

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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FEBRUARY 2014

Travelling and the Sharing Economy

MONEY NEWS

Debt Resolution
Consumer Credit Directive
Money News

LIFESTYLE

Travelling and the Sharing Economy

PRODUCT TESTS

Slow Cookers
Steam Irons

February 2014

EDITORIAL

Dear Member,

As we commence our 2014 campaigning we have written to all Irish MEPs, as below, requesting their support to ensure consumers have future entitlement to full traceability of the meats they buy through clear and mandatory labelling.

Re: Plenary vote on a Resolution opposing EC implementing rules on mandatory origin labelling of unprocessed meat of pigs, poultry, sheep and goats

Dear... MEP,

The Consumers' Association of Ireland (CAI) urges you to support the Motion for a Resolution opposing the EC's Implementing Regulation (EU) No 1337/2013 on mandatory origin labelling for unprocessed meat from pigs, poultry, sheep and goats when it is voted on in plenary next week in Strasbourg. The Motion for Resolution had broad political support in the Environment, Public Health & Food Safety Committee and demands that such origin labelling rules include country of birth as is the case with the existing beef labelling rules.

· Up to above 90% of EU consumers want to know where their meat comes from and for most of them that means they want to know the country of birth, rearing and slaughter of the animal. Surveys in Ireland have also demonstrated that Irish consumers equally want to know the origin of meat, especially in the wake of the horsemeat scandal last year.

· Beef prices did not climb after origin labelling became compulsory. Claims that prices of meat from pigs, poultry, sheep and goats will hike if the same model is applied are based on questionable estimates and are largely unfounded.

· EU's main trading partner and a very important trading partner for Ireland - the United States - has recently introduced new rules whereby the animal's country of birth, rearing and slaughter must be indicated on fresh meat cuts.

We therefore call upon you to support this Resolution in order to ensure that origin labelling rules for unprocessed meat are truly meaningful to Irish consumers and provide them with the information they have long been calling for.

Yours faithfully,

Raymond O' Rourke
Chairman
3rd February 2014

Dermott Jewell
Policy Advisor

Results of vote as follows:
367 in favour, 207 against, 20 abstentions.
Resolution passed!



Dermott Jewell



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Consumer Choice,
26 Upper Pembroke Street,
Dublin 2.

Tel (01) 637 3961

Email cai@thecai.ie
www.thecai.ie

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Staff

Policy and Council Advisor

Dermott Jewell

Administration & Marketing

Caroline Lafferty

Design/Typeset

Denzil Lacey (Zava Media)

Researchers

Clodagh O'Donoghue

Roisin Moloney

May Celliff

Contents

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MONEY

- 6 Money News**
Consumer Choice brings you the latest money news, from car rentals to public transport costs.
- 14 Consumer Credit Directive**
Make sure you are fully informed of your rights if you are taking out credit.

LIFESTYLE

- 10 Travelling and the Sharing Economy**
Consumer Choice explores the sharing economy and, particularly, what Airbnb can offer.

PRODUCT TESTS

- 16 Slow Cookers**
For those who live fast-paced lives, a slow cooker might be exactly what they need. Consumer Choice serves up four Choice Buys.
- 19 Steam Irons**
A Choice Buy steam iron will speed up your ironing and deliver impressive results. Consumer Choice suggests some steaming hot models.

FOOD & HEALTH

- 5 Food and Health News**
Consumer Choice looks at food labelling and dental health.



News Briefs

The latest information
on the world of the
consumer

Light on Shade

In late January, the French Health Minister received a report drafted by two leading medical institutions in France (INSERM and La Pitié-Salpêtrière) recommending the introduction of a unique front-of-pack traffic light labelling scheme for pre-packed and takeaway food. This would present the consumer with A to E colour coded values for nutritional labelling through green, yellow, orange, pink and red. The colour-coded rating is suggested for further use to identify unhealthy products which would be submitted to taxes (the report refers to crisps and chocolate spreads). The report 'Recommendations for a new impetus in French Nutritional Policy in the framework of the National Strategy' will be discussed at ministerial level in the coming weeks. At the same time, the European Parliament has received a petition stating that people have a right to know what is in their food and that traffic lights should be used on all future food and drink packaging. **The CAI** has written this week to Minister Reilly outlining our concern that Ireland, by aligning itself with anti-traffic light labelling lobbyists, is sending out the wrong message. We have asked the Minister to consider, for example, the enormous benefit from use of the system to provide consumers with additional nutritional information on food labels in order to combat childhood obesity.



Schemes for Smoothies

In an attempt to address poor nutrition and fight against obesity, the European Commission is proposing to merge two separate EU schemes, the one on milk and the one on fruits/vegetables, under a joint framework. The EU Commissioner for Agriculture and Rural Development, said it would raise awareness among children of the benefits of consuming milk, fruits and vegetables, while strengthening the links between farming communities and children, especially in urban areas. The new scheme would have a total budget of €230 million per school year with €150 million dedicated to the fruit/vegetables scheme and the remaining €80 million specifically for milk.

ITSONLYME

Consumers, constantly, call and advise us of their concerns regarding the safety of their data on their laptops, computers and mobile devices. However, despite all of that, the reality is that the results of the 2013 annual Splashdata Top 25 list of the world's worst security passwords turns the tables on many of us. Keep in mind how this list was compiled from files containing millions of stolen passwords posted online during the previous year. The report shows how expert warnings - highlighting the threat to personal information by using 'password' as their password had little real change in attitude as the figures show a switch to - a worse alternative option of '123456'! We have had numerous examples of very real data breaches for Irish consumers in 2013 and the report, which found that the top five passwords also included 'abc123' as well as 'qwerty' have only served to indicate how too many of us ignore the all-important warnings to be smart and safe. Was there any good news? Well, the fact that the highest new entry to the list was '123456789' (which was the sixth worst password in 2013) suggests that would be, unfortunately, - No.

A Lift Back is How Much?!!

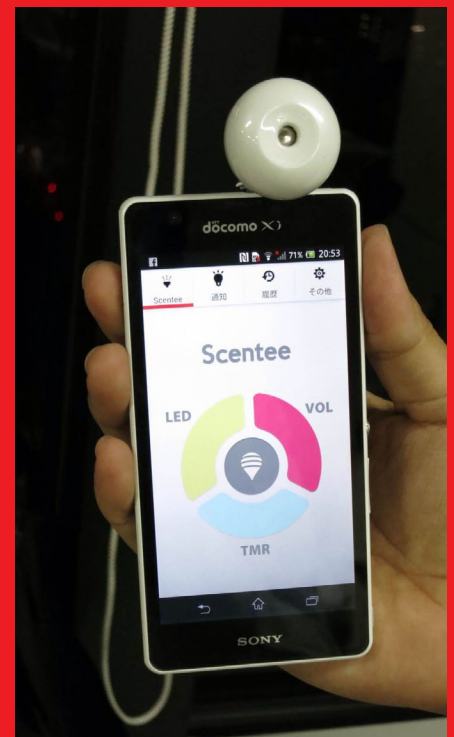


Google continues to facilitate an entirely new means of business to consumer contracting and the recent outlining of another patent clearly supports its 'drive' for change. The intention is to combine its self-driving car technology with advertising - that will result in a consumer being driven for free to a shopping centre, specific store or business for a shopping trip. It has taken until now to learn how this was to become a reality as, in 2013, the company specifically logged a patent that silenced questions surrounding how it could commercially implement its self-driving car technology. Now they have announced the detail. Google will allow retailers put their advertising through an app which would target smartphone users. As a part of the businesses' offer to the consumer, Google can then make a further offer of, for example, a free lift in one of its famous self-driving cars directly to the shop, venue or business. They can go further and offer a discount on the service the advertiser is offering. In most cases, however, the average person is more likely to be offered discounts in-store, public transport and taxi fares. This is loyalty cards on a whole new level which gives the retailer a full picture of the consumer's habits, preferences as well as location at any given time. Smaller retailers are going to love it - and you - well, for all the usual reasons!

Heaven Scent by i-Cloud

Courtesy of Silicon Republic I can advise how a Japanese group has launched the 'Scentee' app! The app allows the consumer to create smells through their smartphones. NO - really! This is made possible through the attaching of a small white scent emitting unit that offers us choice from a range of different odours. How it works is that you set your phone to activate the device through a series of alarms and/or likes or favourites linked to Facebook or Twitter. The range of available odours are currently limited to coffee, lavender, rose, rosemary and strawberry but you will not be surprised to learn that they already plan to release more scents in the coming months

that include curry and oranges. For those who share emitting units - it is possible to send odours (please note how I have avoided using the s-word) to one another through the app itself or when it activates through messages from particular pre-programmed friends and callers. As the article points out, the package is not cheap. The odour-emitting unit is costing US\$35 there with the addition of US\$4.99 each per 100 spray odour cartridge. In order to use the device you need an iPhone 4S with iOS of 7.0.3 or higher or Android 4.0 or higher. Admit it - you really want one! Although, I would understand if you are holding out for the toilet roll holder that acts as a Bluetooth printer.



Food & Health



Labelling liability

We may start the new year with good intentions for a healthier lifestyle, choosing “low fat” and “reduced fat” foods, but a recent study suggests that nutrition labelling on products may actually increase our food and energy intake.

Researchers from the Northern Ireland Centre for Food and Health, working in conjunction with the University of Hertfordshire in the U.K. and the University of Alberta in Canada, recently published their findings showing that when people consider a product to contain low levels of fat and energy, their consumption increases by 3% compared to the baseline condition. Consumers are exposed to a variety of nutrition labels on a daily basis, and this study suggests

that labelling a product as “low fat” or “light” can influence their decision on how much they are going to consume and may have unintended and unwanted consequences, giving them permission to overeat.

In the study, 48 people aged between 23 and 50 years were given the same lunch meal (chicken curry with rice) on three different days separated by two-week intervals. Although participants received the same meal each day, it was accompanied by a different label containing information about the fat and energy content each time. Researchers found that when participants thought that they were eating a low fat, low energy (LFLE) meal, they consumed 28g more fat and 39g more energy compared

to the baseline. However, a high fat, high energy (HFHE) label did not alter the amount of fat and energy consumed relative to the baseline and participants reported a willingness to eat more when the food was presented as LFLE than when it was presented as HFHE.

The research suggests that nutrition labelling that indicates low levels of fat and energy can sometimes create misperceptions in consumers’ minds, leading to overconsumption of the food and negating any positive effects of choosing a LFLE product. In light of these findings, consumers should be careful about how they interpret nutrition information and how much they decide to consume.

Recession impacting dental health

The findings of a new survey show the effect the recession is having on dental health in Ireland and the disconnect between how people think and how they act, according to Fintan Hourihan, chief executive of the Irish Dental Association (IDA). The survey reveals that 80% of Irish adults believe that their teeth and gums look healthy, but Mr. Hourihan notes that, in fact, 80% of people in Ireland have some form of gum disease.

The survey of 750 Irish adults was carried out by Behaviour

and Attitudes on behalf of the IDA and shows that 46% of respondents are spending less on their dental health and that 23% are visiting the dentist less often since 2010. In addition, although 94% of those polled consider dental health to be important, 58% of respondents would only consider visiting the dentist in an emergency situation and 41% would rarely, if ever, think of going to the dentist.

According to Mr. Hourihan, financial pressures are undoubtedly a factor in these findings “but so

also is the lack of information from the HSE.”

The survey reveals that only half of Irish adults are aware of their State dental entitlement to a free annual check up and just one in three people have availed of it. Mr. Hourihan said that the survey demonstrated the need to reach out to non-attenders and to restore the benefits that were previously available under the Medical Card and PRSI schemes but were withdrawn due to government cutbacks.

Money News

 Money News by *Roisin Moloney*

Car Rental Pitfalls

“The European Consumer Centre Ireland reports that car rental complaints are one of the largest categories of consumer complaints received by them that require direct intervention by the centre.”

Most common is the complaint regarding extra charges imposed on consumers at the rental location or after the return of the car. Renting a car can be the most economical option for holidays, weekends or short-term transport requirements. Before hiring, however, take note of some Consumer Choice tips that could prove very useful.

- Prices quoted online only include the basics, so check the cost of child seats, additional driver options and insurance.
- Check location-related surcharges as well as insurance coverage by reading through the car rental agreement.
- The fuel policy should be fully explained to you before you confirm the booking. Be aware that 'collect full, return empty' policy means you will not be refunded for unused fuel and so you should request a 'collection full, return full' policy and it becomes your responsibility to return the tank refuelled with the correct fuel with the result that you only pay for the fuel you actually use.
- Age restrictions and cancellation policies should also be considered.
- Insurance cover should be clearly understood including the excess amount that will be charged to your credit card in the event of an accident.
- Also check the company policy in relation to breakdown assistance. Should

you find yourself in a breakdown situation do not attempt to repair the rental car yourself and call the rental company for advice.

- In the case of an accident, take the contact and insurance details of all those involved in the accident and contact the rental company and Gardaí as soon as possible.
- On collection of the car, ask a staff member to check the condition of the car inside and out and mark all damage and wear and tear on a diagram. Also have this diagram signed by the employee.
- On returning the car, it will be inspected and an excess can be charged to the consumer's credit card for any damage. You should have the car inspected by an employee and the condition of the car confirmed in writing and signed by an employee. If this is not possible - if, for example, you are returning the car after working hours - you should take pictures of the vehicle as confirmation that it was returned in good condition.

Areas of difficulty previously reported by customers include excessive charges on return without prior notification or additional charges relating to location surcharges, insurance and fuel. Often, inaccurate information is provided by websites about the terms and conditions of the transaction. Take the time to ask employees about any queries you may have and get a written response where

possible. With no industry-specific legislation in the car rental sector, consumers can look to other instruments with more general scope for protection. If you have a complaint about car rental, the first step is writing to the rental company involved outlining your circumstances. If unsatisfied, the next step is to contact the Car Rental Council of Ireland which has a complaints procedure for member companies. If you have a complaint regarding a car rented in another EU country, you can contact the European Consumer Centre Ireland at www.eccireland.ie.



Public transport value



A Eurobarometer survey recently carried out demonstrates that Irish people use public transport less often than almost every single other country in the European Union (EU). It is without surprise we learn that Irish people use their cars more than almost all other EU countries. Of course, it is understandable that we opt for our cars when travelling outside an urban centre as we are met with challenges such as no service or very infrequent service to towns in rural areas. But perhaps we should not turn our back completely on public transport.

Depending, of course, on where we wish to travel and when, public transport can offer both value and convenience, particularly travelling from city to city or large town within Ireland.

It may also offer the perfect opportunity to discover or rediscover our country's great mix of scenery, with mountainous landscape in the west and lush green mountains of the south, coastal views of the east and the rural villages throughout Tipperary's golden vale.

It is difficult to ignore the fantastic offers currently available from city to city whether by train or bus. For those of us not quite in the free travel pass bracket just yet, there are a range of options available to us offering great value.

Irish Rail does seem to struggle somewhat with old ideas of delayed trains and

breakdowns, which are quite unjustified. With mostly accurate schedules and a relatively new fleet of trains, this mode of travel can be clean, comfortable and relaxing. Of course, until relatively recently, the cost of the train was a major deterrent. However, now, with online prices and special offers, the train can add being competitively priced to the list of reasons to choose this mode of transport. Currently on offer are fares from €9.99 each way on 100 routes to and from Dublin. Tickets must be booked in advance on www.irishrail.ie or LoCall 1850366222. You can book up to 60 days in advance and tickets are subject to availability as well as the usual terms and conditions, which can be viewed on the website.

Of course, with our excellent network of motorways, travelling by bus is also a more pleasant experience than it was. Particularly with Wi-Fi, recliner seats and great value, it may be time to consider the bus as an option for your next trip. With buses running more frequently and to more locations than trains, it certainly is worth checking out.

By car, we must consider petrol costs, parking, wear and tear and tolls - so depending on the journey you are planning, it is worth comparing your options. The tables below demonstrate the cost differences for a number of options available for taking a trip from Dublin to three of Ireland's cities.

Within the car category, petrol costs are based on a one-way journey from Dublin. Figures are obtained from www.theaa.ie using the AA route planner.

As these tables demonstrate, significant savings can be made using public transport for such journeys. Deciding whether to leave the car will depend on the destination, the parking costs, the number of people travelling and the level of convenience you require. Perhaps such value will offer the perfect excuse for a weekend away.

Journey - Dublin to Limerick

Mode of transport	Provider	Cost	Conditions
Train	www.irishrail.ie	€9.99	Pre-book online or by phone
Bus	M7/Dublin Coach	€10.00	Purchase tickets from driver
Car	Own car	€29.33	Toll cost €3.10

Journey - Dublin to Cork

Mode of transport	Provider	Cost	Conditions
Train	www.irishrail.ie	€9.99	Pre-book online or by phone
Bus	www.gobe.ie	€13.00	Purchase tickets online
Car	Own car	€37.62	Toll cost €3.10

Journey - Dublin to Galway

Mode of transport	Provider	Cost	Conditions
Train	www.irishrail.ie	€9.99	Pre-book online or by phone
Bus	www.gobe.ie	€10.00	Purchase tickets online
Car	Own car	€30.96	Toll cost €3.10



Product/Tech News

#CES2014

Consumer Electronics Show 2014

Every year in January, the movers and shakers of the consumer electronics world gather together in Las Vegas to showcase their brightest and best innovations. CES 2014 is no exception with plenty of exciting new offerings and trends on display. As well as identifying "what's hot" in the world of technology, CES is also useful for indicating "what's not" – and this year the 3D functionality of TVs that was trumpeted in previous years is no longer being used as a key selling point for showcased models, reflecting the failure of 3D features to ignite consumers' imaginations to any great extent. Instead, bendable TV screens were very much the order of the day, along with a plethora of wearable technology, super-connectivity for cars and the usual array of weird and wonderful devices that may or may not catch on, setting the trend for the future or disappearing forever as being one step too far – only time will tell.



LG's Spectrum

Curvy models

A technology that made an appearance at CES 2013 but was in much greater evidence at this year's event is the curved TV screen. Having already made an appearance in shops, the idea behind curved screens is to significantly improve viewing angles, which often disappoint on traditional flat screens, and to provide

the viewer with a more immersive viewing experience. Moreover, with the introduction of bendable TVs, you can adjust the screen from flat to curved, offering the best of both worlds.

The two Korean electronics giants, Samsung and LG, both showcased curved displays as the latest salvo in their ongoing TV battle. LG unveiled its Flexible OLED TV that lets users adjust the curvature of the 77-inch screen with their remote control, taking into account screen size, viewing distance and so on to tailor the amount of curvature to suit user preferences. For its part, Samsung was showcasing a flexible 85-inch TV and even managed to curve the screen on its ginormous 105-inch model.

The other major trend in TVs at CES 2014 is 4K ultra high definition with the ability to deliver stunningly sharp images at four times the resolution of high definition. A crop of models featuring 4K were on the show floor from manufacturers including Samsung, Sony and Panasonic. The move to 4K has been hampered by a dearth of compatible footage to really take advantage of the huge strides in picture quality and, often, bandwidth limitations make it difficult to get 4K content into homes. In recent developments, Samsung, Sony and LG have all agreed deals with Netflix to enable popular programming like *Breaking Bad* and *House of Cards* to stream in 4K to their TVs and the price of 4K models has fallen in the last year, although they are not likely to be cheap items any time soon.



Product News by Clodagh O'Donoghue

The products featured on these pages have not been tested by the Consumers' Association of Ireland and their inclusion here is not, in any way, an endorsement of them.

Phones and phablets

It wasn't only TVs that had curved screens at CES 2014 – there was also a curved phone with LG's G Flex. Part smartphone, part tablet with a huge 6-inch touchscreen, this device falls into the category dubbed "phablets." This device curves from top to bottom – unlike Samsung's curved offering, the Galaxy Round, which curves from edge to edge – and the G Flex has the added feature of being capable of being flattened out when pressed on the front or back. One drawback with curved screens is that there is a trade-off in picture quality, with the G Flex sporting 1280 x 720 resolution, which is noticeably lower than the 1920 x 1080 resolution that it becoming more common on high-end smartphones.



Instead of focusing on curves, Sony opted for compressing its excellent Sony Xperia Z1 into a more compact package. Aptly named the Xperia Z1 Compact, this device differs from other mini versions of high-end phones, which cut down on features as well as size. Instead, Sony has managed to cram all the impressive specifications of its 5-inch model – including the 2.2GHz processor, 20.7MP camera and 16GB internal memory – into a mini 4.3-inch version. About the same size as the iPhone 5s, and with a similar sleek design, premium feel and aluminium frame, Sony is clearly looking to woo Apple fans with this offering and has even addressed cross-compatibility issues by including a USB to micro USB adaptor that would let iPhone owners easily transfer contacts and other details directly from their Apple device onto the Xperia Z1 Compact.

Following on from Apple's inclusion of a fingerprint scanner on the iPhone 5s, there were hints at CES 2014 that Samsung's next flagship phone could feature iris-scanning technology. The Samsung Galaxy S5 is set to be released in spring and there is speculation that it could include an eye scanner for identity and security purposes. According to a Samsung executive, the Galaxy S5 will be launched in conjunction with a new smartwatch to follow up on the Galaxy Gear.

Wearables

Smartwatches, fitness gadgets and a hybrid of both were all the rage at CES 2014. Some believe that the smartwatch market will explode by the end of the year with entries by leading technology companies Apple, Google and Microsoft, but Pebble Technology is already a major player in this space and at CES it showcased its latest offering, the Pebble Steel. Swapping its plastic casing for a sophisticated metal shell that can be combined with a stainless steel or black leather strap, Pebble Steel combines affordable smartwatch technology with elegant design. Available to order now and priced at around €200, the Pebble Steel should prove a popular offering despite not having some of the functionality of higher-end devices such as Samsung's Galaxy Gear.

Intel unveiled a prototype of its smartwatch offering, which will be entirely self-contained, meaning you will be able to make calls and access the internet from it without having to first pair it with your smartphone – a major advantage over current smartwatch products. Intel did not disclose pricing but said it hopes to make its smartwatch available during the year.

CES 2014 also saw the introduction of the smartwatch/fitness band hybrid, such as LG's Life Band Touch, with a display that shows activity tracking information as well as notifying you about incoming calls and texts on your paired smartphone. Similarly, the Razer Nabu can track your fitness regime as well as offering smartwatch-style functions on its two-screen system – with one screen displaying simplified information across the edge of the band and a larger front screen showing longer messages.

Other wearable technology that falls into the health category includes Intel's smart earbuds, which monitor your heart rate and match songs to it – this means that as your heart rate changes, so does your playlist. And the Mimo baby monitor from Rest Devices uses wearable electronics to help put anxious parents' minds at ease. Sensors embedded in a bodysuit – or "onesie" – monitor the baby's breathing, temperature, body position and activity patterns and send the data to the parents' smartphones.

Smart Cars and Smart Homes

As well as self-driving cars from Audi and BMW, CES 2014 saw a range of other automotive innovations. Ford unveiled its solar-powered concept vehicle, the C-MAX Solar Energi, claiming that it "harnesses the power of the sun" via solar panels on the electric vehicle's roof. A special lens concentrates the sunlight and means that drivers can rely on solar power instead of electricity to fuel the car – with eight hours of sunshine providing sufficient energy for a 20-minute trip. Audi showed off its laser-powered headlights on the Audi Quattro that can illuminate the road ahead for up to 500 metres and also on display was Toyota's iRoad, a three-wheeled urban runabout concept that is currently testing in Japan and France. Part motorcycle, part car, the iRoad has two motorised front wheels that tilt instead of turning and the steering is done via the back wheel, with a top

speed for the moment of just 30mph. And, of course, in-vehicle connectivity has taken huge advances with various approaches to integrating smartphone functionality into a car's systems. For example, Bosch's mySpin essentially renders your smartphone into the vehicle, so that apps that you have on your smartphone are available for use in your car. In contrast, Mazda has developed an entirely new operating system for their 2014 Mazda 3 in which the smartphone plays little or no role.

And in a move that connects smart cars with smart homes, leading security provider ADT Security has partnered with Ford to make its home automation app compatible with the automaker's in-car connectivity system, Sync. This will give owners of equipped Ford cars total control of their home – including turning on and off lights, locking and unlocking doors, and adjusting

thermostats – all from their vehicle using simple voice commands. CES 2014 had lots on offer for inside the home also. From manufacturer Sleep Number came its x12 smart bed – a voice-activated bed that monitors your heart rate and sleeping habits and even offers a Partner Snore feature that lets you raise your loved one's headrest and hopefully quieten him or her down. To make sure your children are cleaning their teeth properly, the Kolibree smart toothbrush tracks brushing habits and sends statistics like stroke count and an evaluation of how well the job has been done to your smartphone. And if you are fed up scrubbing floors, iRobot has a solution. The Scooba 450 Floor Scrubbing Robot uses some seriously advanced robotic technologies in terms of navigation and behaviour to deliver efficient and thorough deep cleaning.



Travelling and the Sharing Economy



REPORT by *Roisin Moloney*

At a glance

- The sharing economy
- Airbnb
- The Host
- The Guest

Consumer Choice looks at the sharing economy and, particularly, what Airbnb can offer.

Enabled by the internet and social networks, sharing initiatives are springing up in many areas. It is sometimes called collaborative consumption, peer-to-peer asset sharing as well as the sharing economy. Based on access, use and the recirculation of goods as an alternative to traditional ownership, it also has the potential to build communities, including online communities. In recent years, Time Magazine named collaborative consumption as one of the top ten ideas

that will change the world.

The sharing economy in practice includes car-pooling, tool sharing and favour exchange, amongst others. Airbnb is another practice that can fall into this category and may offer a practical income-generating option or perhaps an affordable and convenient way to travel.



Airbnb

For those of us who haven't yet heard of this practice, we begin with a bit of history. Airbnb, founded in August 2008 and headquartered in San Francisco, is operated and privately owned by Airbnb, Inc. As of the end of 2013, the company had half a million listings in 33,000 cities throughout 192 countries.

The company is an online service that provides a platform for individuals referred to as 'hosts' to rent unoccupied living space and other short-term lodgings to guests. Generally, parties are private parties. Listings include private rooms, entire apartments,

houses, boats, castles, and tree houses on a nightly basis. Users of the site must register and create a personal online profile before using the site. Every property is linked with a host whose profile includes recommendations by other users, reviews by previous guests as well as a response rating system and a private messaging system where potential guests can contact potential hosts for more information. Initially, Airbnb charged 5% for every transaction. Now however, it takes a total of 12% - 3% from the host and about 9% from the guest.

Considering hosting?

To host, you must first sign up to the website and create a profile with some photos. You must accurately describe your space and select the appropriate amenities to give potential guests a good idea of what your listing has to offer. You customise your pricing by adding a security deposit which Airbnb will handle on your behalf and will protect you from possible mishaps that might occur during the reservation.

The base price you select is your default nightly rate; long term prices apply to weekly or monthly rates. You can add a one-time fee for cleaning. You may also want to consider a weekend price or an additional guest fee.



You also set up a calendar illustrating the availability of your space as well as a payout method so Airbnb can pay you for any stays. Through the messaging system, you can answer reservation requests from prospective guests and you can get notifications on-the-go by signing up to text message alerts or downloading the iPhone or Android application. It is important to answer reservation requests and review your guests once they have checked out. Almost anyone can be a host and it is free to sign up and list your space. The rate you charge is completely up to you. You can compare listings in your area to help get an idea of the market. You can offer discount rates to begin with in order to attract travellers. Include how much you anticipate it will cost to cover expenses such as heating, electricity etc. and incorporate this into the price.

Hosts are required to make house rules. This information will then be listed on your profile. For example, you may not allow guests to smoke in your property or request they clean the kitchen after use. A house manual is how private information is shared by the host with guests who have accepted reservations. Here, you can share details such as internet passwords, how to use the dishwasher and so on. Guide books allow hosts suggest local spots they would recommend to travellers.

The guest

Similarly, as a traveller using Airbnb you must set up an online profile and build your reputation by getting verified and by getting some references. The more information you complete, the more likely hosts are to accept your reservation requests. You search Airbnb listings in whatever part of the world you intend to travel to. Search neighbourhoods using available fillers - such as shopping, nightlife, and peace and quiet - to identify

the localities that fit your interests. Make contact with a few hosts and keep an eye on the replies. Check host reviews and the cancellation policy. Submit a reservation request and enter the payment details and you will not be charged unless the host confirms your reservation.

Staying in a stranger's home, whether renting the whole place or just one bedroom, is not for everyone. A home in Glendale, California, listed in recent months on Airbnb as an entertainer's outdoor paradise turned into a party house, with police shutting down six parties since October. In 2011, a guest stole from an apartment in San Francisco. In 2012, a renter reportedly used a Stockholm apartment as a brothel.

The host guarantee

Airbnb's success is based on trust and this trust is built on reviews of both hosts and guests. The website asks all users to leave reviews within 30 days of checkout. It provides a suggestion box if you have any constructive feedback for your guest or want to give them guidance as to how they might improve. If you receive a low review, you are invited to share your side. Your popularity as both a host and a guest will be based on your reviews.

Reviews by hosts and renters solve most problems by tipping off one group about problems with the other. A two-sided transaction requires a reputation system. After the uproar from disappointed hosts, in May 2012 Airbnb instituted a \$1 million "host guarantee" of quality, underwritten by Lloyd's of London.

The Host Guarantee provides protection for up to €700,000 in damages to covered property in the event of a guest causing damage. These payments are subject to certain conditions, limitations, and exclusions, the details of which can be found within the terms and conditions available on the website. The guarantee payment request form must be submitted. The Host Guarantee is not insurance and should not be considered as a replacement or stand-in for homeowners' or renters' insurance. The Host Guarantee does not cover cash and securities, collectibles, rare artwork, jewellery, pets and personal liability. Hosts may want to secure or remove such valuables when renting their place, and may want to consider independent insurance to cover such items. The Host Guarantee does not cover reasonable wear and tear.

Refund policy

The guest refund policy supports guests in the event they experience a travel issue. A travel issue generally falls into one of three categories:

1. The host cancels the reservation shortly before check-in or the host fails to provide access to the listing booked.
2. The listing booked is misrepresented or lacks in promised amenities or items.
3. The listing is not generally clean or as described.

So hosts, remember to be both honest and accurate with information you share about your space.

Depending of course on the space available to you, your location, and the commitment you have to this process, as an extra form of income this could very well be a workable option for you. For a traveller, this may present not only a financially viable way to travel but also a way to enhance your travel experience through the local knowledge of your host.



Dealing with debt and creating a fresh start

Consumer Choice investigates the options available to those with unsustainable debt, both secured and unsecured.

At a glance

- Debt resolution mechanisms
- How to apply
- What are the consequences?

 **REPORT by Roisin Moloney**

The Personal Insolvency Act 2012 introduced numerous mechanisms to alleviate the enormous unsustainable debt on the shoulders of so many members of our society as a result of the Celtic Tiger era. The commonality of unsustainable debt has at least helped tackle the added suffering of stigma, which traditionally accompanied the stress associated by financial woes.

With 240,000 mortgages in Ireland either in arrears or being restructured to prevent arrears in the short term, it is very evident that solutions are desperately required. If you are one of the many in unsustainable debt - be it mortgage debt, personal debt, business debt, secured or unsecured loans - you are in good company and there is light at the end of the tunnel.

Insolvency Agreements

There are three types of insolvency arrangements. Two of these are of relevance to mortgage-holders - the Debt Settlement Arrangement (DSA), and the Personal Insolvency Arrangement (PIA). The third type, the Debt Relief Notice (DRN) is for those with the lowest level of unsecured debt, applying to those with a debt under €20,000, a maximum of €400 assets, and disposable income of under €60 per month after reasonable living expenses are deducted. Further information on the DRN specifically can be found [here](#)

DSA (Debt Settlement Arrangement):

A Debt Settlement Arrangement is intended to deal with unsecured debt only - including

for example, the outstanding balance of the mortgage loan after a house has been sold. The arrangement lasts up to five-to-six years, with 65% of creditors needing to be in agreement regarding the proposal put forward by a Personal Insolvency Practitioner (PIP). Where an agreement is made, the person emerges from the arrangement free of outstanding debts, having paid the prescribed affordable amounts over the term of the arrangement.

PIA (Personal Insolvency Arrangement):

A Personal Insolvency Arrangement is intended to deal with both secured debts (typically a mortgage or mortgages) and unsecured debts (e.g. personal or credit union loans, credit cards). With a PIA, where possible it will be proposed that you are able to remain in your family home, where this is viewed to be reasonable. The arrangement lasts for up to six-to-seven years, with again 65% of creditors needing to be in agreement regarding the proposal put forward. Following this period, the person emerges with no outstanding unsecured debts, and where they have remained in their family home, what should be a sustainable mortgage going forward. Secured debts of up to €3 million can be included in a PIA - consent must be given for secured debts of a higher amount.

DSAs and PIAs are the insolvency arrangements which are dealt with by a Personal Insolvency Practitioner (PIP). You have to make reasonable efforts to apply for a PIA or DSA before applying for bankruptcy.

As part of this application, the PIP would compare what the creditors would receive in bankruptcy as opposed to what they would receive in a DSA/PIA. This would help the creditor(s) come to a decision on the merits of a DSA/PIA.

How to apply

To apply for the DSA or the PIA, you must either be domiciled in the Republic of Ireland, or you must have, within the past year, ordinarily resided or had a place of business within the Republic of Ireland, and you must not have incurred more than 25% of your debt in the last six months. In addition, for the PIA, you must have cooperated under the Mortgage Arrears Resolution Process (MARP) with your secured creditor in relation to your principal private residence or family home for a period of six months.

The result of this cooperation should be that no alternative arrangement could be agreed, or the secured creditor confirmed they would not put in place such an arrangement. The PIA is intended to keep people in their homes where this is reasonable, and where this is the desired outcome of the person applying. The PIP is obliged to formulate a proposal that does not involve you selling your family home. When putting together a PIA, the PIP will have to have regard to your income, the costs to be incurred by you remaining in occupation and the ability of other persons residing with you to contribute to these costs.

Unfortunately, it may not be sustainable to keep people in their homes in some cases - for some where they are not

working, if the payments due have become too far out of reach, or if the property is in significant positive equity. The aim of the arrangements available under the Personal Insolvency Act 2012 is to bring a debtor from insolvency to solvency in a period of no more than three, six or seven years depending on the arrangement which is availed of. In the first instance, the process will involve a discussion with a PIP and an agreement on how best to proceed.

There is no commitment in the first meeting with a PIP. A proposed arrangement would be approved by the debtor and the PIP will then apply to the Insolvency Service to certify that the application is in order. The application will then be forwarded to the Circuit Court for a Protective Certificate to be issued. This means that enforcement proceedings cannot be issued against you for 70 days. During this period the PIP will seek agreement from the creditors. Once an agreement is reached, the debtor will pay according to the agreement until the agreement is over.

Insolvency Service of Ireland guidelines

The Insolvency Service of Ireland (ISI) has set out specific guidelines for how it calculates 'Reasonable Living Expenses'. It has a section on its website showing how this applies to different areas such as childcare and housing: www.isi.gov.ie/en/ISI/Pages/RLE_calculated.

These figures are partially based on research by the Vincentian Partnership for Social Justice on what people believe acceptable minimum living standards are. Circumstances such as number and age of children, requirements of employment, and type of area lived in (urban/rural) are taken into account. It would be important to note that these figures are guidelines only and can be subject to special expenditure considerations.

The ISI says the following about pensions on their website:
Pension Income: Ongoing pension income receivable by you, or an entitlement to a pension lump sum or income in accordance with the tax code, will be treated as an asset or, as applicable, income for the purpose of a DSA [or PIA]. The terms of the DSA [or PIA] may provide for payment of some or all of that pension lump sum or income to creditors during the DSA [or PIA] period.

Pension Fund: Your pension fund will be excluded from any DSA [or PIA] arrangement if it is a "relevant pension arrangement" for the purposes of the Act. Approved Retirement Funds do not fall into this category and may be included in a DSA

[or PIA]. There will be an onus on you to be transparent in relation to all historical pension contributions and the PIP will review these. Where the PIP or a creditor considers that you have made excessive pension contributions within three years prior to application for a Protective Certificate, an application can be made to the Court to recover these contributions for distribution to creditors. It should be noted that the PIA requires the debtor to be in the Mortgage Arrears Resolution Process for a period of six months before they can become eligible to apply for such an arrangement. Therefore, it is essential that you seek to engage with your bank first before seeking to do a PIA.



The fact that someone is on a low wage or social welfare dependant does not mean that they are ineligible for a DSA or PIA. However, an arrangement requires that a debtor 'brings something to the table'. If the income is insufficient to exceed realistic living expenses, this leaves the debtor in a position to offer a non-essential asset. In the absence of such an asset and a DSA/PIA is not feasible for an insolvent debtor, bankruptcy is still an option for the individual.

The fact is that it is difficult to see how a DSA/PIA, largely predicated on a deal being struck on the back of some payments being made, could be formulated when nothing is on offer - therefore, bankruptcy may be the only option available if the creditors are unwilling to accept the situation and agree to write-offs after a specified period of time.

Fees and costs

The PIP must at the outset of the DSA/PIA process provide you in writing with details of the fee arrangements and likely costs involved in entering into a DSA /PIA. The fees and costs can be expected to form part of the DSA/PIA and creditors will have an opportunity to vote on them. It is between the debtor and each PIP to agree how the ISI fees below are incorporated into the overall

fee structure.

The ISI charges the following application fees:

- The amount of €250 is prescribed as the fee payable for a Debt Settlement Arrangement on application for the protective certificate.
- The amount of €500 is prescribed as the fee payable for a Personal Insolvency Arrangement on the application for the protective certificate.

Some PIPs may request payment up front and the debtor is free to negotiate and/or decline the service based on this issue.

Consequences of insolvency arrangements

If you apply for insolvency, the details will be made public and your name will be on a register that is publicly available. However, the details of the arrangement you have made will not be disclosed as part of this. The registers of debt settlement arrangements and personal insolvency arrangements will be available on the website of the Insolvency Service of Ireland, www.isi.gov.ie.

It is expected that large numbers of people will apply for DSAs and PIAs. It has been estimated that roughly 15,000 applications for DSAs and PIAs will be made in the first full year. In addition, approximately 3,000 bankruptcy applications are expected during this time.

The Personal Insolvency Act does not require that a person's employment be affected. However, certain professions may be governed by bodies where members' personal finances are subject to regulatory requirements, so you would need to check with your governing body, if relevant, if this applies to you.

Clients are free to consult with more than one PIP before one of them applies to the ISI for a protective certificate. Each PIP will operate differently in their approach, but monitored by the ISI. Theoretically, two different PIPs can suggest two completely different proposals to put to creditors for their consideration. A PIP cannot put forward a DSA/PIA that you have not agreed to. PIPs will seek to put forward arrangements that both the debtor and a majority of your lenders have bought into.

Useful Contact

Insolvency Service of Ireland
tel.: 076 106 4200 (9am to 6pm)
www.isi.gov.ie

Taking out credit

- make sure you are fully informed



REPORT by Clodagh O'Donoghue

Consumers seeking to take out credit in the current difficult economic climate face the problem of understanding and choosing between increasingly complex credit products. As of December 2012, the total amount of loans outstanding to private households in Ireland came to an astounding €143.7 billion. This staggering figure is particularly worrying given the results of a 2013 survey that found that less than half of Irish respondents would consider themselves to be knowledgeable about their consumer credit rights and do not feel confident in their ability to choose the right product for them.

The term "credit" refers to a range of financial services that includes bank loans and credit cards. Consumer credit is a type of credit used to buy products and services, such as a car or a holiday, without having to pay the full amount all in one go. Instead, you undertake

to pay the sum back some time in the future, generally with added interest. It is important when making use of consumer credit that you are fully prepared and aware of your rights.

The European Union's Consumer Credit Directive (CCD), which took effect in Ireland in 2010, is aimed at ensuring a high level of protection in the area of consumer credit and at helping consumers to make more informed choices. It seeks to ensure that consumers can gain a clear understanding of credit agreements and can compare offers effectively so that they do not end up with an agreement that is unsuited to their needs. The directive covers most credit agreements with a value between €200 and €75,000 but it does not apply to mortgages.

As outlined in our Money News item in November 2013, consumers have five key rights when they take out credit:

1. The right to transparent advertising - adverts must contain information to help consumers compare offers and shop around for the best deal.

2. The right to receive all key information before they sign - consumers should receive this information in a clear, standardised format called the Standard European Consumer Credit Information form.

3. The right to clear information - the credit agreement must be written in clear and concise language, stating the type of credit and the total amount owed, and consumers have a right to receive a copy of the credit agreement they have signed.

4. The right to withdraw from the credit agreement within 14 days - no explanation is needed but any money borrowed will

have to be repaid together with interest and any non-refundable charges already paid by the credit provider.

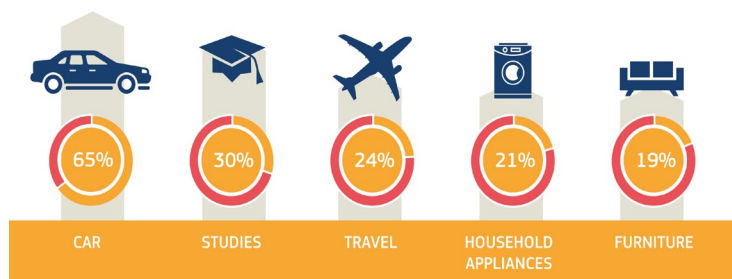
5. The right to repay early - consumers may have to financially compensate the credit provider for some of its lost income but the compensation cannot exceed the total amount of interest they otherwise would have paid.

To ensure that European citizens benefit from the CCD, an awareness-raising campaign was launched in 2013 that seeks to promote the directive's key consumer rights and that focuses on four member states - Cyprus, Malta, Spain, and Ireland. As part of this ongoing campaign, a European Commission survey was carried out in 2013 to assess the level of knowledge about their credit rights among 18-35 year olds in Ireland and it provides some revealing information about how this age group views credit.

According to the survey, just over a third (35%) of respondents have taken out credit in the last two years and nearly half (48%) of those polled say they are likely to take out credit in the next two years. As the findings show, credit is most commonly used by respondents to pay for a car, education, travel, or household appliances. The most popular reasons for taking out credit among respondents are because it allows them to buy goods or services they would not be able to afford otherwise, because they want the product or service immediately, because they prefer paying in instalments for large items and because it is easier to take out credit than to save up. The reasons given by respondents for not taking out credit in the last two years include not liking being in debt, not needing credit, and preferring to save up for anything they want to buy. The findings also reveal that just 25% of respondents were aware of all five key consumer rights.

Some of the survey's findings, provided as part of the awareness-raising campaign, are presented opposite. If you are planning to take out credit for a purchase of some kind, you should look through your five key consumer credit rights as outlined above. Remember to shop around to find the right deal for you and get all the facts before you sign. As a result of the directive, you should be provided with all the information you need to make an informed decision as to what is on offer and what loan will suit you best.

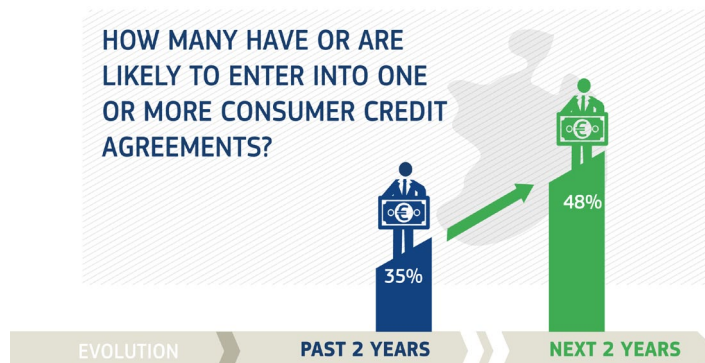
FOR WHICH PRODUCTS AND SERVICES WOULD THEY TAKE OUT CREDIT?



HOW DO 18-35 YEAR OLDS IN IRELAND FEEL ABOUT THEIR CONSUMER CREDIT RIGHTS?



HOW MANY HAVE OR ARE LIKELY TO ENTER INTO ONE OR MORE CONSUMER CREDIT AGREEMENTS?



WHY THEY TOOK OUT CONSUMER CREDIT FOR A PRODUCT OR SERVICE





Slow Cookers

For those who live fast-paced lives, a slow cooker might be exactly what they need. Consumer Choice serves up four Choice Buys.



REPORT by Clodagh O'Donoghue

At a glance

- **What to consider**
- **Safe slow cooking**
- **Four Choice Buys**

Slow cookers fit in exceptionally well with hectic lifestyles. On a cold evening, after a hard day at work, coming home to a warming stew or creamy casserole that is all ready and waiting definitely has an appeal. Or being able to put a nourishing hot meal on the table for a hungry family without having to stand over the stove for most of the afternoon is also an attractive option. And with a slow cooker, all it takes is a little preparation in the morning and you can go about your business for the rest of the day, leaving your appliance to do all the work.

What do slow cookers do?

As the name implies, slow cookers cook food over a period of hours using a small amount of heat and at a low-enough temperature that they are safe to be left unattended as you get on with your busy day. Slow cookers use moisture in a unique way - as the food cooks, steam is released, condenses on the tightly sealed lid and returns to the pot, making these devices ideal for producing stews, soups and casseroles. Cooking a meal is

as simple as preparing the ingredients, popping them in the cooking bowl, adding the required amount of water, switching the appliance on and leaving it to do its job. At the end of the day, all you have to do is spoon out the completed dinner. This can be a notable improvement over cooking on the hob, which requires your constant attention - making sure the pot does not boil over and regularly stirring the contents to prevent them from sticking to the bottom. In contrast, a slow cooker can be left alone for the day.

As well as being convenient, slow cookers are great recession-busting devices. They only use approximately the same amount of energy as a light bulb and they work particularly well with relatively inexpensive cuts of meat, with the slow cooking breaking down the connective tissues to provide tender and tasty low-cost dishes.

What to consider

Slow cookers come in various sizes, with smaller models good for feeding single students or working couples, while larger

Safe slow cooking

Slow cookers cook food at a sufficiently low temperature that they are safe to be left unattended for long periods of time. However, the food needs to reach a core temperature of at least 70°C to destroy harmful bacteria. It is important to follow both the cooker's instructions and standard food-safety practices to ensure that the dishes produced are safe to eat.

- Don't overfill your slow cooker – the ingredients should take up around half or, at most, two-thirds of the cooker's capacity.
- Make sure that frozen meat, poultry or vegetables are thoroughly thawed before putting them into the cooker.
- Boil dried beans for at least ten minutes to get rid of toxins which will otherwise survive the slow cooker's low temperatures.
- Unless stated in the recipe, don't remove the lid during cooking as this lets heat and moisture escape. If you do remove the lid, you will need to extend the cooking time.
- Any dairy products, fish or seafood should be added towards the end – within the last half-hour of cooking time.
- Cooked food should not be left to cool down completely in the pan – after cooling for two hours at room temperature, it should be put in the fridge.
- Don't reheat leftovers in a slow cooker – instead use a microwave or conventional oven or hob.



models can cater for families or bigger groups. A 5-6-litre slow cooker has a usable capacity of around 4 litres, which should feed between six and eight adults, whereas a 3.5-litre appliance has a usable capacity of about 2 litres and should provide enough for at least two people. Of course, bulky models are more difficult to store and transport and take up more counter space.

The shape of your slow cooker is also important, as a circular device is good for preparing stews and curries but is not as suited to cooking longer joints of meat or roasts as an oval-shaped appliance. A glass lid allows you to check the progress of your meal without having to lift the lid and letting the heat escape. These appliances are designed to make

your life easier, so they should be easy to clean. Look for dishwasher-safe pots and lids to minimise washing up by hand and although stylish-looking, stainless steel models will take more work to keep shiny. Slow cookers range from extremely basic models with a single switch to those with a range of useful features. The different settings options you may find on slow cookers include low, high, and auto cook. The low setting gently simmers your meal for a long time and is particularly good for cooking inexpensive cuts of red meat.

The high setting will cook the dish over a shorter time at a slightly higher temperature and is useful for pale meats like chicken. An auto setting starts cooking the food on "high" before "switching to "low" for the rest of the

cooking time. A keep-warm function won't let your food get cold or dry out if the meal is delayed.

One impressive feature of some slow cooker models is the ability to sear meat on the hob without needing a second pan – this saves on the washing up and lets you brown the meat before the slow cooking begins, producing a better flavour. And at the end of cooking, you have the option of transferring the cooking pan back to the hob to reduce the liquid and further concentrate the flavours – all without creating extra dirty dishes. Some new models even let you sear meat in the slow cooker itself, so you don't need a hob. Such features will add to the cost of the appliance but will increase its versatility.



PRODUCT TESTS / Slow Cookers



Cooking
★★★★★
Ease of use
★★★★★
Cleaning
★★★★★



Cooking
★★★★★
Ease of use
★★★★★
Cleaning
★★★★★



1. Crock-Pot SCCPRC507B-060 €65

Our top **Choice Buy**, the Crock-Pot SCCPRC507B-060, will deliver excellent stews and casseroles and it also does a very good job of roasting meat. This is a circular appliance that has a usable capacity of around 3 litres, meaning that it can prepare food for up to five people and making it suitable for families. Although the Crock-Pot SCCPRC507B-060 has no auto-cook setting, it does offer a number of features, including a keep warm function, which will automatically kick into action when the cooking time has ended. It also has a digital timer that, as well as counting down the cooking time, allows you to programme the appliance on either the high or low temperature settings to stop after the desired amount of time – from 30 minutes to 20 hours. Both the removable stoneware cooking pot and glass lid can be popped in the dishwasher for easy cleaning. This versatile appliance can also be used to cook rice and its handy cool-touch handles mean that you can carry the pot to the table without burning your hands.

2. Morphy Richards Sear & Stew 48702 €40

The **Choice Buy** Morphy Richards Sear & Stew 48702 is an excellent slow cooker that also allows you to sear meat on the hob in the same pot. The cooking pot has an aluminium interior with a non-stick surface that means you can sear meat before adding the other ingredients, resulting in a fuller richer flavour as the meat juices combine with the stew's other elements and making life easy by saving on the washing up. This slow cooker with three settings - low, medium and high - delivered impressive results when preparing stews and it is also good for roasting, with its oval shape easily accommodating longer joints of meat and even a chicken. The 48702 has a usable capacity of 2.8 litres, so if you regularly feed large groups you may need to look for a bigger device. The lid is made from toughened glass, allowing you to see how your meal is doing, and both the lid and the cooking pot are dishwasher safe. There is no keep warm function but you can always use the low setting to achieve a similar effect. As well as the 48702's attractive red colour, this model also comes in brushed steel and black – the 48701 and the 48703, respectively.



Cooking
★★★★★
Ease of use
★★★★★
Cleaning
★★★★★



Cooking
★★★★★
Ease of use
★★★★★
Cleaning
★★★★★



3. Crock-Pot SCCPQK5025 €27

The **Choice Buy** Crock-Pot SCCPQK5025 is an affordable option if you want to cook small quantities for one or two people. This circular appliance has just two settings – low and high – operated by a single control dial and it produces excellent results with evenly cooked stews and casseroles. Inside, the cooking pot has a usable capacity of 1.7 litres so if you are looking to feed a family, a larger model would suit better. The Crock-Pot SCCPQK5025 is an exceptionally simple device – you just plug it in and turn the switch to either the low or high settings and it works away. However, with no warning lights or cooking indications, it can be hard to know it is operating. In addition, novices to slow cooking might benefit from more comprehensive instructions and guidelines on how to prepare food, how long to cook it for, and so on. This is a basic device that lacks a keep warm function and other bells and whistles but it does a great job and has the added bonus of being easy to clean, with a bowl and lid that can be popped into the dishwasher.

Tefal 8-in-1 MultiCook €75

The most expensive of our **Choice Buy** models, the Tefal 8-in-1 MultiCook is all about versatility, with the manufacturer touting its ability to cook rice, prepare porridge, and make desserts as well as its steaming and slow cooking functions. In terms of slow cooking, this stainless steel appliance does a great job of making stews, though there is only one setting for this, equivalent to the low setting on other devices. An effective keep-warm function will then maintain the heat in the dish for up to 24 hours. The lid is lockable, which is useful for preventing spillage if you are transporting the meal to a pot-luck supper, for example. However, as the lid is not transparent, you will have to lift it up to see how your dinner is progressing, letting the heat escape. With 3.5 litres of usable capacity, you will be able to feed around six people, and you can use the electronic control panel to delay the start time and programme the appliance to stop after the required number of hours. Although the non-stick, removable bowl can be washed in a dishwasher, this appliance is generally less easy to clean than some other Choice Buys.



Steam Irons



REPORT by Clodagh O'Donoghue

Whether you approach the task of ironing with reluctance and dread or with enthusiasm and gusto, a Choice Buy steam iron will speed up the process and deliver impressive results. Consumer Choice suggests some steaming hot models.

At a glance

- Steam iron vs. Steam generator
- Features to look for
- Ten Choice Buys

There may be some rare individuals who find ironing soothing – therapeutic, even, in a ‘putting order on the chaos of crumpled clothes’ kind of way. For the vast majority, though, ironing is a much-disliked chore that needs to be tackled far too often.

However, a great steam iron can enable you to power through creases and smooth out wrinkles swiftly, easily and without too much physical exertion, taking a lot of the effort out of this unpopular task.

Whether a traditional steam iron or a steam generator is best suited to your needs depends on whether you like to get stuck in and blitz all your ironing for the week in one go or if you favour an iron-only-what-you-need- on-the-way-out-of-the-door policy.

Steam iron vs. Steam generator

A steam iron is all that most of us require

to deal with our pressing needs, but if you are a keen ironer who wants to be able to tackle large items like suits and curtains or if you have a big family that creates huge piles of laundry, you might find a steam generator appealing.

Also known as continuous steam irons, steam generator irons consist of a familiar-looking iron unit connected by a tube to a separate base unit that the iron sits on. This base unit houses a water tank and creates the pressurised steam to make light work of large piles of laundry.

A steam generator's water tank can hold significantly more water than a traditional steam iron, allowing you to iron for longer without having to stop to refill it as often. These devices are more powerful than traditional steam irons, providing a greater volume of steam and higher steam pressure that make short work of

smoothing out stubborn creases, saving both time and effort.

And because the water is housed separately, these irons tend to be lighter and less tiring to use than traditional steam irons. However, steam generators are bulkier and less easy to store than steam irons as well as being generally more expensive, so you need to be sure that you will benefit sufficiently from its extra ironing power before you make that investment.

Also, if you often find yourself in a hurry to iron just a couple of items before you go out to work, a steam generator may not be your ideal solution as they usually take longer to heat up than traditional steam irons and are best suited to long ironing sessions where you reduce an overflowing basket of crinkled clothing to a neat, impeccably pressed pile.

Features to look for

We have come a long way since pressing clothes involved heating a metal flatiron on a stove or fire, gripping its metal handle with a thick cloth so you did not burn your hands. Two or more flatirons were recommended to do the job effectively, as one could be reheating while you used the other one.

Often made out of solid cast iron, flatirons were heavy to lift and ironing without the benefit of electricity was a hot and arduous job. The electric iron was introduced in the late 1900s and had really taken hold by the 1930s, when its only rival for “most popular electrical home appliance” in the U.S. was the radio.

The advent of the steam iron, which became popular in the 1940s and 1950s, made the job easier still. Steam has the effect of loosening the individual fibres of the fabric, making it easier for the iron’s pressing action to smooth out deep creases. And steam irons today offer a range of features to take the pain out of pressing. Here a just a few you might like to look for:

Making light work of ironing

A lighter iron is easier to move around but requires more downward pressure, whereas a heavier iron needs less pressure but is harder to move and lift. Because the water is stored in the base unit, steam generator irons are generally lighter than standard steam irons – with a full water tank, some steam irons in our tests were almost double the weight of the lightest steam generator irons.

And the continuous, powerful steaming ability of steam generators means that less pressure will be required for a crease-free finish even with a lighter appliance.

Pressed for time?

Look for an iron that heats up quickly. In our tests, all our steam irons scored well in this category whereas even the best steam generator irons had a longer start up time.

Tricky manoeuvres

A button notch in the soleplate or a recess just above can be handy for navigating around buttons.



Smooth operation

Whereas some soleplates are made of stainless steel, others are non-stick or ceramic, which manufacturers claim will make them glide more smoothly over fabric. Non-stick soleplates are easier to keep clean than stainless steel but you need to be careful not to scratch them with buttons and zips or with abrasive cleaning products.

In need of a boost

When looking to tackle particularly stubborn wrinkles, many irons have a spray button built into the front of the iron that will spurt out a small jet of water to dampen clothes.

In addition, steam boost buttons provide a burst of steam at a higher vapour rate that can conquer tough creases and also be used for vertical steaming. Steam generators are usually better than traditional steam irons at vertical steaming so might be the preferred option for those who want to refresh their curtains without taking them down or remove wrinkles from hanging items of clothing.

Safety first

For those of us who are forgetful or easily distracted, an automatic shut-off function is a useful safety feature. This will switch the iron off when it has not been moved for a while – often after 30 seconds if it has been left lying down and after 8-15 minutes if it has been left in an upright position.

Perfect performance

To keep your iron in tiptop condition, a little maintenance is needed. The soleplate should be kept clean as dirt can be transferred to fresh laundry and any residue on the bottom of the iron can cause it to drag.

To help prevent damage due to limescale build-up – an unfortunate side effect of using tap water in our irons – many models have anti-calcium functions and cleaning systems. Some have a replaceable anti-calcium cartridge that protects against limescale forming in the appliance and others have a self-clean procedure to get rid of any calcium that does build up in the vents and elsewhere.

Tips for easy and effective ironing

Ironing can be counterproductive if not done well – with the worst-case scenario being that you end up permanently damaging a favourite item of clothing. Ironing rookies should follow these tips for perfect pressing to avoid disasters and achieve a wrinkle-free wardrobe.

- **Timing is everything** – iron your clothes when they are too wet and you risk scorching them; wait until they are bone dry and deep creases may have set in. Ideally, clothes should be a little damp when you begin to iron them.
- **Read the labels** – you need to be careful with an iron’s settings, choosing the right one for each fabric and following the care instructions, as failure to do so could prove disastrous for your clothes.
- **Order your ironing** – the most time- and energy-efficient approach to ironing an assortment of garments is to start with clothes needing the lowest temperature (silks and synthetics) moving through to those that require the highest temperature (cottons and linens), adjusting the setting as you go.
- **Fiddly bits first** – iron cuff, hems and collars first to keep them from puckering and losing shape.
- **Be straightforward** – don’t use circular strokes as this could stretch the fabric. Instead, use straight, back and forth strokes and tackle tough creases by blasting them with steam.
- **Try a little tenderness** – sensitive fabrics should be ironed on the inside or with a clean pressing cloth between the soleplate and the fabric to avoid the heat melting the fibres and producing an unwanted shiny effect.
- **Hang them up** – hang ironed clothes immediately to avoid wasting all your hard work rather than stuffing them into a crowded cupboard or hot press.
- **Keep it clean** – maintain your iron according to the manufacturer’s instructions, making sure to keep the soleplate clean and the vents clear to avoid the disheartening experience of dirty marks appearing on your freshly washed garment. Keeping the steam pores clear of mineral deposits will also ensure that more steam gets through for swifter and more effective ironing.



1. Philips GC4850/02 Azur €75 (steam iron)

The **Choice Buy** Philips GC4850/02 Azur is an easy-to-use steam iron that will make swift work of your ironing. The large soleplate glides smoothly over fabrics and is thin for manoeuvring around buttons and well-shaped for getting into the nooks and crannies of clothing. It won't leave you waiting around too long to heat up and will produce steam quickly. In our tests, it was equally good at tackling polyester, cotton and denim with its excellent continuous steam flow making short work of creases and wrinkles. Features include a built-in antiscaling system for reducing limescale build-up, a cord clip for keeping the cable tidy when the iron is being stored, and a push-button self-clean function. Among our heavier irons, the Philips GC4850/02 is almost 2kg with a full water tank so could be tiring on the arms for lengthy ironing sessions. However, it scored top marks in our durability and scratch resistance tests so it should last you a long time.



2. Philips GC3730 EcoCare €70 (steam iron)

The **Choice Buy** Philips GC3730 EcoCare glides easily over fabrics and produces plenty of steam to tackle crumpled clothing with ease. It was particularly good at pressing lighter fabrics but also performed well on heavier cotton and denim. The thin soleplate, which tapers to a point, is ideally shaped for slipping under buttons and sliding into tight seams. This easy-to-use iron has a permanent anti-scale system and a push-button self-clean function that the manufacturer recommends you use every two weeks to keep it steaming effectively. Its heating time is fairly fast and it produces steam quickly for anyone needing to iron in a hurry. As its name implies, the Philips GC3730 EcoCare has an energy-saving feature that reduces the amount of steam used at the highest setting - only producing steam if you put pressure on the iron to deal with heavier fabrics or stubborn creases. However, this feature is unlikely to make much difference to your electricity bill.



3. Tefal FV5370 Aquaspeed €90 (steam iron)

The most expensive of our current **Choice Buy** steam irons, the Tefal FV5370 Aquaspeed has no problem providing lots of steam to produce good ironing results across all fabric types. A built-in anti-scale filter helps to reduce the build-up of mineral deposits in the iron and the manufacturer recommends you clean the anti-calcium valve once a month. Although the valve is easy to remove, it will need to be soaked in lemon juice or white vinegar for four hours before it is ready to be replaced. An autoclean feature can also be used to maintain this iron's impressive steam rate. The Tefal FV5370 Aquaspeed's unusual cord system will keep the cable out of your way as you iron and a cord clip keeps everything tidy when the appliance is stored away. A steam boost button operated by a trigger underneath the handle is easily accessed for tackling tough creases. However, this is quite a noisy iron and it takes a while to cool down after using.



4. Philips GC2930/02 PowerLife €52 (steam iron)

The cheapest of our current **Choice Buys**, the Philips GC2930/02 PowerLife delivers good value for money alongside great ironing results on different fabrics. The soleplate is ideally shaped - thin enough to slip under buttons and well-tapered for ironing pleats, seams and other tricky spots and the non-stick coating means that it glides effortlessly across fabrics of all types. The comfortable handle provides easy access to the steam control button for adjusting the variable steam settings and to the water spray and steam boost buttons for dealing with deep creases. The Philips GC2930/02 is the lightest of current **Choice Buy** steam irons at only 1.5kg even with a full water tank, so you may find long ironing sessions less tiring on the arms with this model. A permanent anti-scale system helps prevent scale build-up and using the self-clean feature every couple of weeks will get rid of any mineral deposits that have formed and will keep the iron steaming effectively.



5. Rowenta DW6010 Eco Intelligence €76 (steam iron)

The **Choice Buy** Rowenta DW6010 Eco Intelligence will do a good job of smoothing out the wrinkles in your crumpled laundry to deliver a crease-free finish. Its nicely tapered, slim soleplate will navigate deftly around buttons and into pleats although you may find it does not glide as effortlessly as some other models. It has an energy-saving setting for continuous steaming that does not diminish its ability to power through your crinkled clothing, and a steam boost button may be used for the most tenacious creases. The Rowenta DW6010 is generally easy to use and features an anti-scale filter to minimise limescale build-up and an anti-drip system prevent water dribbling from the steam vents during ironing. An effective self-clean feature will get rid of any limescale that has formed and restore this iron to full steaming power. However, at 1.8 metres, the cord is among the shortest of our models on test so you will need to position your ironing board fairly near a plug socket.



12. Tefal GV8430 Pro Express Anti-Calc €350 (steam generator)

Another steam generator from Tefal, the **Choice Buy** Tefal GV8430 Pro Express Anti-Calc is an easy-to-use appliance that will make light work of large piles of laundry. The generous-sized water tank holds almost 1.8 litres for keen ironers who like to get stuck into their ironing for long periods and as this tank is removable, emptying and filling it are not a problem. With the water held in the base unit, the iron itself is a little over 1kg, so it is not too heavy for those whose arms tire easily, and an excellent continuous steam rate means that your clothes will enjoy a crease-free finish. As well as storage for the steam cord, the base unit has a compartment to house the electrical cord but you might find it tricky to fit the cord inside and not really worth the effort. Features include an automatic shut-off function, an anti-calcium collector and a locking system that secures the iron unit to the generator so that the whole appliance may be carried safely with one hand.



11. Tefal GV8960 Pro Express Total Auto Control €370 (steam generator)

The **Choice Buy** Tefal GV8960 Pro Express Total Auto Control delivers powerful steaming to eliminate wrinkles and creases with minimum effort. Undoubtedly pricey, this steam generator holds 1.5 litres of water for long, uninterrupted ironing sessions and the water tank is removable to facilitate filling or emptying. As with all steam generators, it takes a little while for the steam to be produced and a light informs the user when the boiler is ready. Another light lets you know when it is time to rinse the anti-calcium collector designed to prevent the build-up of limescale. The thermostat features three steaming levels – normal, delicate and jeans – making it easy to choose the right setting for each fabric type. The Tefal GV8960 has a compartment in which to store the steam cord and although the electrical cord is only 1.7 metres, it has the benefit of being retractable so it automatically rewinds into the appliance. A locking system secures the iron to the base unit for safety when moving it around.



13. Rowenta DG8860 Pro Perfect €310 (steam generator)

The **Choice Buy** Rowenta DG8860 Pro Perfect has a stainless steel, scratch-resistant soleplate that glides easily over all fabric types, smoothing as it goes thanks to its powerful steam action. As well as being scratch-resistant, the soleplate is well-shaped to navigate tricky spots in your ironing and the iron unit may be rested on its heel rather than having to be returned to the base every time you put it down. The water tank, which is removable for easy filling and emptying, holds an about-average 1.4 litres and may need to be refilled for particularly long spells of ironing. Indicator lights let you know when the tank needs to be refilled and also when to rinse the anti-calcium collector. There is a useful steam boost function on this iron but it tends to be a bit noisy and there is no locking system to secure the iron to the base when moving it from place to place.



14. Philips GC9220/02 Perfect Care €325 (steam generator)

The **Choice Buy** Philips GC9220/02 Perfect Care features “Optimal Temp” technology that the manufacturer claims will enable you to iron a range of fabrics in any order without needing to adjust the temperature. Although its steam flow did not impress as much as other Choice Buys, the GC9220 did indeed deliver excellent results on polyester, cotton and denim in our tests. This steam generator produces steam in a swift two minutes after it is turned on and the thin and tapered soleplate glides easily over fabrics, around buttons and into tight corners - though it scored poorly in our scratch resistance test. This generator iron is very easy to use, with a large opening for filling and emptying the removable water tank and such features as a steam boost button for stubborn creases and automatic shut-off if the iron has not been moved in a while. Despite its anti-scale system, this steam generator will need to be descaled regularly to keep it steaming effectively but this is a very straightforward process.

15. Philips GC8620/02 Perfect Care Aqua €220 (steam generator)

Significantly cheaper than our other steam generator **Choice Buys**, the Philips GC8620/02 Perfect Care Aqua could be a great option if you like to get lots of ironing done at once. The sizeable 2.1-litre water tank means that you can steam through large laundry piles without having to stop to refill it. The water tank is not removable but refilling is fairly easy thanks to the generous opening - emptying the tank is trickier, though, as you have to bring the whole unit to the sink. This model again features Philips’ “Optimal Temp” technology that the manufacturer claims delivers the perfect temperature and steam level for all fabric types, removing the need to adjust the settings as you iron. In our tests, this generator did a great job of pressing polyester and was also good at dealing with crumpled cotton and denim. The iron unit itself is a light 1kg; the soleplate is well-shaped for ease of manoeuvring; and the GC8620/02 is quick to produce steam if you are in a hurry to get started.

Useful contacts

Philips

tel 0818 210 141
www.philips.ie

Rowenta

Groupe SEB
tel (01) 677 4003
www.rowenta.co.uk

Tefal

Groupe SEB UK Ltd.
tel 01 677 4003
www.tefal.co.uk



MODEL		SPECIFICATION				TEST PERFORMANCE							SCORE
Steam Irons		Price (€)	Weight (kg)	Cord length (metres)	Max volume of water tank (litres)	Ironing results (20%)			Convenience (30%)	Endurance (40%)	Steam flow (5%)	Scratch test (5%)	%
						Polyestercotton	Cotton	Denim					
1	Philips GC4850/02 Azur	€75	1.9	2.4	0.34	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	82
2	Philips GC3730 EcoCare	€70	1.7	2.5	0.28	★★★★	★★★	★★★	★★★★	★★★★★	★★★★	★★★★★	80
3	Tefal FV5370 Aquaspeed	€90	1.7	1.9	0.28	★★★	★★★	★★★	★★★★	★★★★★	★★★★★	★★★★★	78
4	Philips GC2930/02 PowerLife	€52	1.5	1.8	0.32	★★★★	★★★	★★★★	★★★★	★★★★★	★★★	★★★★★	76
5	Rowenta DW6010 Eco Intelligence	€76	1.7	1.8	0.26	★★★★	★★★	★★★	★★★★	★★★★★	★★★	★★★★★	72
6	Philips GC5060/02 PerfectCare Xpress	€149	2.1	2.6	0.31	★★	★★	★★★	★★★★	★★★★★	★	★★★★	67
7	Rowenta DW4020 Auto Steam	€50	1.5	2.0	0.25	★★★	★★★	★★	★★★★	★★★★	★★★★	★★	59
8	Rowenta DW9130 Steamium	€90	2.0	2.5	0.26	★★★★	★★★	★★★	★★★	★★★	★★★★★	★★★★★	55
9	Bosch TDA2610 SensiXXB1	€56 online	1.2	1.8	0.21	★★★★	★★★	★★★	★★★	★★★	★★★★	★★★	47
10	Panasonic NI-W920A VXA	€150	1.8	3.0	0.31	★★★	★★★	★★★	★★★	★★	★★★★★	★★★★	42
Steam Generators													
11	Tefal GV8960CO Pro Express Total Auto Control	€370	1.4	1.7	1.54	★★★★	★★★	★★★	★★★★	★★★★★	★★★★★	★★★★★	77
12	Tefal GV8430 Pro Express Anti-Calc	€350	1.1	2.0	1.79	★★★★	★★★	★★★	★★★★	★★★★★	★★★★	★★★★★	77
13	Rowenta DG8860 Pro Perfect	€310	1.2	2.0	1.45	★★★★	★★★	★★★	★★★	★★★★★	★★★★★	★★★★★	76
14	Philips GC9220/02 PerfectCare	€325	1.2	1.8	1.29	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★	73
15	Philips GC8620/02 Perfect Care Aqua	€220	1.0	1.8	2.10	★★★★	★★★	★★★	★★★★	★★★★★	★★★	★	70
16	Philips GC7420/02	€170	1.0	1.9	0.87	★★★★	★★★	★★★	★★★	★★★★★	★★★	★★★★★	69
17	Tefal GV5225 Easy Pressing	€150	0.9	1.7	1.00	★★★★	★★★★	★★★	★★★	★★★★★	★★★★	★★★★★	68
18	Philips GC6510/02	€130	1.0	2.0	0.80	★★★	★★★	★★★	★★★	★★★★★	★★★★	★★★★	68

USING THE TABLE

The more stars the better.

SPECIFICATION
Price: Typical retailer's price if you shop around. Prices found online only are indicated.
Weight: For steam irons, this includes the weight of a full tank of water, and for steam generators, this is the weight of the iron only, minus the tank or the base unit.
Max volume of water tank: The amount of water the tank can hold, as measured in our labs.

TEST PERFORMANCE
Ironing results: Experts' rating for the quality of finish of ironed textiles for three different fabric types.
Convenience: Experts' rating for the convenience of each model in terms of heating up time, clarity of instruction booklet, length of cord, visibility of the water level, its gliding ability over textiles and the ease of filling and emptying the water tank and of cleaning, descaling, storing and generally handling the appliance.
Endurance: Appliances are tested for endurance for a total of 252 hours, periodically cleaned and descaled according to the manufacturer's instructions, and their durability is assessed.
Steam flow: Steam flow is measured by the principle of weight difference using two different thermostat settings.
Scratch test: The iron's sole-plate is rubbed with three different abrasive materials and then assessed for damage.



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