperactivity in children that can be controlled, while others, such as genetics, cannot.

**Additives in food**

The use of additives in the Irish food supply was monitored from 1995-99 using data from the National Food Ingredient Database and the North/South Food Consumption survey. Of all additives permitted for use in the EU, only 54% were found in use in Ireland's food. However, the additives in the Southampton study were found to be in significant use from 1995-99.

The preservative sodium benzoate (E211) was the second most commonly used preservative, representing 17% of the total preservatives used. The most common preservative in use was potassium sorbate (E202) at 32%.

The six colours represented 19% of all colours found in use (E102 - 2%, E104 - 4%, E110 - 4%, E122 - 3%, E124 - 5% and E129 - 1%). The food groups in which colours were most commonly found were sugary confectionery and sauces. The data did uncover a slight decrease in the use of some colours over the period. This included one from the Southampton study, carmoisine or E122. Overall, colours were the most frequently used additive category at 18%. Emulsifiers were the second at 13% and acids the third at 12%. Stabilisers and preservatives both represented 8% of all additives in use.



## Today's colours

The National Food Ingredient Database findings go back 10 years. It has also been reported that the food industry is reducing the use of certain food additives in response to consumer demand for more natural products. Natural alternatives to artificial colours are available and many confectionery products on the market are free of artificial colours. If none are used it will most likely be clearly stated on the label.

Companies such as Nestlé, Cadbury, Kraft and Mars have made efforts to reduce their use of artificial food colours. So do parents need to worry – are these additives still widely used in foods?

The UK Food Commission surveyed foods on the UK market, and found that 1,012 foods contained one or more of the implicated additives (see the Action on Additives website for the UK list).

*Consumer Choice* conducted a limited survey that cannot claim to be a comprehensive search of all foods on the Irish market. However, we still found the additives present in numerous foods (see our table for details). We even found them in medicinal products. Certain food groups such as confectionery, soft drinks and biscuits - foods which may specifically appeal to children - are more common offenders than others.

## Advice to parents

The UK Food Standards Agency has advised its Department of Health that food manufacturers should phase out the use of these colours on a voluntary basis by 2009. Additives legislation is harmonised at the EU level, so changes in the law must come from the EU. When the Southampton study was published, the Food Safety Authority of Ireland (FSAI, see *Useful contacts*) advised that parents whose children may display symptoms of hyperactivity or ADHD to consider limiting their child's consumption of the colours. Parents can read food labels to make an informed choice. Under EU food law, all additives present in the food must be listed in the ingredients.

## Action on Additives

A European campaign 'Action on Additives' is appealing to the European Health Commissioner to suspend the use of the six food colours. It is supported by 42 public interest organisations that represent health, parent and consumer groups, including the CAI.

## ADHD

Attention deficit hyperactivity disorder (ADHD) is a neurological condition linked with a chemical imbalance in the brain or lack of certain neurotransmitters. Its causes are not well understood. A genetic predisposition is one major factor, while a link has also been suggested between smoking and alcohol use during pregnancy. It has also been linked with birthing complications that cause injury to the brain.

ADHD is four times more common in boys than girls, according to the Irish National Council for AD/HD Support Groups (INCADDS, see *Useful websites*).

There is no easy way to tell if your child is affected. Children are often naturally energetic. But ADHD symptoms are more extreme. The core symptoms are having short attention span, being easily

distracted, impulsive and over-active. The condition can also present itself at different levels of severity, with children displaying different symptoms. Girls who are affected more commonly display inattention, rather than hyperactivity and impulsivity. Treatment can include behavioural therapy and medication.

The condition's severity is also thought to be affected by dietary and environmental factors. Artificial colours are just one dietary factor linked with triggering hyperactivity. Research has suggested that children with ADHD may be deficient in the essential fats omega three and six (see 'Essential fats', *Consumer Choice*, April 2008, p137). Food intolerances and even high sugar consumption are other possible dietary factors that can exacerbate the condition.

Some food additives are of greater value than others, which is why the campaign is focusing on colours. Colours are purely cosmetic, dyeing foods to make them more attractive to the consumer. The preservative sodium benzoate has an important function in foods, to prevent spoilage and help reduce food poisoning.

A warning statement reading 'may have adverse effect on activity and attention in children' is to be added to food labels containing the Southampton colours. This change was voted by the European Parliament in July. When this becomes law, manufacturers will have an 18-month grace period before the warning label must be applied. Introducing a warning label shows that the European Commission recognises that there are

risks when the food colours are consumed by children. The warning label may also deter manufacturers from using the suspect colours in products, especially when alternatives are available.

Action on Additives is still campaigning for the colours to be banned. The health of the consumer and the well-being of children should be central to European food policy. The organisation's campaign coordinator Anna Glayzer has said that labelling may seem like a positive step but: "our concern is that this will be just one more thing parents are expected to look out for. Even if you do have time to check every label while you shop, you can't vet everything your child eats outside the home, and if you are eating out you don't even get to see labels."

## Useful contacts

**Food Safety Authority of Ireland**  
Abbey Court  
Lower Abbey Street  
Dublin 1  
Advice 1890 336 677  
tel (01) 817 1300  
fax (01) 817 1301  
email [info@fsai.ie](mailto:info@fsai.ie)  
[www.fsai.ie](http://www.fsai.ie)

**Safefood**  
Block B  
Abbey Court  
Lower Abbey Street  
Dublin 1  
Advice 1850 404 567  
tel (01) 448 0600  
fax (01) 448 0699  
[www.safefood.eu](http://www.safefood.eu)

## Useful websites

**Action on Additives**  
[www.actiononadditives.com](http://www.actiononadditives.com)

**European Food Safety Authority**  
[www.efsa.europa.eu](http://www.efsa.europa.eu)

**Irish National Council for AD/HD Support Groups**  
[www.incadds.ie](http://www.incadds.ie)

Report by  
**Aisling Murtagh** 

## choice comment

When EFSA evaluates additives, it assesses each one individually. This is vital, but the fact that they form a 'cocktail' in our system should also be a central part of additive evaluation. There seems to be a mismatch between evaluation and its potential to protect consumers in this case. This becomes particularly worrying when you consider that the affected consumers are children, whose best interests should be a primary consideration in all actions concerning them, as stated in the UN Convention of the Rights of the Child. Hyperactivity in school children is associated with higher levels of educational difficulties, which then may then affect further schooling.

Some manufacturers are already taking steps to phase out the use of artificial colours. But a complete ban is the only realistic method of ensuring that children do not consume the suspect additives. Checking ingredients is time-consuming and leaves plenty of room for mistakes and confusion. Additives can be listed in ingredients by their E number or chemical name. Parents attempting to choose foods for their children without these controversial colours have to memorise chemical names and E numbers or carry around a list of the suspect additives. In addition, not all confectionery comes in packets with easily accessible ingredient lists – what about pick and mix treats or loose bakery items? While in theory parents can avoid buying foods containing these colours, a change in additives policy at the regulatory level would be the most effective approach to protect little consumers and ease the burden on bigger ones.



## Are you self-assured?

As the saying goes, two things in life are certain: death and taxes. There is no insurance against paying tax but you can insure your life.

Most people would probably rather not think about insurance. Death is another matter that we tend not to like spending time on (in thought or in deed!). Put these two subjects together and it is not surprising that the topic of life assurance tends not to figure too much in daily discourse.

However, if you have a mortgage, or a family that depends on you, then it is wise to consider how you want to leave your affairs after you are gone, and what your current options are for the best future outcome.

### Why do you need it?

It is certainly true that should you die you will not be able to take the money paid by your life assurance policy with you – but it may go some way to replacing the financial contribution you make to your family. If you have young children they will still need to be looked after even if you are not around to do it. One of the best ways of ensuring that they don't face financial hardship because of your death is if you have taken out a life assurance policy. If you are the primary

earner, a life assurance policy can become a source of replacement income for your dependents so that they can maintain their standard of living without you. Similarly, if you are the primary childcare provider, the money can be used to cover the costs of alternative arrangements.

If you have any outstanding loans or debts such as a mortgage then life assurance can meet these obligations in the event of your death. There will also be funeral expenses that will need to be paid, and in some cases your policy

### AT A GLANCE

Term assurance.

Whole of life.

Reducing your premium.



## FIVE TIPS TO REDUCE YOUR PREMIUM

- **Compare Quotes.** Once you have decided what type of life policy best meets your needs don't just go with the first quote that you find. It may be a cliché but as our survey shows it can pay to shop around. Obtaining quotations is easy. You can either contact companies directly or a good broker who specialises in life assurance will be able to recommend a policy that is best suited you. Also, look out for online deals where you may find a cheap quote.
- **Quit smoking.** Life assurance is all about the probability that you will die within a certain timeframe. One of the strongest indicators companies use to work out this probability will be whether or not you smoke. We all know that smokers die younger and have a much greater incidence of cancer and heart disease so it really is no surprise that the premium on a life assurance policy for a smoker will be much more than that of a non-smoker.
- **Lose weight.** It's not just smoking that life assurance companies will consider when setting your premium. Obesity also increases the risk of heart disease, cancer and diabetes and ultimately can lead to an early death. Life assurance companies will use the ratio of your height to your weight (known as your body mass index or BMI) to calculate your risk of early death. If your BMI falls outside average norms the higher your premium could be.
- **Change your pastime (or your job).** Many insurance companies will assess your chance of meeting an untimely end if you engage in dangerous hobbies or pastimes. So if you're the adventurous kind that likes to jump out of aeroplanes in your spare time then the chances are your life assurance premium will be higher. Similarly, insurance companies will have a list of what they consider to be high-risk occupations which could load up your monthly bill. Expect pilots, miners and steeplejacks to pay more for life cover.
- **Cancel your policy.** Life assurance is not for everyone. It may be that you are paying for life assurance that you do not need. If you are a single individual with no mortgage or dependents then life insurance is probably not be something you should be buying. Life assurance is designed to replace the financial loss that might be suffered by others after your death. If you only have to worry about yourself in life then there really isn't much point in paying what may be an expensive life assurance premium. After all, you won't be able to enjoy the lump sum after you are gone. Similarly, if you are contributing to a pension through your employment, you may already have some cover in the form of a death-in-service benefit. This will usually pay out a multiple of your annual salary and so may negate the need for a separate policy.

## Useful contacts

**Irish Insurance Federation**  
Insurance House  
39 Molesworth Street  
Dublin 2  
tel (01) 676 1914  
email iis@iif.ie  
www.iif.ie

**Financial Services Ombudsman**  
3rd Floor,  
Lincoln House  
Lincoln Place  
Dublin 2  
1890 882 090  
email enquiries@  
financialombudsman.ie  
www.  
financialombudsman.ie

could be used to meet any inheritance tax liabilities that your dependents may need to settle. With today's property prices so high, this could mean the difference between your loved ones remaining in their home or being forced to sell it. Also, depending on the type of cover that you take out, your policy can supplement your retirement expenses or help to cover the costs of your children's education. There are two main types of life assurance: term assurance and whole of life.

### Term assurance

Term assurance is an insurance policy that will pay out a tax-free lump sum in the event of your death within a certain timeframe. Term assurance is the simplest form of life cover, whereby

premiums are based on the health and age of the insured. The older the insured or the longer the length of term that is required the higher the premium will be. Your general health also has a bearing on the size of your premium as does whether or not you smoke. The lump sum is only payable provided you continue to meet your premium payments as set out under the policy agreement. However, should you survive the length of the term no lump sum will be paid despite the accumulated payments (the good news is that you will still be alive). Within term assurance, there are two main types of cover.

- **Level term assurance:** With a level term assurance policy your premiums are fixed for the duration of the agreed term and payment is only

made if you should die during this time. The lump sum is assured and remains unchanged throughout the term. If you have young children you might find this kind of life assurance attractive as it would ensure they are provided for until adulthood should you die before the term expires.

- **Decreasing term assurance:** Decreasing term policies are the most common forms of life cover taken out for the purposes of mortgage protection. With this kind of policy the premiums will decrease over the course of the agreed term as will the lump sum paid should the policy holder die. They are popular with mortgage holders because the cost of the insurance falls as the level of cover that is needed also reduces over the lifetime of a mortgage.

## CAN LIFE ASSURANCE BE A GOOD INVESTMENT?

### Whole of life assurance

This type of policy aims to combine elements of an investment product with the features of a life assurance policy. However, it is important to think of it as insurance as opposed to an investment. Whole life assurance should not be seen as an alternative to building up savings. These kinds of policies carry more expensive premiums than term assurance policies not only because a lump sum is paid regardless of when you die but also because the costs of managing your premium contributions as an investment are also significant. Annual management fees and handling charges will eat into

the value of your policy fund and you may find that aside from the guaranteed lump sum after death your policy may have little or no inherent cash value.

### Reviewable whole of life policies

These policies are particularly poor choices for investment. Within a reviewable whole of life policy the actual cost of life assurance cover is not fixed and will increase as you get older. For example, with a policy that has a premium of €100 per month the initial life assurance/savings ratio could be at 50/50. That is, €50 for life assurance and €50 as savings. As you get older the

split will change in favour of the life assurance cost i.e. it might go 60/40 or even 90/10. This split will not be immediately obvious as you will still be paying €100 every month.

From an investment perspective, it may make more sense to take out a cheaper term assurance policy and invest the difference in the level of premiums of a whole life policy over the course of the term. Should you survive until the end of the agreed term, while you won't receive a lump sum from your policy, it is likely that if you have invested the savings in premium costs wisely you will still have a sizeable amount of money.

### Whole of life assurance

Unlike term assurance, which will only pay out if you die within an agreed term, whole of life assurance will insure you for your whole life. In other words, provided you continue to pay the premiums on the policy your dependents or estate is guaranteed to be paid a lump sum when you die – regardless of when this may be.

The most common type of insurance of this kind is a unit-linked whole of life assurance policy which combines a mix between investment content and life cover. The premiums, which tend to be fixed for 10 year periods and are more expensive than those for term assurance cover, get invested in an investment fund which should accumulate over time. It may be that your fund grows by enough to cover the cost of your future premiums.

However, this is not guaranteed and it

is possible that the value of the fund has actually fallen, particularly if the ongoing fund charges and fees are high and/or fund performance is poor. In fact, your premiums may have to increase in order to maintain the size of the sum that is paid when you die.

Guaranteed whole of life policies are also available where the premium is fixed and the payout is guaranteed to be a certain level although these are the most expensive forms of life assurance. Whole of life policies tend to be used for settling large bills after a person has died – these could be funeral expenses or even inheritance tax bills.

### Pension term assurance

Pension term assurance is the same as a standard term assurance policy in that it will pay your dependents a guaranteed lump sum if you die during the agreed term. Where it differs is that

it is eligible for the same tax relief that is available to people making pension contributions so the net cost should be cheaper. This relief represents particularly good value if you are paying tax at the higher rate of 41% because it means that a pension term contribution of €100 will actually cost you €59 and gain you tax relief of €41. You do not need a pension or have to start one in order to take advantage of pension term assurance and the tax relief associated with it. However, as with a standard term assurance policy, there is no investment element in this kind of insurance and so if no claim has been made during the course of the term then no lump sum will be paid.

### Endowment policies

An endowment policy is another form of whole of life product. As with a regular whole of life plan, part of the

Report by

Mark Channing 

## TERM ASSURANCE COMPARISON <sup>1</sup>

Policy Provider <sup>2</sup>	Single term of €300,000 over 30 years at age 30		Single term of €200,000 over 20 years at age 45		Joint term of €400,000 over 25 years for couple aged 25					
	Male smoker	Female non-smoker	Male smoker	Female non-smoker	Male smoker	Female non-smoker				
Hibernian / Ark Life	49.59	27.10	32.46	21.53	88.51	45.05	60.53	31.90	53.32	28.78
Caledonian Life	53.73	29.03	40.47	22.79	105.47	48.44	74.27	36.13	62.08	37.45
Canada Life	59.35	29.95	41.65	24.95	111.25	55.05	73.25	38.85	49.85	30.25
Eagle Star	45.33	25.77	31.54	20.42	83.61	40.79	56.65	30.22	59.87	35.86
Friends First	55.80	31.46	41.50	24.66	111.44	54.34	75.81	39.25	77.68	46.63
Irish Life	53.89	29.77	41.78	22.26	95.16	49.95	65.21	36.83	62.49 <sup>3</sup>	34.30 <sup>3</sup>
New Ireland	46.93	27.18	33.29	21.26	86.51	44.44	61.25	33.25	66.32	36.40

<sup>1</sup> Amounts refer to monthly repayments (€). <sup>2</sup> Quotes were obtained by contacting providers directly. Quotes can also be obtained through a broker. <sup>3</sup> Quote is for a dual cover policy.

premium is used to build up the cash value of the investment fund. This premium tends to be higher than those you would pay with a normal whole of life policy. The endowment policy is payable at the death of the insured or on a specified maturity date if the insured is alive. Although endowment life assurance carries higher premiums than standard whole of life policies they are attractive to people who wish to ensure both a lump sum should they die and also a payment should they survive. This can then be used to pay third level education fees for dependent children, go towards an outstanding mortgage or help to fund retirement. However, if you cash in your endowment policy early you will be penalised.

### Single, joint or dual cover?

For couples, a choice will have to be made whether to take out single or joint cover policies. However, being married or in a long-term relationship doesn't necessarily mean that joint cover is the best option. In fact, two single cover policies will often be better. Joint cover life assurance is

generally only considered suitable for the purposes of paying off a mortgage if one person dies. The amount of money required to cover the mortgage will be the same for either partner, so in the event of one person's death the mortgage will get fully repaid so there is no need for continuing insurance. If a couple is taking out life assurance for other reasons such as providing for their dependent children then it is generally better to take out a single policy for each individual. Two single policies will not be hugely dearer than the joint option and will be more flexible as well as providing double the coverage should both policy holders die. What's more, one partner may be younger or healthier than the other and secure life assurance at a lower premium. And if one person should die first the remaining individual still has a separate policy in the event of their own death. Another alternative is dual life cover which is similar to having two separate policies in that should one partner die the remaining person remains covered for a reduced premium. Dual cover tends to be marginally cheaper than two separate policies.

## OTHER LIFE CRISES



Life assurance is all about providing for your loved ones should you die, but what if you are hit with a non-fatal illness that renders you unable to work? Many people take out income protection insurance or serious illness cover against such a possibility. Income protection insurance pays out a regular

income as long as the claimant suffers a loss of earned income and is deemed unfit to work. Serious illness cover on the other hand will pay out a lump sum in the event of a being diagnosed with an illness covered by the terms of the policy, and is often sold as an extra benefit on a life assurance policy. As with all insurance, the need for income protection or serious illness cover depends on your circumstances. If you have a mortgage or other large loans to pay then it may interest you, as in the event of illness or loss of earned income you will still have funds to help meet your repayments. Similarly, if you have children or other dependents you will be able to provide for them. Self employed people should consider taking out these kinds of policies as they are not eligible for the State disability benefit or employer sick pay should something happen to them. Many of the same criteria associated with calculating the cost of life assurance premiums are also used in pricing income protection and serious illness policies i.e. your age, gender, occupation, your medical history, and the amount of cover that you want. Tax relief is available on income protection premiums only. For more on income protection and serious illness cover see *Consumer Choice*, February 2007, p45.

## WHOLE OF LIFE ASSURANCE: COVER COMPARED

Monthly cost (€) of a whole of life policy valued at €100,000 for a male and female at ages 65 yrs and 75 yrs

Policy Provider <sup>1</sup>	Male 65 years		Male 75 years		Female 65 years		Female 75 years	
	smoker	non-smoker	smoker	non-smoker	smoker	non-smoker	smoker	non-smoker
Hibernian / Ark Life	495.79	377.84	921.08	718.35	446.42	319.88	814.60	588.22
Canada Life	519.53	293.05	-	-	388.92	208.33	-	-
Eagle Star	481.84	290.40	917.79	623.85	353.51	254.70	658.02	525.36
Friends First	581.43	439.10	1,238.51	974.29	493.20	391.68	1,067.72	887.17
Irish Life	765.26	504.24	1,436.71	1,039.33	570.97	347.36	1,115.37	654.38
New Ireland	766.71	398.68	-	-	511.17	288.55	-	-

<sup>1</sup> Quotes were obtained by contacting providers directly. Life assurance quotes can also be obtained through a broker. - not available

## choice comment

Deciding what kind of life assurance is right for you is not an easy business. Firstly you have to be sure that you need cover in the first place. If you have no dependents or large loans then there really isn't much point in paying a big life premium every month. However, if you have young children or other dependents you should consider taking out a life policy so that they don't suffer financially if the worst happens. Even if your family is not financially dependent upon you, the right life assurance policy may help preserve your estate by covering any inheritance tax bills that may be owed on your property not to mention meeting expensive funeral costs. Endowment policies can be useful tools if you want the security of life cover but also the knowledge that you can exchange your policy for a lump sum – whether it is to fund your children's education or supplement your retirement. However, rarely is life assurance the smartest way to invest or save. Unit Linked Whole of Life policies are a particular area of concern where fund performance can be poor and premiums can increase dramatically at the end of a fixed term period. The Financial Services Ombudsman recently awarded €50,000 to a couple in their late 60s who saw their monthly premiums jump from €780 to €2,000. The problem appears to be systemic, having been identified by the Ombudsman in 1,800 other cases. If you really want to be smart when it comes to life assurance then you need to sit down and carefully consider why you think you need it, how much it will cost and ask yourself if there are better alternatives. Because after all, you're worth it.

The Choice Buy Panasonic DMR-EX88 has a capacity of 400GB.



The Choice Buy Panasonic DMR-EX88 has a card reader slot for playing back images from a digital camera.



The Choice Buy Panasonic DMR-EH-68 has among the best picture quality for recording.



The Choice Buy Panasonic DMR-EH-58 is one of the fastest devices for reading DVDs and CDs.



## DVD recorders

DVD recorders are slowly replacing traditional video recorders in many homes across Ireland, so if you are thinking of making the switch, *Consumer Choice* brings you 8 Choice Buys to choose from.

### AT A GLANCE

.....  
Connecting to a television.

DVD formats.

Eight Choice Buys.

A DVD recorder does essentially the same as a video recorder, except instead of recording onto a video tape, you are recording onto either a DVD or a hard disk drive, similar to the hard disk in a computer. There are several benefits to using a digital recorder over a VCR.

The traditional video recorder uses a rotating head which is in constant contact with the tape. Because of the direct contact with the tape, it can be degraded over time and the video

heads can also get dusty and dirty. Lower resolution is another drawback to using a video recorder.

Time is also limited; with a standard video tape you can record about 240 minutes in short play and twice this in long play mode. It's also not possible to edit the recording afterwards without using a second piece of equipment. While video can be recorded over several times the picture quality gets a little worse each time and finding the

exact place on a tape you're looking for can also be a problem.

Conversely with DVD and hard disk recorders there is no contact and therefore no degradation of picture quality over time, no matter how many times a particular scene is watched. It's also easy to find a specific scene on the DVD or hard drive, with many recorders giving plenty of information, such as thumbnail of the scene, time, date and length of the recording, as well

The Sony RDR-HX780 has a type B USB for connecting a PictBridge compatible printer.



The Choice Buy LG RH-T399H received the highest rating for legibility of the on-screen display and menus.



The Choice Buy LG RH-T398H has one of the lowest standby power consumptions.



The Choice Buy LG RH-T397H has a USB port for connecting a mass storage device.



as the title of the recording.

While the edit functions varies from recorder to recorder, most have the ability to set chapter markers, and in some cases to hide unwanted chapters, such as advertising. The resulting DVD can also be played back on any standard DVD player.

Hard disk recorders are also useful for these reasons. They offer more space on the disk and therefore longer recordings. The models *Consumer Choice* tested have between 160 gigabytes (GB) and 400GB of space. However when the hard disk becomes full programmes need to be deleted before any more can be recorded. So if you want to permanently save any recordings, it's better to archive them to DVD.

### What they can do

The 14 models *Consumer Choice* tested all have an integrated hard disk for recording as well as a DVD recording drive. All models can record directly onto the hard-drive, but recording directly onto DVD is a new feature for some manufacturers. All models can also copy recorded material from hard disk to DVD, whereas the opposite (i.e. copying recordings from DVD to hard-disk) can't be done with the Philips DVDR 5520H (13), but is possible on all other models.

The Toshiba RD-XV48DT (14) was the only model tested with a built-in VHS drive. You can record from VHS to DVD or to the hard-drive. This can be a handy way of backing up old videos, but be aware that the picture

quality is poor.

More and more devices are now being equipped with HDMI sockets, as are all the models *Consumer Choice* tested, for connection to a television set. See *Connecting to a television set* for more information.

Type A USB ports are also becoming more common, allowing the consumer to listen to music and MP3 files or view digital photos from a connected MP3 player or digital camera (see *Consumer Choice*, August 2008, p304 for Choice Buy MP3 and MP4 players). The Sony RDR-HX780 (5) also has a type B USB for connecting a PictBridge compatible printer for printing out JPEG pictures without the need for a computer.

All recorders, except the Toshiba RD-XV48DT (14), can be used as media servers, making it possible for consumers to copy music files (MP3/WMA) and/or JPEG pictures from USB, CD or DVD to the integrated hard disk and play them back from there. For some devices it's even possible to rip audio CDs to the hard disk (the Sony RDR-HX780 (5) and Panasonic models (1, 2, 3, 4)).

All the models offer consumers the ability to cut or delete unwanted scenes, such as ad breaks within a recording on the hard disk drive. This is done by easily selecting the beginning and end of scenes to be deleted.

The Philips DVDR 5520H (13) is also equipped with a type of 'advertisement killer'. Once a recording is finished and the device put into standby mode, chapter markings are added at the beginning and end of any ad breaks, making it possible to easily skip the ad breaks during the playback of the recording.

### Connecting to a television set

There are two ways of connecting a DVD recorder to a television set. The first is using an analogue connection, the second using a digital connection.

#### • Analogue connection

The easiest and most straightforward way to connect a recorder to a television is using a scart cable. All of the recorders tested have two scart sockets, one for connecting to a television and one for input and output to an external device such as a set-top box or video recorder, for example. Scart connections can offer the best possible picture quality for analogue connections. Because the connectors are different for input and output, it's impossible to

**Useful contacts**

**LG**  
tel 0044 1753 491 500  
www.lge.co.uk

**Panasonic**  
tel (01) 295 0942  
www.panasonic.co.uk

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

connect them incorrectly. To use the built-in tuner the recorder's antenna has to be connected from the RF output on the recorder to the RF input socket on the television. This makes it possible to record using the recorder's tuner and watch a different program using the television's tuner.

- **Digital connection**  
These days most flat screen televisions allow consumers to use a digital connection to the DVD recorder using a HDMI cable. High-definition multimedia interface (HDMI) is a compact audio video connector for transmitting uncompressed digital streams. It represents a digital alternative to consumer analogue standards such as RF or scart described above. It doesn't produce true high

definition pictures, but up-scales the standard quality picture to display on the screen. Connecting the recorder and television is also quite easy; the connector can only be fitted into the socket in one definite way, and is the same on both the television side and the recorder side. All recorders tested had HDMI sockets.

**DVD formats**

A standard DVD can store 4.7GB of data, usually enough for two hours of recordings in standard mode. Double or dual layer (DL) disks, which allow the consumer to store around 8.5 GB of data (equivalent to about four hours of recording in standard mode) are now becoming more widely available.

There are five different formats of recordable DVD: DVD+R/+RW, DVD-

R/-RW and DVD-RAM. DVD-RAM work like a hard disk. Data can be stored anywhere on the disk, therefore offering the best editing possibilities of all the formats. These disks can also be re-written around 1,000 times, a lot more than other formats. One of the disadvantages is that there are fewer players that are compatible with this format than with the other options.

DVD-R and DVD+R can only be recorded onto once and the disks need to be finalized after recording before they can be used in other DVD players. DVD+RW is similar but can be re-written and therefore previous recordings can be deleted and the disk re-used. Because where the data is written to is fixed this is less flexible than DVD-RAM. There is no need to finalize the disk.

DVD-RW is slightly different, as it has to be formatted before it can be used. There are two options for this, Video Mode or Video Recording Mode. The first is similar to DVD+RW, except that it needs to be finalized after the recording to make it compatible with other DVD players.

Video recording mode is not very compatible as, while there are some DVD players on the market that can cope with this format, the majority are not able to play it. On the plus side this format does offer more editing functions and recording possibilities.

**USING THE TABLE**

The more stars the better.

**SPECIFICATION**

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

**Hard disk capacity:** The capacity of the integrated hard disk drive.

**DVD format:** The DVD formats that the recorder supports.

**TEST PERFORMANCE**

**Picture quality:** Viewing test based on moving and still images with all connectors.

**Sound quality:** Sound quality is assessed by

listening to different types of music including piano and rock/pop, as well as music DVD and a scene from a movie.

**Playback:** Includes ratings for error correction and operational noise.

**Ease of use:** How easy the user instructions are to follow, connecting and using the recorder.

**Energy use:** Energy use in standby and playback modes.

**Versatility:** Includes ratings for the types of connections available on the recorder, as well as compatibility with CDs and DVDs and what functions are available, the remote control and timer.

Report by **Jenny Harrow** 

MODEL	SPECIFICATION			TEST PERFORMANCE	
	price (€)	hard disk capacity (GB)	DVD format	picture quality (35%)	sound quality (17.5%)
1 <b>Panasonic</b> DMR-EX88	602	400	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
2 <b>Panasonic</b> DMR-EX78	490	250	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
3 <b>Panasonic</b> DMR-EH-68	600	320	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
4 <b>Panasonic</b> DMR-EH-58	500	250	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
5 <b>Sony</b> RDR-HX780	319	160	DVD+R/+RW, DVD-R/-RW	★★★★	★★★★★
6 <b>LG</b> RH-T399H	415	320	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
7 <b>LG</b> RH-T398H	350	250	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
8 <b>LG</b> RH-T397H	290	160	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
9 <b>LG</b> RH397H	318	160	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
10 <b>LG</b> RH389H	190	160	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
11 <b>LG</b> RH387H	240	250	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
12 <b>LG</b> RH388H	290	320	DVD+R/+RW, DVD-R/-RW, DVD-RAM	★★★★	★★★★★
13 <b>Philips</b> DVDR 5520H	307	160	DVD+R/+RW, DVD-R/-RW	★★★	★★★★★
14 <b>Toshiba</b> RD-XV48DT	400	160	DVD+R/+RW, DVD-R/-RW	★★★	★★★★★



# choice buys

**1: Panasonic DMR-EX88 €602**

**2: Panasonic DMR-EX78 €490**

Both of these **Choice Buy** Panasonic recorders are similar devices, the main difference between the two being the hard disk capacity. The **Choice Buy** Panasonic DMR-EX78 (2) has hard disk drive of 250GB, while the **Choice Buy** Panasonic DMR-EX88 (1) has a capacity of 400GB. The **Choice Buy** Panasonic DMR-EX88 (2) also has a card reader slot for secure digital (SD) memory cards and multimedia cards (MMC) for playing back images from a digital camera.

They offer the best picture quality for recording and on average received the best convenience rating, as well as the lowest operational noise. Together with **Choice Buys** Panasonic DMR-EH-58 (4) and Panasonic DMR-EH-68 (3), they are the fastest devices for reading DVDs and CDs.

Both recorders support all DVD types, and they also come equipped with the GRACENOTE® database of audio CD information, which contains information for about 350,000 album titles. This means that if an audio CD is inserted the recorder will automatically search for and retrieve information about the CD title and track listings. Because the database come pre-installed, the latest CD track names may not be available, but the database can be updated online.

Mass storage devices can be connected via USB, and both devices have a HDMI socket. They can also be used as a media centre with the ability to store music files and digital pictures on the hard disk and audio CDs can

also be ripped and stored on them.

**3: Panasonic DMR-EH-68 €600**

**4: Panasonic DMR-EH-58 €500**

Again both of these **Choice Buy** Panasonic models are similar recorders that mainly differ in the capacity of the integrated hard disk. The **Choice Buy** Panasonic DMR-EH-58 (4) has a hard disk capacity of 250GB, and the **Choice Buy** Panasonic DMR-EH-68 (3) has a hard disk drive of 320GB, as well as a card reader slot for secure digital (SD) memory cards and multimedia cards (MMC).

Despite having one of the worst results in error correction for playing back DVDs these players offered among the best picture quality for recording, and one of the best convenience ratings, as well as being among the fastest devices for reading DVDs and CDs tested.

They both have a USB port for connecting mass storage devices, such as a camera or MP3 player and music and photos can be stored on the devices. All DVD types can be used for recording and as with the other Panasonic models tested come with pre-installed GRACENOTE® database.

**5: Sony RDR-HX780 €319**

Most results, especially for picture quality, are above average for the **Choice Buy** Sony RDR-HX780. This was also the only DVD recorder available in silver. It has a storage capacity of 160GB. The device can record onto all DVD formats, except DVD-RAM and has a HDMI socket.

The DVD recorder also has the advantage of

allowing the consumer to freely select the quality mode for recording, not just the fixed recording modes have to be used. It received great convenience ratings for the manual and user instructions, and as a whole is a very easy player to use. One drawback to this machine is that it was the second loudest recorder on test for noise, mainly during DVD playback.

It has a type A USB port for connecting mass storage devices such as MP3 players and digital cameras, as well as a type B USB port for connecting a PictBridge printer for printing out JPEG images without the need for a computer. Music and image files can be stored on the hard disk drive and audio CDs can be ripped for storage.

**6: LG RH-T399H €415**

**7: LG RH-T398H €350**

**8: LG RH-T397H €290**

These three recorders are similar devices, which again differ only in the capacity of the integrated hard disk. The **Choice Buy** LG RH-T397H (8) has a hard disk capacity of 160GB, the **Choice Buy** LG RH-T398H (7) 250GB, and a capacity of 320GB on the LG RH-T399H (6).

These recorders have a USB port for connecting a mass storage device and music files, digital pictures and DivX files can be stored on the hard disk. They also have a HDMI socket.

These recorders received the highest convenience rating for legibility of the on-screen display and menu and they have one of the lowest standby power consumptions, both with and without power save or eco mode activated.

## SCORE %

playback (12.5%)	ease of use (20%)	energy use (5%)	versatility (10%)	SCORE %
★★★★	★★★★	★★★	★★★★★	74
★★★★	★★★★	★★★	★★★★	74
★★★★	★★★★	★★★	★★★★	73
★★★★	★★★★	★★★	★★★★	72
★★★	★★★★	★★★★	★★★★	69
★★★★	★★★	★★★★	★★★★	67
★★★★	★★★	★★★★	★★★★	67
★★★★	★★★★	★★★★	★★★★	67
★★★★	★★★	★★★★	★★★★	66
★★★★	★★★	★★★★	★★★★	66
★★★★	★★★	★★★★	★★★★	66
★★★★	★★★	★★★★	★★★★	66
★★★★	★★★	★★	★★★★	60
★★★	★★★	★★	★★★	58

## THE LENGTHS WE GO TO...

DVD recorders are more complicated to use than video recorders, with more options and more complex menus, so ease of use is very important when testing. *Consumer Choice* puts each model through a barrage of tests to see how easy they are to use. We look at the user manual and check how easy the model is to connect. Recorder operation using both the remote control and buttons on the box is checked and the timer settings are assessed.

The display is examined in terms of legibility, user guidance and the logic of the menus. Ease of editing and copying is also checked, as is the time it takes to access the disk. Finally, we check how easy it is to use the recorder as a media player, using the advertisement suppressor (if available) and the search functions.

When analysing picture quality of the DVD recorders, a jury of experts is used to assess resolution, contrast, colour accuracy, colour spectrum, edging, steadiness and other disturbances. The scenes viewed are recordings made both outdoors and indoors. Clips of different movies, as well as test patterns are used to make the picture quality judgements, and pre-recorded and self-recorded disks are used.



## Buying a computer

Buying a computer is a major purchase and many consumers may feel daunted by the barrage of associated technical terms. *Consumer Choice* takes the fear factor out of the decision.

Buying a computer can be like buying a car. There are so many different shapes and sizes, with a wide range of configurations that consumers can be overwhelmed by the choice. And then consumers have to deal with the seemingly constant arrival of new and faster technology all making for a difficult decision. A computer also represents a large financial investment so it makes sense to do a bit of homework before you buy.

The best advice when buying a computer is to buy the best for your budget. You don't have to buy the biggest, fastest or most powerful computer on the market, but you should buy the best system you can afford. Technology is developing at breakneck speed, and buying the latest equipment will mean that your computer remains

up-to-date for as long as possible.

Decide in advance what you will be using the computer for. Do you intend to surf the web, send email, do word processing, work with spreadsheets, organise digital photos or listen to music? The software you need can determine the minimum hardware specifications. If for example you use resource-hungry applications, such as games, it may be necessary to purchase additional memory and hard disk space.

Depending on your needs, be prepared to spend between €400 for an entry-level computer and €3,500 and up for a high-end model. Consumers should also be aware that certain software that they may expect with a computer, such as word processing or spreadsheet software isn't always bundled with the computer, so will need to be included in the budget.

Microsoft Office Standard 2007 costs around €525, but the programs can be bought separately with Microsoft Office Word 2007 costing around €140.

### Mac or PC?

The choice between buying an Apple Mac computer and a personal computer (PC) is really a personal choice. The divide between the two types of computer is narrowing, with most software for PC also being developed for Apple computers. Macs now run on Intel processors, so it's even possible to run Windows on a Mac using virtualisation software.

Apple users are known to be very loyal to the brand. While consumers may not be able to run all Windows software on a Mac they do have some advantages. Apple computers tend to

### AT A GLANCE

Technical terms explained.

Buying advice.

User profiles.



**Laura and Dan Murphy have two children, Ross and Julie. They need an all-purpose computer for surfing the web, school projects, viewing and editing holiday photos and managing MP3s and videos.**

**What to look for:** The Murphys should first identify the software they need, as this will to some extent determine their minimum hardware requirements. A PC with at least 2GB of RAM memory should be able to smoothly run Vista. Somewhere between 250GB and 500GB should allow all the family to store plenty of data. They should also consider how they will back-up this data. Online services are good for backing up photos, but other options include using a

DVD burner or external hard drive.

**Key features:**

- Dual core CPU processor
- 2GB of RAM memory
- 250GB to 500GB hard drive
- 128MB graphics card
- DVD burner
- 17 to 19 inch LCD
- Speaker set
- Windows Vista Home Premium or Apple OS X Snow Leopard

stand out for their design and aesthetics. They tend to be more secure than PCs because they're not as targeted by people who write malicious software such as viruses and spyware.

It is also perceived that Apple computers are easier to use than PCs, but if you're used to the Windows interface, Apple may take some time to get used to. Mac computers come bundled with lots of useful software but overall the selection of compatible software is smaller than for a PC, especially when it comes to games. The choice between the two really comes down to individual preference.

### Notebook or desktop?

After deciding whether you want a Mac or a PC, it's now necessary to choose what type of model suits your needs. The essential difference between a notebook or laptop and a desktop computer is, as the names suggest, a laptop sits on your lap and a desktop sits on a desk. Laptops are now commonly referred to as notebooks after a consumer sued when their lap was burnt by a hot laptop. Dell expects notebook sales to surpass desktop sales by the end of this year.

Notebooks are portable and therefore useful if you need to take your data with you when you travel. If you decide to buy a notebook consider the weight of the computer, especially if you intend on carrying it in around on a daily basis. They generally weigh 1.5kg to 4.5kg. Lighter versions are available, but these cost considerably more.

Desktop replacement notebooks are as powerful as a desktop, and heavier than a regular notebook, but rarely leave the home. They are easier to hide away when not in use, and are a good option for smaller homes or apartments.

### CPU

The central processing unit (CPU) refers to the processor in the computer. This is essentially the brain of the computer and determines how fast the computer can run. To use the analogy of a real desk, the CPU is like the brain of a person who is sitting at the desk reading a document.

When looking at processors there are a number of specifications that are noted. The gigahertz (GHz) is the most common and refers to the speed of the processor. For the average user 2GHz for desktops and 1.6GHz for notebooks should be enough.

The megahertz (MHz) of the chip refers to the clock speed of the processor. This essentially means how many millions of instructions can be processed per second. The higher the number, the quicker the information is processed.

Cache is another type of memory like RAM (see *Memory* for further explanation of RAM). The cache is essentially used by the computer to quickly move data between the RAM and the CPU. Going back to the desk analogy, the cache is like the desktop itself, with papers and pens spread out waiting to be used.

Most CPUs these days are dual core, which are essentially two processors on the same chip to give more power by distributing the amount of work between them. Quadcore CPUs are also becoming more widely available. These used to be quite expensive, but prices are coming down and they offer even better performance.

### Memory

RAM stands for random access memory and refers to the short term memory of the computer. Using the desk parallel again the RAM is like your in-tray with documents coming in and going out.

Essentially the more memory you have the better and faster the computer will run. The amount of RAM memory determines how many programs you can easily use at the same time, and how fast these programs work. The minimum is usually 1GB, but Vista will run better on 2GB, so this is a better option.

### Hard drive

The hard disk drive (HDD) is the physical drive that stores all the data, photos, music files and word processing documents. Again using the desk analogy the hard drive is like a filing cabinet. The size of the drive is measured in gigabytes (GB) meaning a billion bytes.

When deciding how big a hard drive you need, it's important to think about what you will be storing on the computer. If you have a lot of high-resolution photos, videos and music, or intend on installing a lot of games then opt for a high capacity drive. If you are unsure of how much you need, it's generally better to go for more space, if the budget will allow.

If you are buying a notebook try to get at least 80GB of space while most desktops will have at least 300GB. If you find you are using up the hard drive more quickly than you thought, it is possible to either buy more disk space or an external hard drive. This can be particularly useful for backing up important data.

### Optical drives

CD or DVD drives are often referred to collectively as optical drives. These allow users to play and even create (or burn) CDs or DVDs and have replaced floppy drives for file storage and transfer. Many computers come with a multi-format burner, allowing consumers to burn a range of different formats of CDs and DVDs. Only the most basic models

## Useful contacts

### Apple

1800 92 38 98  
www.apple.ie

### Dell

1850 333 200  
www.dell.ie

### Linux

www.linux.org

### Microsoft

tel (01) 295 3826  
www.microsoft.ie

## THE 'COLLEGE' COMPUTER

Liam O'Neill has just started college and needs a computer, supposedly for college work, writing and researching papers. But what he really wants the computer for is playing the latest computer and online games.

**What to look for:** Liam will need a dual core CPU and up to 4GB of RAM for running memory hungry games. He'll also need a large, fast hard drive. The graphics card he chooses will also affect the quality of his gaming experience. This computer won't come cheap, so Liam might need to get a part time job to help pay for it.

### Key features:

- Top range dual core CPU processor
- 2GB to 4GB of 800MHz or 1,066MHz RAM memory
- 500GB to 1 terabyte (TB) hard drive
- 512MB or up graphics card
- DVD drive
- 19 to 21 inch LCD
- Digital speakers
- Windows Vista Ultimate, Home Premium or Apple OS X Snow Leopard



## THE OFFICE COMPUTER

Ted Spencer runs his business from his home office and needs a computer for doing his accounts and keeping in touch with customers.

**What to look for:** Ted will need a system with enough CPU power for multitasking his daily office duties and is unlikely to need a powerful graphics card. Money saved on the graphics card can be put towards a larger display and a better warranty.

A key consideration for a business user is how much their data is worth and how much money would be lost if the data was lost, so backup software is essential. Automated backup options are available but

these are more expensive.

### Key features:

- Midrange dual core CPU processor
- 2GB of RAM memory
- 250GB or 300GB hard drive
- DVD burner
- 128MB graphics card
- 19 to 21 inch LCD
- Windows Vista Business or Apple OS X Snow Leopard
- External hard drive for backing up all data



come without a CD burner, and if the budget will allow, a DVD burner will offer more flexibility. Because DVDs are higher capacity (generally 4.5GB rather than 700MB for CDs) they are useful for making videos and backing-up large amounts of data. If you have invested in a BluRay player, consider getting a high definition DVD burner.

### Graphics and sound cards

If you intend to use the computer for playing games, then a good graphics card is essential. They are responsible for displaying images on the screen. Graphics cards usually have their own dedicated RAM, as displaying images takes up a lot of resources. The amount of RAM you need with a graphics card depends on what you are going to use the computer for, but 256MB for a desktop and 128MB for a notebook should be sufficient for most users. A HDMI output is a good option for connecting to an LCD or plasma screen. Like the graphics card, a sound card allows your computer to reproduce music, sounds and voices.

### Operating systems

The operating system (OS) essentially runs the computer and presents data in a user friendly way. There are several operating systems out there to choose from. The most common is Microsoft Windows Vista. Windows XP is no longer a pre-installed option. While Microsoft will continue to support this operating system it is no longer available to buy. New Apple computers come with Mac OS X Snow Leopard.

A third option is Linux based operating systems, which are in most cases free. The user interface may be more complicated for the average user but represent a real alternative to Microsoft and Apple.

### Windows Vista

Most new, non-Apple PCs are shipped with Vista pre-installed. Vista takes up a lot of computer power so if you are considering upgrading from a previous version of Windows, check first that the computer is compatible with Vista. Vista comes in four different versions.

- **Home Basic** is the most basic

package and is good for tight budgets or less powerful computers, but it lacks many of the features and fancy graphics of the more expensive versions. It is ideal if you only want to use the computer for browsing the internet, sending email or viewing photos.

- **Home Premium** is designed for the consumer who wants to use their computer for a bit of everything. The software has an entertainment focus, with Windows Media Centre for viewing digital photos, TV and movies, and listening to music.
- **Vista Business** is aimed at the small business user. It includes advanced data back-up software and makes it easier to access your data on the go, using networking tools.
- **Vista Ultimate** is the most expensive version and includes all the features of Home Premium and Business. It offers business-focused software as well as a home digital entertainment package. It also includes data-encryption software to help lock up your data should your computer get stolen.



The Choice Buy GE Eco light bulbs have a colour impression similar to ordinary bulbs.



The Choice Buy Ikea K320 20W bulbs stand up very well to frequent switching on and off.



The Choice Buy Philips Genie lightbulbs perform better than some of the other bulbs tested in cold temperatures.



# Energy saving light bulbs

With proposed legislation to replace the traditional incandescent light bulb with more energy efficient equivalents, *Consumer Choice* looks at some of the energy saving light bulbs on the market and brings you preliminary results from our tests.

CFLs (compact fluorescent lights) are better for the environment than traditional incandescent bulbs. While they may be more expensive than traditional bulbs they are cheaper in the long run, so lighter on your pocket. They also emit less carbon, making them more environmentally friendly. It is estimated that in the average home, lighting accounts for 15% of the total electricity bill, so reducing the amount of electricity you use on lighting is going to save you money.

CFL bulbs are currently the most environmentally friendly option when it comes to energy consumption. On average a CFL produces 55-60 lumen per watt. As they shine five times brighter than conventional bulbs, it means they use less energy to achieve the same brightness.

*Consumer Choice* is testing 20 energy saving light bulbs and the results presented in the table represent the preliminary results from that test. The

testing will continue until 2009 when we will bring you the final durability results. At that time the bulbs will have been lighting for 8,000 hours, representing about an eight year life in a home. See *The lengths we go to* for more information about how we test.

### How do they work?

Low energy bulbs use less energy because, unlike traditional incandescent bulbs, most of the electrical energy they use is used to produce light. With traditional bulbs electricity is passed through the thin metal wire, called the tungsten filament, which heats up and produces light. A lot of the energy used, however, is wasted producing heat and only a small amount actually goes towards producing the light.

With CFL bulbs, electricity passes through gas in a tube, making the tube's coating glow brightly, similar to a fluorescent light. More of the power goes towards producing light.

Because these bulbs use less energy than traditional light bulbs they are more efficient, needing to draw less energy to produce the same light as incandescent bulbs. They also last longer and use 80% less electricity.

### Legislation

The Minister for the Environment, Heritage and Local Government John Gormley announced, in January of this year, plans to introduce minimum energy efficiency standards for light bulbs from early 2009. Minister Gormley feels that these measures will lead to savings of more than €180 million a year for Irish consumers and reduce carbon emissions in Ireland by 800,000 tonnes or 1% of its total.

This will not mean that consumers will have to replace all of their lightbulbs when the standards are enforced, but that energy inefficient lightbulbs will no longer be available in shops.

### AT A GLANCE

.....  
Saving money.

Saving energy.

Eight Choice Buys.

# choice buys

## 1: B&Q energy, 20 watt €11 for a pack of two bulbs

The **Choice Buy** B&Q energy saving light bulb is tube or stick shape and measures just over 16 centimetres long in total and has a light output of 1200 lumen. It is sold in packs of two bulbs. Light output was excellent and the colour impression was similar to that of a traditional light bulb. It won't dim over time, but like most bulbs tested this one doesn't fare well in cold temperatures. Start up behaviour is also good with these bulbs.

## 2: Ikea K320, 20 watt £3 / €4

Another tube shaped bulb, this **Choice Buy** Ikea bulb measures nearly 17 centimetres in length. Light output is 1200 lumen, with a claimed lifetime of ten years. The final results of this durability test will show whether not this claim is correct. It stands up very well to being switched on and off frequently and light output is excellent, with little dimming over time so far. It performed better than most in cold temperatures.

## 3: Omicron OMC 0111, 11 watt €9

This **Choice Buy** Omicron tube shaped bulb measures twelve centimetres in total length and has a light output of 600 lumens. The colour of the light emitted is similar to that of a traditional light bulb. Although, like most bulbs tested, this bulb doesn't perform well in cold

temperatures, it gives an excellent light output, and has good start up behaviour.

## 4: GE ECO, 20 watt €14

## 5: GE ECO, 11 watt €14

## 6: GE ECO, 9 €14

This family of **Choice Buy** GE Eco light bulbs come in nine, eleven and 20 watts and measure thirteen, fourteen and fifteen centimetres in total length respectively. The tube shaped bulbs offer light output of 480, 600 and 1,200 lumen each and have a colour impression similar to ordinary bulbs. They each had very good start-up behaviour and excellent light output, particularly the 20 watt bulb. Once again these bulbs are let down by their performance in cold temperatures.

## 7: Philips GENIE, 11 watt, €6

This **Choice Buy** Philips Genie lightbulb is,

again, tubular in shape. It measures just over ten centimetres in total length, with a light output of 600 lumen. The eight and 18 watt versions (10, 9) of this bulb were just slightly short of **Choice Buy** status, but still worth considering. The durability results, so far, are good, as is the light output from this bulb. It also performs better than some of the other bulbs tested in cold temperatures.

## 8: B&Q Value, 11 watt, €19 for a pack of four bulbs

This **Choice Buy** B&Q Value bulb is sold in packs of four, offering good value. It is tubular in shape and measures just under 15 centimetres. It has a good light output of 600 lumen, with light colour similar to an ordinary light bulb. The durability so far is good, as is start up behaviour and behaviour in cold temperatures.

## Comparable lights

The table below compares equivalent wattages for incandescent bulbs and CFL bulbs. The lumen is the unit of luminous flux and is a measure of the perceived power of light. This unit is often also quoted on CFLs to indicate the power of the bulb.

### Ordinary Bulb

25 - 40 watts  
60 watts  
75 watts  
100 watts

### Nearest Equivalent CFL

7 - 9 watts  
11 - 15 watts  
15 - 20 watts  
20 - 23 watts

MODEL	SPECIFICATION					TEST PERFORMANCE		
	price (€)	power (w)	estimated bulb life (years)	(hours)	energy efficiency class	shape	start up behaviour	durability
1 B & Q energy, FE20, Yankon	11 <sup>a</sup>	20	-	8,000	A	tube	★★★★	★★★★
2 Ikea K320 20W	£3 (€4)	20	-	10,000	A	tube	★★★★	★★★★
3 Omicron OMC 0111	9	11	10	-	A	tube	★★★	★★★★
4 GE ECO	14	20	6	6,000	A	tube	★★★★	★★
5 GE ECO	14	11	6	6,000	A	tube	★★★★	★★★★
6 GE ECO	14	9	6	6,000	A	tube	★★★★	★★★
7 Philips GENIE WW 827	6	11	8	8,000	A	tube	★★★	★★★★
8 B & Q Value, FE78, Yankon	19 <sup>b</sup>	11	-	8,000	A	tube	★★★	★★★★
9 Philips GENIE WW 827	6	18	8	8,000	A	tube	★★★	★★★★
10 Philips GENIE WW 827	6	8	8	8,000	A	tube	★★★★	★★★
11 GE Energy Saving Elegance	12	11	6	6,000	A	globe	★★	★★
12 Philips T60 SOFTONE Energy Saver	11	12	8	8,000	A	globe	★★★	★★★
13 Philips T60 SOFTONE Energy Saver	11	20	8	8,000	A	globe	★★	★★
14 Ikea GSU 111	£5 (€7) <sup>a</sup>	11	-	10,000	B	bulb	★★	★★★
15 Ikea GSU 420	£6 (€8)	20	-	10,000	B	globe	★★	★★★
16 Omicron OMC 0107	9	7	10	-	A	tube	★★★	★★★★
17 Ikea GA 607	£5 (€7) <sup>a</sup>	7	-	10,000	B	bulb	★★	★★★
18 Philips T60 SOFTONE Energy Saver	11	8	8	8,000	A	globe	★★	★★★★★
19 GE Energy Saving Elegance	12	20	6	6,000	B	globe	★	★★
20 Omicron OMC 8518	12	18	-	8,000	B	globe	★	★★★

<sup>a</sup> Pack of two bulbs. <sup>b</sup> Pack of four bulbs.

## Danger

There have been reports that CFL lightbulbs contain dangerous and hazardous substances such as mercury. The Department of the Environment (see *Useful contacts*) has stated that CFLs contain very small amounts of mercury and are manufactured to stringent safety standards. It also states that fluorescent tube lights containing mercury have been available in Ireland for over 50 years and it has not found any records or evidence of these having had safety issues.

If a CFL does break in the home, the advice from Irish Lamp Recycling (see *Useful contacts*) is to open a window for fifteen minutes and carefully sweep up the glass, avoiding skin contact. The glass should then be put into a double lined plastic bag and brought to the

nearest civic amenity site for disposal.

## Recycling

Despite assurances from the Department of the Environment that CFLs are safe for household use, they do contain mercury, and as such have to be carefully disposed of. These low energy bulbs contain no more than five milligrams of mercury, about the same amount that would fit on the tip of a ballpoint pen, but even at this quantity it is still considered a hazardous material.

The WEEE charge has now been removed from CFL bulbs, as it is an environmentally friendly alternative. However, it is still covered under the directive, and as such can be recycled in civic amenity centres free of charge. A list of these is available from the WEEE

Ireland website (see *Useful contacts*).

CFLs, under the same directive, can also be returned to any outlet that sells them for safe disposal.

Because of their mercury content CFL bulbs need to be recycled rather than going in the bin.

## Price

The initial investment in CFLs can be expensive. The products *Consumer Choice* looked at ranged from €6 to €14, while a traditional incandescent bulb costs around 80c in supermarkets. But in the long run, consumers should see savings on their electricity bills, since CFLs use about 20% of the electricity of traditional bulbs. They also last up to fifteen times longer than traditional incandescent bulbs. ESB estimates you can save €170 over the lifetime of the bulb.

## Useful contacts

### B&Q

tel (01) 6299 499  
www.diy.com

### Department of the Environment

tel (01) 888 2000  
www.environ.ie

### GE

tel 0044 800 169 8290  
www.gelighting.com/eu

### Ikea (Belfast)

tel 0044 845 355 1113  
www.ikea.ie

### Irish Lamp Recycling

tel (059) 8631377  
www.ilr.ie

### Omicron

tel 0044 1480 869000  
www.omicronuk.com

### Philips Ireland

tel (01) 764 0000  
www.lighting.philips.com

### WEEE Ireland

tel (01) 2999320  
www.weeeireland.ie

## THE LENGTHS WE GO TO...

This is essentially an endurance test of energy saving light bulbs. As well as checking light output at different temperatures and testing the durability of the connection of the lamp itself to the feet, a continuous test is performed. The bulbs are switched on for cycles of 2 hours 45 minutes and then off for 15 minutes. This is repeated for 8,000 hours, which is equivalent to about 8 years of use in the home. Light output is measured after 2,000 hours to see if there is any decrease, and these results are presented here. The on/off switch test is also performed to emulate how light are switched on and off in the home. The bulbs are switched on for 3 minutes and then off for 5 minutes for 20,000 cycles.



## SCORE %

temperature performance	switching on/off	light output	SCORE %
★★★	★★	★★★★★	69
★★★★	★★★★★	★★★★★	67
★★	★★	★★★★★	66
★★	★★★★	★★★★★	66
★★★	★★★	★★★★	64
★★	★★★★	★★★★	62
★★★	★★	★★★★	61
★★★	★★	★★★★	60
★★★★	★★★	★★★★	60
★★★	★★★	★★★★	59
★★★	★★★	★★★★	58
★★★★	★★★	★★★★	57
★★★★	★★★★★	★★★★	56
★★★★	★★★★★	★★★★	51
★★★★	★★★★★	★★★★	51
★★	★★★★★	★★★★	49
★★★	★★★★★	★★★	48
★★	★★	★★★★	48
★★	★★	★★★★	45
★★★	★★★★★	★★★	36

### USING THE TABLE

The more stars the better.

### SPECIFICATION

**Price:** Typical retailer's price if you shop around. Price is for one bulb unless otherwise stated. Prices rounded to the nearest euro.

**Power:** The amount of power used by the bulb in watts.

**Estimated bulb life:** As stated on the packaging. Manufacturers give lifetime claims in multiples of 1,000 hours. 1,000 hours is equivalent to about a year's use when the bulb is on for three hours each day.

**Energy efficiency class:** As stated on the packaging.

### TEST PERFORMANCE

**Start up behaviour:** The time it

takes from switching on until the lamp reaches full intensity.

**Durability:** Based on decrease in light output. This is not the final durability test.

**Temperature performance:** The influence of the surrounding temperature on the light output.

**Switching on/off:** As described in *The lengths we go to*.

**Total light output:** Difference to claims made on the packaging.

It was decided to include Ikea models in this test, as it was felt that many Irish consumers are making the trip to Ikea in Belfast. Ikea is also due to open in Dublin in 2009, when the final results of the test will be available. Ikea prices are stated in sterling and converted to euro in brackets.

Report by  
Jenny Harrow 



The Choice Buy Whirlpool AWO/D AS128 has good cleaning results.



The Choice Buy Beko WMA510 produced great results across the board.



The Choice Buy Bosch WAE28467GB Exxcel has low energy and water consumption.



The Choice Buy Bosch WAE24363GB Classixx has a wide range of programs including easy iron and hand-wash.

The Choice Buy Bosch WAE28363GB Classixx produces great washing results, especially on the 40° cotton wash.



The Choice Buy Bosch WAE24467GB Exxcel has a large 7kg drum capacity.



The Choice Buy Bosch WAE32464GB Exxcel has good spin drying.

# Washing machines

Consumer Choice has rigorously tested 24 washing machines to bring you seven Choice Buys.

For this report *Consumer Choice* has put 24 washing machines through their paces. Of these, 21 models are freestanding, with three fully integrated models. And the good news is you can get a **Choice Buy** washing machine for as little as €200. The Beko WMA510 (2) produced great results across the board and with a price tag of just €200 is a great bargain for any consumers feeling the pinch in light of recent economic concerns.

The test program *Consumer Choice* uses is designed to imitate how the average consumer uses their washing machine, so machines are tested on the 40° cotton wash, as this is the temperature most people wash at, and the easycare wash. The easycare

wash is in general shorter than the standard 40° program, but on many of the machines we tested washing performance wasn't quite as good as the standard program.

### Energy and water efficiency

With running cost going up due to increasing electricity prices, and with environmental issues still high on the agenda, it makes more sense than ever to look for a washing machine that is both energy and water efficient. Energy consumption of the machines *Consumer Choice* tested is measured in kilowatt hour per kilogram (kWh/kg) and is calculated for both the 40° cotton wash and easycare wash to give an overall rating of energy efficiency for each machine.

Water consumption is measured in litres per kilogram (litres/kg). Again an overall rating across both wash programs is calculated and a machine that uses between zero and twelve litres of water per kilogram of clothes washed is given a five star rating. Machines that use over 24 litres of water per kilogram of clothes are given a one star rating.

At the beginning of the summer (see *Consumer Choice*, June 2008, p.237) we explained how environmental experts are advising us to look out for our water footprint as well as our carbon footprint. So by choosing a washing machine that is water and energy efficient, you can save money on your electricity bills and help cut down on water usage.

### AT A GLANCE

24 machines tested.

7 Choice Buys.



# choice buys

## 1: Whirlpool AWO/D AS128 €630

This **Choice Buy** Whirlpool washing machine is available in white and has good cleaning on both the main 40° cotton program as well as the easycare program. It has a large 8kg drum, great for families, and energy and water usage is low with a full load. The machine is rated AAB for energy efficiency and the 1200rpm spin speed removes lots of water. The rinsing cycle on this machine removed a good amount of the washing detergent.

This model also includes three steam cleaning options. The first is the steam stain removal option which gives impressive results. The steam refresh cycle is designed to remove odours from clothes quickly. The steam sanitisation option offers an anti-bacterial effect, but consumers are unlikely to use this option very often. These options do, however, add over an hour to the program time. The steam stain removal program takes about as long as the 40° cotton wash but with even better cleaning results.

The electronic LCD display makes it easy to see the selected program and see how much time is left in the wash. There are lots of extra programs including synthetics, delicates, wool, super eco and hand wash cycles. And the machine offers rinse hold, delayed start, variable spin speed and child locks. The only drawback to this machine is the noise levels during washing and spinning.

## 2: Beko WMA510 €200

The Beko WMA510 washing machine is available in a choice of white or silver. At a very reasonable €200 this is our cheapest **Choice Buy**. This machine produced excellent washing results on both the 40° cotton wash and the easycare program. The rinse cycle is also better than a lot of the machines *Consumer Choice* tested. At 1000rpm it produced only average spin drying however.

Despite its excellent washing results and low price there are a few drawbacks to this machine. It's quite slow, taking an hour and three quarters for the easycare cycle and nearly two and a half hours for the standard cotton wash. The easycare program also uses quite a lot of energy, making it more expensive to run. On the other hand water efficiency is quite good.

It's quite straightforward to use, but there is no indicator of how long is left in the cycle and no delay start. It has 16 different programs including hand wash, wool, extra rinse, and it has a variable spin speed and child locks.

## 3: Bosch WAE28467GB Exxcel €615

This **Choice Buy** Bosch produced good cleaning results on both the 40° cotton wash and the easycare wash programs. At nearly

two hours 45 minutes for the 40° cotton wash and just under one and a half hours for the easycare wash this was one of the slower **Choice Buy** machines. The results are however worth waiting for and it also has a time delay of up to 24 hours.

Rinsing was adequate on both programs, better than many of the other machines tested. The 1400rpm spin, which is variable, produced good results particularly on the easycare program. Energy and water consumption are low on this machine, making it cheaper to run and more eco friendly.

This machine is easy to use, with the door opening wide to allow for easy loading and unloading, and a detergent dispenser that is easy to open and use. There is an LCD display which shows the programme status. One drawback to this machine is the noise, particularly during the spin drying cycle. One thing for consumers to note is that Bosch's normal program is designed to deal with light soils only, so for larger loads or dirtier clothes consumers are advised to use the wash-plus option to make sure clothes are washed properly. This will add about 45 minutes to the program time, as well as increasing the energy and water use.

## 4: Bosch WAE24363GB Classixx €419

This **Choice Buy** Bosch washing machine has a wide range of programs including easy iron and hand-wash programs. It also has an extra rinse option, variable spin speeds and delay start, which can be delayed up to 24 hours. Water efficiency is excellent and use of electricity is average on the whole.

It produced excellent washing results on the 40° cotton wash and good spin drying results. However rinsing is poor on both programs tested. It has a 6kg drum and a variable spin speed of up to 1200rpm. It's also a pretty quick machine at two hours twelve minutes on the 40° cotton program and just under an hour on the easycare cycle. It's also a relatively quiet machine on both washing and spinning cycles.

This is a very energy efficient washing machine and it uses very little water to get the impressive cleaning results. It is very easy to use and the instruction manual is comprehensive, although it could be clearer.

## 5: Bosch WAE24467GB Exxcel €515

This **Choice Buy** Bosch is available in white, silver or black and comes with a large 7kg drum capacity. As previously mentioned, Bosch's normal program is designed to deal with light stains, so if using a rather dirty load it is advisable to use the wash-plus option. It has a large range of programs including woollens, hand-wash and easy-iron. It produced excellent washing on the

main cotton wash.

The programs are also quick, especially on the easycare wash which takes just under an hour. The spin drying also produced good results, again especially on the easycare wash. The controls are easy to use, with the LCD display showing how long is left in the cycle. There is also a 24 hour delay option. The door swivels 180° for easier loading and unloading and the detergent dispenser is easy to use and understand.

The normal program is energy efficient, but water use is only average. One of the only drawbacks with this machine is the noise during the spinning cycle.

## 6: Bosch WAE28363GB Classixx €494

This **Choice Buy** Bosch has a 6kg drum and 1400rpm spin speed and produced great washing results, especially on the 40° cotton wash. Rinsing overall is good, especially on the easycare cycle, but it's poor on the cotton program.

Program times are quick. The cotton wash takes two hours and 14 minutes and the easycare wash takes just under an hour and a half. Spin drying is efficient and the machine is reasonably quiet when washing and spin drying, great if the washing machine is located in the kitchen.

Energy use is excellent on the 40° cotton wash, but less so on the easycare cycle. Water use is low overall. The controls are easy to use with tactile buttons and an LCD screen informs the consumer of how long is left in the current cycle.

## 7: Bosch WAE32464GB Exxcel €595

This **Choice Buy** Bosch produced excellent washing results, especially on the 40° cotton wash. It has a 6kg drum and a very fast 1600rpm spin, which produced good spin drying. Rinsing on this machine is average, but better than some of the other machines tested.

This machine is also very economical on water, and adequate on energy usage, with particularly low energy and water use on the 40° cotton wash. It is let down by its noisiness, particularly during the spin cycle. This Bosch takes two hours 20 minutes to do a 40° cotton wash, although the easycare wash is relatively fast, lasting just under an hour.

Another easy to use washing machine, it especially impressed *Consumer Choice* with a large opening and door opening angle. Working the machine is easy, with all buttons and knobs easy to read in all light conditions. An LCD screen indicates how long is left in the cycle. This washing machine also has a time delay of up to 24 hours.

## Useful contacts

### Beko

tel (01) 825 3700  
www.beko.co.uk

### Bosch

Origo  
tel (01) 466 6777  
www.origo.ie  
www.bosch.ie

### Whirlpool Ireland

tel (01) 623 1013  
www.whirlpool.ie

Report by  
Jenny Harrow 

## THE LENGTHS WE GO TO...

Each machine *Consumer Choice* tests is put through a barrage of tests before we bring you our latest batch of results. To measure how well each machine cleans clothes stains including olive oil, grease, ink and cosmetics are applied to a specially prepared cloth and added to a standard cotton load of t-shirts, sheets and other items. When the wash is finished a spectral photometer is used to examine how much of the stains have been removed during the wash, by measuring how much light can pass through the stains.

A panel of five laboratory assessors gauge the noise level of the machine during the 40°C cotton programme at the point where it is the loudest. Five stars are deemed to be very quiet while machines that receive only one star are considered to produce an extremely loud or a disturbing kind of noise.

Rinsing efficiency of each machine is tested by taking freshly rinsed washing from the machine, just before the spin cycle, and putting it into a spin dryer that spins at 2800rpm, about twice the speed of a commercial washing machine. Water is then collected and the alkalinity of the water is tested against the alkalinity of the water used in the wash.



MODEL	SPECIFICATION					WASHING PERFORMANCE (5)	
	Price (€)	capacity (kg)	size (cm) (wxhxd)	top spin speed (rpm)	energy label	washing 40° cotton	time 40° cotton (h:m)
<b>FREESTANDING</b>							
1 Whirlpool AWO/D AS128	630	8	59x84x61	1,200	AAB	★★★★	02:03
2 Beko WMA510	200	5	59x84x56	1,000	AAC	★★★★★	02:20
3 Bosch WAE28467GB Exxcel	615	7	59x84x58	1,400	AAB	★★★★	02:44
4 Bosch WAE24363GB Classixx	419	6	59x84x59	1,200	AAB	★★★★★	02:12
5 Bosch WAE24467GB Exxcel	515	7	60x84x59	1,200	AAB	★★★★	02:50
6 Bosch WAE28363GB Classixx	494	6	59x84x58	1,400	AAB	★★★★	02:14
7 Bosch WAE32464GB Exxcel	595	6	59x84x58	1,600	AAA	★★★★★	02:20
8 Candy G01482	469	8	59x84x58	1,400	AAA	★★★★	02:45
9 Indesit WIXL143	284	6	59x84x53	1,400	AAB	★★★★★	02:19
10 Indesit WIB111	285	5	60x84x54	1,100	AAB	★★★★	01:39
11 Indesit WIXL123	379	6	59x84x53	1,200	AAB	★★★★★	02:28
12 Servis M6500	306	5	59x84x56	1,400	AAB	★★★★	01:47
13 LG WM14440TDS	809	7	59x85x60	1,400	AAA	★★★	01:42
14 Hotpoint WT741	529	7	59x85x56	1,400	AAB	★★★★	01:51
15 Hoover HNL8146	385	6	59x84x58	1,400	AAA	★★★★★	02:30
16 Whirlpool AWO/D5316	360	6	59x84x54	1,000	AAC	★★★	01:28
17 Hoover VHD8142	410	8	60x84x57	1,400	AAA	★★★★★	02:55
18 Hotpoint AQXXF149PM	599	7.5	59x83x65	1,400	AAB	★★★★★	02:21
19 Whirlpool AWO/D5716	341	6	59x84x54	1,400	AAB	★★★	02:01
20 Hoover HNL7166	469	6	60x85x58	1,600	AAA	★★★★	01:45
21 Servis M6854	485	8	59x84x60	1,400	AAB	★★★	01:44
<b>INTEGRATED</b>							
22 Candy CWB110	507	5.5	59x82x56	1,100	AAC	★★★★	02:25
23 Baumatic BTWM6	514	6	59x89x54	1,300	AAB	★★★	01:20
24 CDA CI330	539	6	59x81x53	1,100	AAC	★★★	01:20

## ALSO WORTH CONSIDERING

### 22: Candy CWB110 €507

Although not quite a **Choice Buy**, this Candy was the best integrated model tested. If you prefer the sleeker look of having the washing machine hidden away behind a cabinet door this might be the machine to go for. It gave good cleaning results, although rinsing was disappointing.

The machine is energy and water efficient, making it cheap to run. The main cotton program takes two hours and 25 minutes, while a load on an easy-care cycle will take one hour and 15 minutes.

Importantly, for an integrated machine it's quiet and shouldn't spread too much vibration to the surrounding kitchen presses. It's also missing a few convenience features, such as an indication of how much time is remaining.



### USING THE TABLE

The more stars the better.

### SPECIFICATION:

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

**Capacity:** The maximum load of washing you can fit in the machine.

**Size:** Hoses and any other external equipment are included.

**Spin speed:** Some machines have adjustable spin speeds, so we give the highest here.

**Energy label:** Based on a 60° wash, these are the manufacturer's ratings for energy efficiency, washing performance and spin drying. 'A' is the most energy efficient.

### TEST PERFORMANCE:

**40° cotton:** Standard 40° cotton wash.

**Easycare:** Standard program for synthetics and mixed loads.

**Rinse:** The amount of detergent left on the clothes at the end of the cycle.

**Spin drying:** The amount of water left in the clothes at the end of the cycle.

**Noise:** How noisy the machine is.

**Convenience:** How easy the machine is to load and unload, to use the detergent dispenser and how clear the user instructions are.

	OTHER PERFORMANCE							SCORE %	
	washing 40° easycare	time 40° easycare (h:m)	rinse	spin drying	energy (10%)	water (10%)	noise (5%)	ease of use (10%)	
5%)	★★★★	01:22	★★★	★★★	★★★★	★★★★★	★★	★★★★	68
	★★★★★	01:46	★★★	★★★	★★★	★★★★	★★	★★★★	66
	★★★★	01:26	★★★	★★★★	★★★★	★★★★	★★	★★★★	66
	★★★	00:54	★★	★★★★	★★★★	★★★★★	★★★	★★★★	65
	★★★	00:56	★★	★★★★	★★★★	★★★★	★★★	★★★★	65
	★★★	01:27	★★★	★★★★	★★★	★★★★	★★★	★★★★	65
	★★★	00:58	★★★	★★★★	★★★	★★★★	★★	★★★★	65
	★★★	01:26	★★★	★★★	★★★★★	★★★★	★★	★★★★	64
	★★★	01:07	★★★	★★★	★★★	★★★★	★★★	★★★★	64
	★★★★	01:17	★★★★	★★★	★★★	★★★★	★★	★★★★	63
	★★★	01:07	★★★	★★★	★★★	★★★★	★★	★★★★	62
	★★★	01:14	★★★★	★★★	★★★★	★★★★	★★	★★★★	62
	★★★	01:12	★★	★★★★	★★★★	★★★★	★★★	★★★★	61
	★★★	01:02	★★	★★★★	★★★★	★★★★	★	★★★★	60
	★★★	00:49	★★★	★★★	★★★	★★★	★★	★★★★	58
	★★★★	01:25	★★	★★★	★★★★	★★★★	★★	★★★★	58
	★★★	00:57	★★★	★★	★★★	★★★	★	★★★★	57
	★★	01:13	★★★	★★★	★★★★	★★★★	★★★	★★★★	57
	★★★	01:27	★★★	★★★	★★★★	★★★★	★★	★★★★	57
	★★★	00:52	★★★	★★	★★★	★★★	★★	★★★★	56
	★★	00:46	★★★	★★★	★★★★	★★★	★★	★★★★	42
	★★★★	01:15	★★	★★★	★★★★	★★★★	★★★	★★★★	61
	★★★	00:59	★★	★★★	★★★★	★★★★	★★★	★★★	57
	★★★	00:58	★★	★★	★★★★	★★★★	★★★	★★★	54



## Flight access

While it may not be something that all passengers have noticed, new regulations in force throughout the EU since 26 July should be making air travel a lot more accessible for consumers with reduced mobility. The new regulations include three measures. The first, equal treatment of persons with reduced mobility, came into force a year ago. The others, introduced in July, are free assistance in all EU airports and assistance on board.

This means that EU airports must now provide services for passengers with reduced mobility from the moment they enter the airport to the boarding gate, at both the airport of departure and the airport of arrival. This assistance must be adapted to the mobility of the person benefitting from it, so that these passengers can use airport infrastructure in the same way as any other passenger. They will automatically receive priority boarding.

In addition, on flights from EU airports, and on flights from non-EU airports to EU airports if the air carrier is European, airlines must provide certain services, such as carrying wheelchairs and guide dogs, free of charge.

Consumers with a disability or with reduced mobility who want assistance should tell their travel agent or air carrier of their requirements as soon as possible, and at least 48 hours in advance, so that arrangements can be made for them. About one third of the EU population suffers from reduced mobility that makes it difficult for them to negotiate sprawling airports, and while many airports and airlines already provide assistance, there has until now been no requirement for them to do so.

EU Member States will establish bodies to enforce these new rules, and to deal with complaints in cases where they have not been followed. No national enforcement body has as yet been appointed for Ireland.

## Salmonella scare

The Food Safety Authority of Ireland (FSAI) has been investigating an outbreak of salmonella that originated at Dawn Farm Foods in Co. Kildare and which is thought to have spread to at least four other EU States with 132 reported cases to date. The outbreak is thought to have begun with Dawn Farm Foods supplying potentially contaminated beef to the Subway sandwich chain, and as a precautionary measure, all foods manufactured on the same production line as the beef - including chicken, lamb and bacon products - have been withdrawn from sale in at least eight European countries and Kuwait. Food outlets and supermarkets have been urged to comply quickly with the recall.

Salmonella is a bacteria often found on meat, poultry or raw eggs. It is not normally life-threatening, but infection can result in diarrhoea, stomach cramps, vomiting and fever for up to seven days. Salmonella can cause complications for young children, older people, pregnant women and people with weakened immune systems. Consumers who

think they may be infected are advised to seek medical advice.

While there may not be much you can do to avoid contact with contaminated food from a normally reputable source, the vast majority of salmonella cases result from poor food hygiene and can be easily avoided. As a consumer, you should avoid buying from shops or cafes that are not scrupulously clean. Check whether public areas of the premises, such as toilets, tables, bins and serving counters are clean and well tended - these probably reflect the state of the kitchen. Note whether staff have clean hands or gloves, clean aprons and whether long hair is tied back. Salmonella often occurs through cross-contamination, so avoid any premises where raw and cooked foods are stored together, or where staff are handling both raw and cooked foods without cleaning their hands in between. Salmonella thrives in lukewarm conditions, so all cold food should be kept refrigerated and all hot or reheated food should be piping hot before serving.



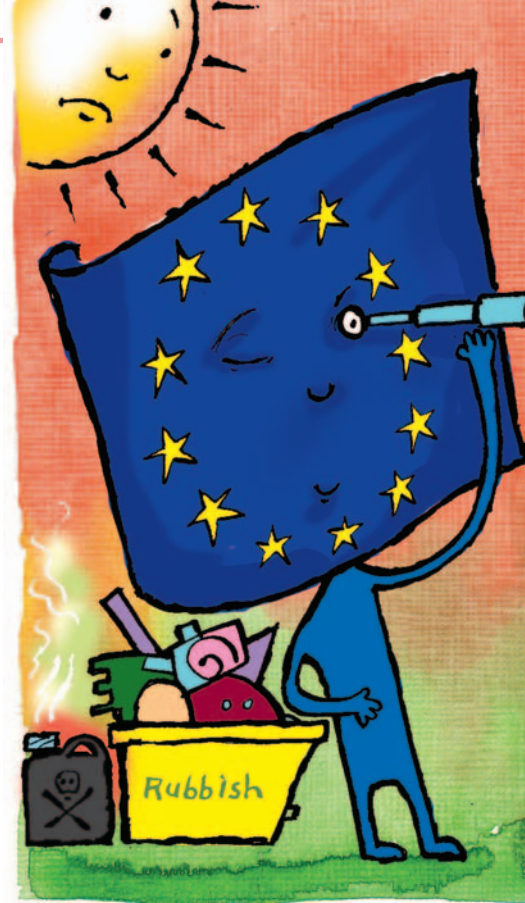
## Non-action plan

European consumer group BEUC, of which the CAI is an active member, has voiced its disappointment with the EU Commission's new Action Plan on Sustainable Consumption, Production and Industry. While the plan does represent a step in the right direction, it's a far smaller step than consumer representatives had hoped for, reducing the broad concept of sustainability to the far narrower one of energy efficiency and doing little to solve problems such as the unsustainable use of natural resources, the toxicity of chemical substances or the proliferation of self-declared green labels. This 'action plan' sees no ambitious new goals, but instead consists largely of previously planned, or easily foreseeable revisions to existing legislation. Some of the main elements of the new action plan include:

- Broadening the scope of eco-design to include products which do not use energy but which are energy-related, such as windows. It focuses almost solely on energy

efficiency, whereas attention should also be given to other environmental impacts such as the amount of waste, the presence of dangerous chemical substances, the potential for recycling, or the use of non-renewable raw materials.

- Recognition of the Ecolabel as a label of environmental excellence, which allows consumers to identify the best products on the market with regard to all their impacts on the environment. It will be vital to ensure that the Ecolabel is not weakened as it is formalised.
- The Directive on Energy Labelling will be updated while maintaining the 'A-G' classifications with which consumers are familiar.
- Acknowledging the role of retailers in encouraging the purchase of more eco-friendly products and better informing consumers. However BEUC believes that to be truly effective, this system should be subject to independent monitoring.



## Smoke without fire

We all know that smoking can damage your health but now the EU is introducing a standard to combat the other risk of the habit - the fire hazard created by unattended lit cigarettes. A survey taken across 16 EU member states found that habits such as smoking in bed caused 11,000 fires in those states annually between 2005 and 2007, killing 520 people and injuring 1,600.

The new standard will require all cigarettes sold in the EU from 2011 onwards to be 'fire-safe'. This means that they must be made slow-burning with additional layers of thickened paper, so that they will extinguish themselves if not puffed on for more than a minute. According to EU consumer commissioner Meglena Kuneva, up to 2,000 fire deaths could be prevented in the larger EU each year by the introduction of 'fire-safe' cigarettes.

## Online outrage

Do you know what you're paying if you use your mobile phone to browse the internet when you're abroad? While roaming prices for voice calls have been limited, for internet and SMS use the sky is truly the limit and consumers are not being made aware of it.

A few cases highlighted by EU consumer associations include:

- A Belgian consumer was charged €18,888.86 for surfing the internet during her holiday in Spain. She was unaware she was surfing at a rate of €9,68/MB!
- A Slovenian tourist in Italy was charged €250 per hour for going online and sending emails. Unfortunately, his computer downloaded software updates automatically.
- A Belgian citizen was charged €834.34 for

three hours of internet surfing in Germany. He did not understand he was billed per megabyte and not per minute, and he was not informed that the Belgian national €3/MB tariff did not apply when roaming.

Text message roaming prices can also vary hugely - from six cent in Estonia to 80 cent in Belgium - with the price of an SMS depending on your operator, rather than on which network you choose when you are abroad.

The EU are planning action on this issue - and just as well, since it seems that telephone operators have little intention of reducing prices on their own initiative. Meanwhile, if you plan to use your mobile abroad, you'd be well advised to check rates with your operator before leaving home.





## The humble spud

With 2008 deemed International Year of the Potato, we thought it timely to pay homage to the spud. Read on for the many reasons we should celebrate our national food - hail to the potato!

The potato has long been part of the Irish diet. Given the importance of the potato in Ireland's past, we hope that it can remain a food of the present. However, we don't want to over-rely on the potato, as the Irish did when the famine struck in the 1840s. Potatoes' former popularity may never return, as with their current image the future looks grim.

### Poor potato image

A 2001 survey of food consumption in Ireland highlighted that 95% of Irish people eat potatoes. Surprisingly, other dinner time carbohydrate foods did not come close to the potato with just 44% consuming rice and pasta.

However, potato consumption is thought to be on the decline. Research carried out for Bord Bia in 2006 found that younger consumers perceive the potato as a simple food of the past that is time consuming to prepare. On the health side, potatoes were perceived as higher in

fat and calories than rice and pasta, which is untrue. A small potato contains about 80 calories, which is similar to one slice of bread. Older consumers had a different attitude and viewed the potato as the centre of a meal, eating them on average three times a week.

But the potato is still Ireland's favourite vegetable. The 2006 Bord Bia annual report found an increase in potato consumption that year. That's good for the potato, but I don't know what it says about our general fondness for vegetables.

### To peel or not to peel...

The nutrients found in the potato (as with many vegetables) are just beneath the skin, which is also a good source of fibre. According to the Potato Council (see *Useful websites*) a baked potato in its skin contains more fibre than two slices of wholemeal bread.

Potatoes contain vitamin C, B1, B6,

folic acid and minerals potassium, magnesium and zinc. But how good they are for you also depends on their preparation. Potatoes are really good if consumed as an unprocessed food. If we chip or roast them in fat, this is going to decrease their potential health value. There are also many processed potato products on the market today, such as frozen chips, hash browns and potato waffles. Unlike whole, unprocessed potatoes, these are generally low in fibre. Processing also reduces the vitamin and mineral content, which is mostly found just beneath the potato's skin.

So consumers beware: not all potato products are the same. We ask, are processed potato products really a convenient addition to a meal? When all matters are weighed up, do potatoes really take all that long to prepare?

### Preparation

When time is tight facing into washing

#### AT A GLANCE

Varieties.

Preparation.

Nutrition.

## THE VERSATILE POTATO

There are many varieties of potato that really, when it comes down to it can be prepared in any way you prefer, boiled, mashed, chipped, roast or baked. However, some are more suited to preparation in certain ways than others. Some are 'waxy' as they have a lower starch content, others are higher in starch and are 'floury'. In general, new potatoes are best simply boiled in their skin. Always start cooking in boiling water. Floury potatoes are also good boiled, steamed or used to make fluffy mash. If over-boiled they can fall apart. When cooked, part of their skin can break; colloquially known as the 'laughing potato'. After boiling, it's good to let them steam for a few minutes to let excess moisture evaporate. A traditional trick is to place a tea towel neatly over the top of the potatoes, loosely replace the lid and in a few minutes the towel will absorb excess moisture. But don't leave unattended as this may pose a fire hazard. Waxy potatoes hold their shape when cooked and are good for salads. Interesting varieties of potato, with purple or blue flesh, have more recently frequented our shop shelves. Their colour makes them a good source of antioxidants. For those interested in the finer details, read on.

### POTATO VARIETIES <sup>1</sup>

#### Earlies <sup>2</sup>

- **British Queen** White variety that can be a little floury. Good baked, boiled, roast or steamed.
- **Charlotte** Oval shaped, waxy potato with pale yellow skin and flesh.
- **Colleen** Light yellow flesh and cream skin, neither waxy nor floury.
- **Home Guard** White skin and flesh, neither waxy nor floury. Good to boil, roast or chip.
- **Maris Peer** Cream skin and flesh. Waxy potato, good for salads, boiled or chipped.
- **Kerr's Pink** Smooth pink skin, pale flesh, good roast, mashed or in salads. Can be floury.
- **King Edward** White skin with pink tinges in places. Good roast or chipped. Can be floury.
- **Maris Piper** Cream skin and flesh, semi-smooth skin. Another good all rounder, can be floury. Good for chipping.
- **Record** Yellow semi-smooth skin with a reddish tinge, yellow flesh. Can be floury.
- **Rooster** Yellow flesh and pinky-red skin. Often floury, good roast or mashed. The ultimate all-rounder potato.
- **Saturna** Cream skinned oval shaped potato. Often used for baby potatoes
- **Vivaldi** Cream skin and flesh, oval shaped. Waxy potato often sold as baby potatoes. Has less carbohydrate than the average potato.

#### Main crop <sup>2</sup>

- **Desiree** Red skin and pale yellow flesh. A good all rounder, not overly waxy or floury.
- **Golden Wonder** Oval shape, cream skin and light yellow flesh. A floury potato, best boiled or roast.

<sup>1</sup> Information sources: Department of Agriculture Irish Potato Variety Evaluation Results (1998). The Potato Council Potato Variety Database <http://varieties.potato.org.uk>

<sup>2</sup> 'Early' potatoes are ready to eat early in the growing season. Main crop are more suited to traditional growing patterns

an inch of muck from your dinner doesn't appeal to most. But we can't use that excuse as nowadays - most potatoes are sold washed, or at least nearly there, a little scrub will suffice.

While convenience foods can save on preparation time, they still need to be cooked. Frozen oven chips can take 20 to 30 minutes in the oven. You would have a pot of potatoes boiled in their jackets in equal time. Baked potatoes take a bit longer, depending on size.

Potatoes average around €1.00 to €1.80 per kg, whereas processed potato products, range from €2.00 to even as high as €6.99 per kg. So cooking the whole potato will not only benefit your health, but also your pocket.

### Avoid the green eyed potato

Carbohydrate-rich foods like rice and pasta are convenient, long lasting staples. As potatoes are a fresh vegetable, they need to be consumed in a shorter space of time. But a few handy hints can lengthen their shelf-life.

- Keep your potatoes in the dark - it may sound unfair, but a cool, dry, dark place is best. A brown paper bag or cardboard box can provide the right conditions.

- If exposed to light, potatoes can take on a greenish tinge. The green part is not good to eat. To avoid waste, just remove the green bit and eat the rest of the potato.
- If your spuds start to sprout don't be alarmed. Remove these parts and the potato is fine to eat. The sprouts or 'eyes' are the beginnings of new potato growth - if you planted this potato in your garden you could even grow a whole crop.

### More good potato news...

With the rising price of grains such as wheat and rice, the International Year of the Potato (see *Useful websites*) aims to promote the importance of this crop, not only for countries like Ireland that are traditionally high potato consumers, but

for others where rising cereal prices can affect access to sufficient food. Potatoes are a prolific crop; they produce more food per acre than many other grains and will grow in many soil types and climates.

Potatoes can also be grown easily at home; consult the UK Royal Horticultural Society (see *Useful websites*) for some potato growing tips. And you don't even need a garden - potatoes can be grown in large plant pots or even black bin liners filled with potting compost.

Potatoes have been dubbed the food of the future. The potato is a food that is historically embedded in Ireland and a vibrant national food culture is something Ireland lacks. From many perspectives, historical to social and nutritional, we should make the potato a regular feature on Irish plates.

### TRADITIONAL IRISH POTATO FOODS <sup>1</sup>

Among the many uses for potatoes, these are a few traditional to Ireland.

- **Colcannon** Mashed potato with added scallions or cooked kale.
- **Poundy** An onomatopoeic name for mashed potatoes.
- **Boxty** A potato pancake made with a mixture of mashed and raw grated potatoes.
- **Farls or Griddle Cakes** Potato bread cooked on a dry pan, made with mashed potato and flour.

<sup>1</sup> For potato recipes, traditional and modern see *Useful websites*.

### Useful contacts

#### Bord Bia

Dublin Head Office  
Clanwilliam Court  
Lower Mount Street  
Dublin 2  
tel (01) 668 5155  
fax (01) 668 7521  
email [info@bordbia.ie](mailto:info@bordbia.ie)  
[www.bordbia.ie](http://www.bordbia.ie)

#### Irish Nutrition and Dietetic Institute

Ashgrove House  
Kill Avenue  
Dun Laoghaire  
Co. Dublin  
email [info@indi.ie](mailto:info@indi.ie)  
[www.indi.ie](http://www.indi.ie)

### Useful websites

#### International Year of the Potato

[www.internationalyearofthepotato.ie](http://www.internationalyearofthepotato.ie)  
[www.potato2008.org](http://www.potato2008.org)

#### International Potato Centre

[www.cipotato.org](http://www.cipotato.org)

#### Potato Council (UK)

[www.britishpotatoes.co.uk](http://www.britishpotatoes.co.uk)

#### Potato recipes available at:

[www.bordbia.ie/go/corporate/publications/horticulture/recipes\\_potato.pdf](http://www.bordbia.ie/go/corporate/publications/horticulture/recipes_potato.pdf)

[www.bordbia.ie/go/Consumers/Recipes/potatoes/index.html](http://www.bordbia.ie/go/Consumers/Recipes/potatoes/index.html)

[www.britishpotatoes.co.uk/recipes/](http://www.britishpotatoes.co.uk/recipes/)

#### Royal Horticultural Society

[www.rhs.org.uk](http://www.rhs.org.uk)

Report by  
Aisling Murtagh 



# What am I to do?

Electrical appliances make life so much easier - until they break down! Do you know your rights when your electrical goods start acting up?

## Dealing with the manufacturer

My new vacuum cleaner didn't work. The shopkeeper told me that he couldn't do anything and that I should contact the manufacturer. Shouldn't he help me?

According to the Sale of Goods and Supply of Services Act, 1980, goods must be fit for their purpose. If they are not, the consumer is entitled to a repair, refund or replacement, depending on the situation.

When you buy a product you make a contract with the seller, not with the manufacturer. This means it is the seller's responsibility to solve any problem related with the item. If the seller cannot repair your faulty vacuum cleaner, he should contact the manufacturer for you - it's not your responsibility.

You might prefer to deal directly with the manufacturer to solve the problem more quickly, and you are entitled to do so. But this does not absolve the seller from responsibility, because if the problem persists he is still responsible for fixing it.

If a retailer refuses to honour your right to a repair, refund or replacement of a faulty product, you may bring a case to the Small Claims Court (see *Useful contacts*).

## Faulty repair

My new toaster - just two months old - broke. The shop repaired it for me, but now it's broken again. Do I have to settle for another repair?

Under Irish consumer law, if a purchased item develops a fault within a reasonable period, the consumer is entitled to a refund, a replacement, or a repair at the discretion of the seller. The definition of a 'reasonable period' varies depending on the product, and can affect your entitlements: the newer the item, the more likely that you will get a replacement or refund, while with older purchase, you may have to accept whichever remedy is offered.

However, a repair should always be permanent, so if it doesn't last, you may reject the option of a further repair and insist on a replacement or a refund. If the shop denies your request you can always go to the Small Claims Court or inform the NCA (see *Useful contacts*), which is responsible for enforcing consumer law in Ireland.

## Problem present

I received a kettle as a present and it doesn't work. What are my rights?

Surprising as it may seem, the recipient of a gift does not have consumer rights. This is because they have not made the purchase themselves. Usually, if a product is faulty you are entitled to a refund, a repair or a replacement, but if you are not the consumer, your rights are diminished. In this case, the best thing that you can do is to explain your problem to the person who gave you the present and ask him or her to return it to the shop on your behalf.

In this kind of situation, it is important to have also a manufacturer's guarantee, which gives you additional protection. A guarantee supplements your consumer rights and indicates that the manufacturer will offer a redress if the item is faulty. It is normally registered under the name of the owner, not of the buyer, and it gives rights to the owner during the period that it is stated. Guarantees are very useful in cases such as yours because you do not have to show proof of purchase to make a claim.

Report by Nahia Nebra



### Useful contacts

Small Claims Court  
www.smallclaims.ie

National Consumer Agency (NCA)  
1890 432 432  
www.consumerconnect.ie