

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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Supermarket Basket Survey 2014

MARCH 2014



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March 2014

EDITORIAL

Dear Member,

We have carried out our Supermarket Survey on the long-standing CAI basket of branded products and have not seen the overall price reduce – but rather continue to increase in cost to the Irish consumer.

The importance of the basket is that it was chosen as the typical basket of 'must-have' items for the average household from the student to the couple, family and all the way through to the elderly consumer of milk, bread, tea, sugar, beans, ketchup, soup and other basics.

The reality remains that, as many have already done, if affordability is the issue then the alternatives to these branded items must be considered by all. Surveys suggesting that the average home is benefiting from significantly reduced prices of grocery and 'basic'

household food items are not taking account of branded products such as those within our unchanged basket.

The positive element in all of the recessionary negativity remains the fact that, as consumers, we have become very price conscious. In light of our continuing background of proof – that many food prices continue to increase – and/or that contents diminish in quantity – I would contend that it is therefore a must that we also ensure we are price aware – and that is hard work!



Dermott Jewell



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

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

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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

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on the world of the
consumer

No Trade

The recent speech of Trade Commissioner Karel De Gucht's on the EU/US trade negotiations (TTIP) was crystal clear in its approach to the food safety provisions that exist within the European Union and which, as the Commissioner put it, 'our citizens have chosen'. Outlining how there would be no compromise, he outlined that any beef to be exported from the US would have to be hormone-free. He went further in specifically outlining how this would also apply to chlorinated chicken and Ractopamine (a drug used as a feed additive to promote leanness) fed pork products. U.S. farmers have long been pushing for a more open market. They argue that the EU approach to food safety is unscientific. They also criticize the slow process of authorization for U.S. genetically modified crops for importation. U.S. farmers will not promote any diminution of EU standards but they clearly intend to use the WTO principle of equivalence by which countries recognize different methods of guaranteeing food safety. As such, EU food safety standards will remain untouched but US meat products, such as chlorinated chicken, could get into the EU market. Regulatory protection has been long fought for here in Ireland and the EU and this will be a highly significant space to watch if for no other reason but that the fighting seems poised to be recommenced and in very strong terms.



Making a Meal Of It

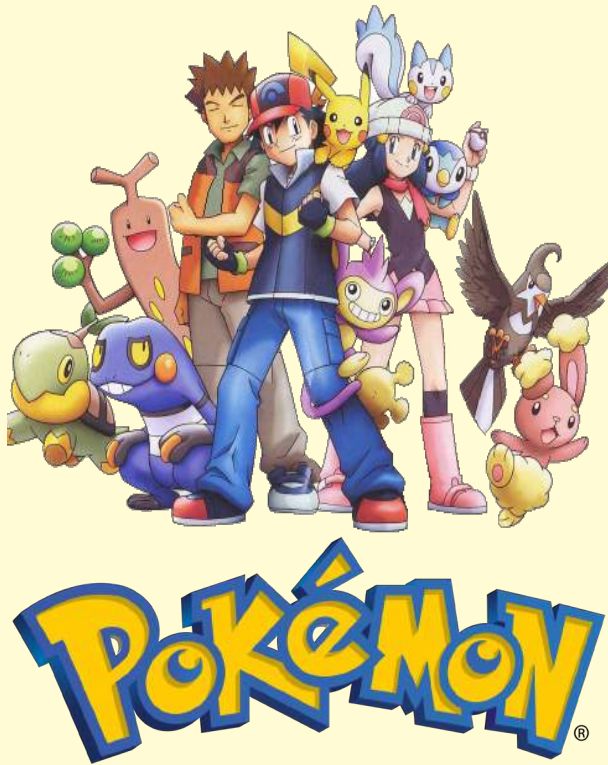
The recent American Superbowl generated a whole new level of interest when a Seattle-based butcher was inspired to produce a new product in recognition of the snack food preference of one of the football superstars there, Seahawks running back, Marshawn Lynch. Mr. Lynch is a self-declared fan of Skittles – the sweet variety. With that in mind Evan Greco and Tommy Marshall of Blue Max Meats produced the Beast Mode Hot Skittles Sausage. Yes – a sausage stuffed with Marshawn's favourite snack, Skittles. In light of my other news regarding the efforts of the EU/US trade Commissioner to protect our food safety rights I will refrain from any further comment on this one! However.....

Just to keep you socially aware, I can add how Birds Eye has come up with their latest food feast in the form of Mashtags. These are potato shapes in the form of symbols such as a hash tag, an @ sign, a smiley and an asterisk. It has been suggested how these have the potential to 'get people talking around the table'. Should that not perhaps be twittering? Now! Let's be kind and leave it at that.

LOVE MEANS NEVER HAVING TO DISPLAY YOUR BRAND

The first EU Diet Platform meeting of the year took place in Brussels in February. Representatives attending from the Department of Health & Children outlined how one of the priority objectives of the EU Action Plan on Childhood Obesity will be to have voluntary health choice logos, such as the Green Keyhole, displayed on food products to help children make healthier choices. However, clearly, the meeting was by no means without challenges. Ministerial decisions to list actions they deemed 'realistic' with red, orange and green lights were questionable, notably because they were unable to clarify what criteria were used to assess how an action was deemed realistic. The second main issue at stake was commitments in the field of education. The inappropriateness of brand and product names being visible during courses and training sessions was made clear. That, readers will not be surprised to note, did not go down especially well.

You May Need an Interpreter (Under-16) For This One



Courtesy of Silicon Republic I read of and pass on to you the detail of an online experiment where consumers, as a collective body, decide the outcome of a game of Nintendo Pokémon. The success was such that with over 70,000 unique players online at one time the experiment had become an internet sensation spawning two religions, numerous sects and Pokémon prophets.

The premise of the game is simple enough. By using a version of the Pokémon Red game that has been hacked to allow a robot to control the character's movement, the creator of the hacked version then allowed viewers of the game-streaming channel Twitch to enter commands which would control the character's movement e.g. press 'left' to turn him left.

As news of the game's existence spread through social media, it grew to a level where the character's movements were almost impossible to predict as the robot programme tried to process thousands upon thousands of inputs every minute. This necessitated the game's creator to introduce some levels of control. This was written in the form of an occasional feature which would switch the democratic decision making process. What is perhaps the most amazing aspect of the whole experience is that in just over a week, every major event that happened in the game had been charted out in a way that could only be comparable to a religious order.

When In Roam

A report published by the European Commission has outlined how 35% of Irish mobile customers switch off the data-roaming facilities on their mobile phones and smartphones when travelling to other EU Member States. A further 46% of Irish mobile customers never check or send emails unless they have access to Wi-Fi, when visiting other EU Member States. The survey of 28,000 EU citizens showed that the overall majority - a staggering 94% - stop using their phone entirely when

travelling abroad. This because they see roaming charges as unacceptably and unaffordably high. The report results have prompted the European Commission vice president, Neelie Kroes, to complete her exceptional achievements to date and eliminate roaming charges. The fact that people are still worried to use roaming on their smartphone despite the 2008 regulations bringing roaming data costs down by 91% shows that consumers still view the costs as prohibitively expensive.



CAI ACCOUNTS AND AGM

By way of keeping Members informed, Council can advise that the Association has sent the accounts for the 12 months ended November 2013 to the auditors and awaits the draft version for the Honorary Treasurer and Council to review in the coming weeks. As soon as these are finally approved

and signed, a digital copy will be loaded for Members to view on the CAI website. Council will also determine the date and venue for the Annual General Meeting and will advise Members of the detail and within the appropriate period of advance notice.



Food & Health



REPORT by Clodagh O'Donoghue

Measured response to alcohol misuse

The Irish College of General Practitioners (ICGP) has announced that it will distribute a standard drinks measure to its members as part of a range of alcohol awareness initiatives aimed at helping GPs identify and tackle alcohol abuse. Developed in conjunction with the HSE, the standard drinks measure is a plastic glass that is marked with the standard unit measures of wine and spirits. The standard drink concept is a simple way of expressing the amount of pure alcohol contained in a drink. One

standard drink contains 10g of pure alcohol, which is the estimated amount the average adult is able to process in an hour. The glass is for use as a visual aid to help GPs, practice nurses and patients estimate and discuss alcohol intake. According to Dr Margaret O'Riordan, the ICGP's medical director, the aim is to encourage patients to talk to their GPs about how much they drink and to make the conversation less subjective and more accurate. Welcoming the move by the ICGP, Fionnuala Sheehan, chief executive of

MEAS (Mature Enjoyment of Alcohol in Ireland) Ltd., said that the standard drink glass will help make GP surgeries a great ally to the current initiatives that seek to raise public awareness of alcohol units. Ms Sheehan noted that the Department of Health and Children advises that up to 11 standard drinks a week for women and up to 17 standard drinks a week for men is considered low risk but that these drinks should be spread out over the week and that no more than five standard units should be consumed on any one occasion.

Healthier checkouts

As part of its three-year campaign to tackle childhood obesity in Ireland, healthy eating watchdog Safefood has asked supermarkets to get rid of unhealthy treats at checkouts and queuing areas. A recent survey has shown that almost half of those polled (47%) find it hard to resist goodies at the shop checkout, and nearly one third (32%) regularly pop unhealthy treats

into their basket while waiting to pay for their groceries. In the survey, 73% of respondents said they believed that having junk food at shop checkouts contributed to obesity. The Safefood campaign urges parents to make practical changes to their lifestyle habits as a way of dealing with childhood obesity and helping parents manage the issue of treats could make a major

difference to their children's future health. One aspect of the campaign is TV advertising that emphasises the value of saying no to children in the supermarket. The simple message is that it is easier to say no to treats once in the supermarket than have to say no repeatedly at home - and supermarkets can help parents' efforts to resist pester power by providing healthier checkouts.

Flexitarianism - the best of both worlds?

Given the many recent food scares relating to meat products, including last year's horsemeat scandal, added to general concerns about the environment, it would appear that there is a trend toward people reducing their meat intake. Recognising this trend, the British Dietetic Association (BDA) is predicting that many people will go "flexitarian" this year. A flexitarian

is someone who tends to eat a vegetarian diet most of the time but who will eat meat occasionally. As such, it is an ideal diet for someone who wants to eat mostly vegetarian-based meals for health, ethical or environmental reasons but who can't quite bring themselves to give up their Sunday roast or the occasional full Irish breakfast. Some nutritionists suggest that flexitarianism, wacky

though it sounds, could be exactly the right kind of sensible and balanced approach to eating that keeps our conscience clear and could help deal with the risks associated with an over-processed food industry. However, the BDA warns that if you are cutting meat out of your diet, you will need to replace it with other protein foods, such as eggs, to maintain nutrient levels.

Money News

 Money News by *Roisin Moloney*

Refunds on car tax

“In certain circumstances, it is possible to claim back a refund for motor tax.”

In certain circumstances, it is possible to claim back a refund for motor tax. If, for example, your vehicle has been scrapped/destroyed or sent permanently out of the state. If the vehicle has been stolen and has not been recovered by the owner or if the vehicle has not been taken out or used in a public place at any time since the issue of the current disc. If the owner of the vehicle has ceased, because of illness, injury or other physical disability, to use the vehicle. Also if the owner of the vehicle has ceased, because of absence from the state for business or educational purposes or because of service overseas with the Defence Forces,

to use the vehicle then a refund can be applied for.

An application for a refund must be made directly to your local motor tax office on a Form RF120. Tax discs must be surrendered immediately as refunds are generally calculated from the first day of the month following the surrender of the disc. A minimum of three unexpired whole months must be left on the disc when surrendered. When a vehicle has been scrapped, you will need to produce a certificate of destruction issued by an end of life Authorised Treatment Facility.

In the circumstances where your vehicle is temporarily off the road, you do not have to pay

motor tax for that period but since October last you are now required to declare in advance that your vehicle will be off the road and not in use for a period of between three and twelve months. Applications can be made using a Declaration of Non-Use of Motor Vehicle Form RF150. This completed form must then be submitted to your local motor tax office. The declaration of non-use must be made in the same month that your current motor tax disc expires. If arrears in motor tax are due, these must be paid in full and you must also pay a minimum of three months motor tax, before a declaration of non-use can be made.

One Big Switch

Recent weeks saw the launch of a new campaign called ‘One Big Switch’, the aim of which is to recruit as many consumers as possible. With thousands of consumers and force in numbers, this campaign hopes to negotiate better value for consumers through group deals. Focusing on gas and electricity, this campaign is following in the footsteps of successful campaigns in other countries which harness people/consumer power to demand large scale group discounts. Discounts in the areas of gas and electricity have never been so desirable with the consistent increase in prices faced by consumers.

This campaign is free to sign up to and we are told that consumers have no obligation to accept whatever deal might be negotiated with the utility companies.

The campaign is being run by a privately owned company which seeks to make its profits from commission earned from the utility companies. It will be very interesting to see how this campaign unfolds and whether significant discounts can be secured. More information is available from www.onebigswitch.ie. Consumer Choice will certainly be keeping an eye for any potential good value.



Making an Insurance Claim

Ireland's recent severe weather and the property damage that resulted will no doubt have put many of our insurance policies to the test. For those not experienced, however, keep in mind in this situation that the first thing to do is examine and document all visible damage. Next, check your full policy and see whether you have the relevant cover. Consider whether the damage is covered under more than one policy and, if so, choose the one you will claim under - unfortunately you will only be able to claim under one.

Call your insurance company or broker, giving brief details of the claim, and they will guide you to complete a claim form. Depending on your particular circumstances, the insurance company

will advise immediate works in, for example, an emergency but double check such repairs will be covered by your insurance company.

For substantial claims, you may want to hire an assessor who will work on your behalf and deal with the insurance company, but bear in mind you must pay the assessor's fee. Before making a claim, check the excess you will be required to pay yourself which will be stated on your policy. A successful claim will then pay out the balance of the agreed amount after the excess is deducted.

You must, unfortunately, also consider what you will lose in terms of your no-claims discount and so a small claim may not be worth claiming for if you will lose your no-claims bonus for, say,

a period of five years - increasing your insurance premium substantially for those five years, often amounting to more than the value of your claim. This information should be kept in mind when taking out a new insurance policy also. Remember, all insurers are not equal.



Chargeback across the EU.

A chargeback is a procedure whereby a consumer can recover the amount of a disputed transaction from the bank or credit card provider who facilitated the payment. It is the most straightforward way to obtain a refund without going to court. ECC reports that despite EU legislation on payment services and consumer credit agreements, rules on chargeback procedures are not uniform across EU and EEA member states, with some countries having put in place more stringent consumer protections through legislation or court rulings.

This report finds that consumers in all member states have a right to be refunded in the event of a non-authorised payment, provided they have taken all reasonable steps to keep their personal and security information (e.g. PIN numbers) safe. The burden of proving gross negligence or fraudulent behaviour lies with the credit card issuer. Consumers in some countries have, further, an explicit right to be reimbursed where the trader has not respected their consumer rights. For

instance, a Spanish court recently ruled that a consumer who exercises their right of withdrawal within the cooling off period is entitled to a chargeback from the bank. However, this right is not overtly recognised in all EU/EEA countries. Consumers in certain countries, such as Denmark or Portugal, can avail of legislation extending the right to a chargeback to payments made with a debit card. In most states, it is also possible to avail of a chargeback based on the card companies' operating rules. These rules vary between countries but have been particularly successful in aiding consumers who lose money due to bankruptcy of the trader. The report points out, however, that it can be difficult to access this right, as some banks provide consumers with conflicting information as to their entitlements to a chargeback.

This report also offers consumer advice in seeking a chargeback, which includes, firstly, sending a written complaint to the trader to try to resolve the dispute. If the trader does not reply or is bankrupt or rejects

the claim, the consumer should then send a written complaint to the credit card issuer or bank. Include all necessary documentation such as copies of letters, receipts, etc. If the claim is rejected by the credit card issuer or bank, consider pursuing the matter via ADR/mediation services. The report notes that these exist in most EU/EEA countries. Act swiftly in all cases as deadlines may apply. For more information, see <http://www.eccireland.ie>.





Product/Tech News

Clean as you charge

It has been well documented how mobile phones harbour all kinds of bacteria – which is not surprising given that these devices are constantly handled, spoken into, and passed around. In addition, because mobile phones are turned on so often, they are constantly warm, making their surface an ideal breeding ground for germs. We have seen in previous Product/Technology News pages how self-disinfecting glass is being developed to help counteract the filth on mobile devices, but U.S. company PhoneSoap is approaching the problem from a different angle. Its PhoneSoap Charger claims to clean and sanitise the phone as it charges it. The device consists of a small box that encloses the phone and is plugged into a socket. The charging box contains two UV-C lamps that emit a specific wavelength of light, which, according to the manufacturer, destroys bacteria in just four minutes. Users can also connect a charging cable to an internal USB port if they want to charge their phone at the same time as cleaning it. The box accommodates devices up to 6 x 3.74 x 0.78 inches in size and the company claims it can work on all phones that fit inside. A blue light indicates when the device is sanitised and a green light lets you know when it is charged. The PhoneSoap Charger is available online at a price of \$49.95 (€36 approx.). The company is also selling PhoneSoap Polish – an antibacterial polish, priced at \$12.95 (€9 approx.), that is touted as killing bacteria and helping prevent fingerprints and smudges on smartphone and tablet pc screens.



PhoneSoap Charger



Product News by Clodagh O'Donoghue

Managing your time in the sun

The sun protection market has been growing rapidly with consumers' rising awareness of the dangers associated with sunburn. Applying sunscreen is a key way of safeguarding your skin, but it is all too easy to forget when to reapply or when to get out of the sun until it is too late and the damage has been done. A number of soon-to-be-launched products seek to help sun worshippers better manage their sun exposure.

An Oxford-based company has created the UVeband, a silicone-coated, water-resistant band that monitors users' exposure to UV rays and vibrates when it is time to

reapply sunscreen. A similar product is the UVA+B SunFriend, a UV-measuring wristband aimed at letting users get the right balance between too little and too much sun without the use of sunscreen. The makers of the SunFriend note that when you slather yourself in sunscreen, you prevent beneficial ultraviolet B – which the body needs to produce vitamin D – from penetrating your skin. The SunFriend seeks to help people optimise their vitamin D intake at the same time as reducing the incidence of skin cancer by letting the user know when they have had enough sun.

A third product that offers a fashionable twist on UV tracking is the JUNE bracelet from Paris-based Netamo. JUNE comprises of a "jewel" containing UV sensors that connects wirelessly with

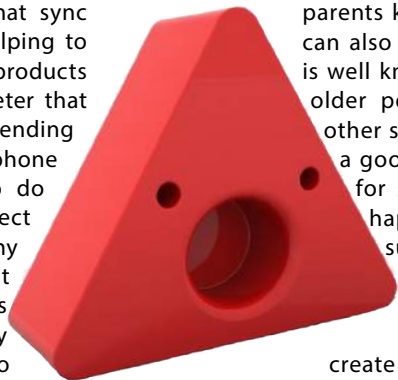
the user's smartphone to a companion app monitoring the users' habits and UV exposure to provide tailored sun-care information and reminders when to put on more sunscreen, wear a hat or don sunglasses. The device tracks total skin exposure to the sun during the day and the app calculates the suggested maximum daily exposure depending on the user's skin type.

None of these UV-monitoring devices is available quite yet, but all three companies are hoping to have their products on the market in time for summer. The JUNE bracelet will have an estimated price of \$99 (€72 approx.) whereas the other two offerings are likely to be much more budget-friendly.

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.

Motion detector for parents

BleepBleeps is a London-based company that is developing a series of colourful products that sync with a smartphone app and are aimed at helping to make parenting that bit easier. The range of products includes Tony Tempa, a digital ear thermometer that shows the reading on its LED display as well as sending the information to the accompanying smartphone app for tracking and guidance on what to do next. One product that is currently the subject of a Kickstarter funding campaign is Sammy Screamer, an appealing looking movement sensor that comes in a variety of bright colours and links to a BleepBleeps app. You simply place the device on an item you want to monitor – such as a buggy or door – and you will be notified on your phone if any movement is detected. You can choose how loud you want the alarm to sound and how sensitive you want the sensor to be and the device can be attached to a range of objects thanks to its magnetic backing and loop fixing. Examples provided by the company of how the device may be used include popping it over a door handle to let you know if someone leaves or enters a room and putting it on the fridge to prevent snacking between meal times. Beyond helping with common parenting issues, other uses for Sammy Screamer might include attaching it to a bag to make sure your stuff does not get tampered with or concealing it on a front gate to warn of an intruder. The device runs on a regular coin cell battery and will be compatible with both Apple and Android operating systems. It has greatly exceeded its initial Kickstarter funding goal and the company hopes that the device will be available later this year.



Sensors to keep seniors safe

As we have just seen, motion sensors can be used to help parents keep an eye on their children, but sensor systems can also help keep elderly people safe in their homes. It is well known that a fall can have grave consequences for older people, potentially resulting in broken hips and other serious injuries, and for those living alone, there is a good chance that they will end up lying on the floor for several hours before anyone discovers what has happened. Personal alarms can be hugely useful in such instances but only if the person is wearing the device at the time of the fall and if they have not been knocked unconscious.

A group of German companies are working to create the automatic safe@home system to help ensure the safety of elderly people living alone. With this system, a sensor box, not unlike a smoke alarm, is mounted on the ceiling of each room and these use acoustic and optical sensors to monitor the user's location and movements. If the sensors detect that a fall may have occurred and if there is no movement from the user for a specific period of time, the home's main alarm unit, the CareBox, is notified. The system first phones the user, providing the opportunity to cancel the alert in case of a false alarm, but if the user fails to answer, the emergency services and family and friends are then notified that a serious fall may have occurred. The system requires no maintenance on the part of the user and data is stored and processed within the user's home to safeguard privacy. On trial in a number of residential care home units since 2012, the system has reportedly had good results and the manufacturers hope to make it available commercially by the end of the year.

Pillow talk

If you have a snoring partner, you will know the benefit of a well-placed nudge to restore peace and quiet – at least for a while. The Snoring Activated Nudging Pillow does exactly what it says on the tin – it is a pillow that detects snoring and “nudges” a sleeper into adjusting positions to hopefully stop the noise without the need for the sleeper's partner to intervene. The pillow contains a microphone that picks up the sonic vibrations of snoring and automatically inflates an internal air bladder that raises the pillow's depth by three inches – which the manufacturer has judged to be just enough movement to make the

sleeper move head or body position. The microphone's sensitivity can be set to cater for light or heavy snorers and the pillow can be manually inflated to a thickness of between four and seven inches to suit the more upright sleeper. The pillow has a 100% polyester cover that can be popped into the washing machine. Available to buy from the Hammacher Schlemmer website, the pillow costs a fairly hefty \$149.95 (€109 approx.) – although, of course, some long-suffering partners of snorers might feel it was cheap at the price if they could be sure it would work.



Supermarket Basket Survey 2014

Consumer Choice continues to track its supermarket basket of branded goods and considers the cost of brand loyalty.



REPORT by Clodagh O'Donoghue

At a glance

- Survey findings
- Growth of own-brand products

Since 2000, the Consumers' Association of Ireland (CAI) has been tracking a supermarket basket of branded goods to provide a snapshot of grocery price trends. Not surprisingly, the CAI found huge price increases for these goods between the years 2005 and 2008, at the height of the Celtic Tiger era, and then a levelling off to 2011, when some measure of reality returned to the market. When we last looked at the prices of the branded goods in our basket in 2013, we found that prices had again taken a significant jump. Our latest survey shows that, in general, prices have continued to creep up, albeit at a much slower rate.

The survey

The CAI conducted its 2014 survey on February 13th and 14th. Prices were sourced from the online and bricks-and-mortar outlets of Dunnes Stores, Tesco and SuperValu and we then calculated the average price among the three chains. Since our last survey, the supermarket landscape has seen a significant change as all Superquinn stores have been incorporated into the SuperValu brand. In recording the prices of the 19 items in our

basket, we disregarded price discounts and multi-buy offers as these are temporary in nature and will no longer be valid by the time you read this. As the goods in our survey are mostly branded items that have been available in the main supermarket chains over an extended period, we have not included Aldi and Lidl in this research.

As far as possible, the goods we priced in 2014 are directly comparable with the goods priced 14 years ago when the survey began. However, there have been some changes in package sizes: since the 2011 survey, Fairy washing-up liquid has come in a 433-ml bottle, down from a 500-ml bottle, whereas the size of the Head and Shoulders shampoo bottle increased from 200ml to 250ml. As of this year's survey, a bag of Birds Eye garden peas weighs 400g, down from 450g in previous surveys. At the end of our table, we have the adjusted prices for these products so you can make direct comparisons with earlier surveys. In our 2013 survey, we judged the Irish Pride sandwich pan to be the closest offering to the family pan tracked in previous surveys and in 2014, we selected Erin's Thick Country Vegetable packet soup,

weighing 72g, as being very close to the originally tracked product.

The findings

Across the 19 products tracked, the averaged price of only two items – Kerrygold butter and Brennans sliced white pan - remain unchanged since 2013. Refreshingly, four items actually saw small price reductions, with the most significant of these being Kelloggs cornflakes, sporting a drop of 11 cents - almost 4% lower than its 2013 average price. The average prices of the remaining 13 products were all higher than in 2013, with increases ranging from less than 1% to 13%. In the case of Birds Eye garden peas, the small price increase combined with the reduced size of the packet – from 450g to 400g – means that the real price increase is in fact approximately 15%.

Taking the average prices of the 19 goods, the entire basket comes to €41.95, up 89 cents on last year's basket, which totalled €41.06. This represents an overall increase of 2.16%, which although

relatively modest, is somewhat greater than the annual average rate of inflation for 2013 of 0.5% as calculated by the Central Statistics Office (CSO) as part of its Consumer Price Index research. The CSO also notes that food and non-alcoholic beverage prices were down 1.1% in December 2013 from December 2012, but although the cost of a wider basket of groceries appears to have fallen during 2013, the branded goods in our basket have continued to climb, albeit slowly.

The price matching seen in the 2013 survey was still in evidence with seven of our 19 products priced identically across the three chains and another eight products were priced the same in two out of the three retailers. On the days we conducted our price survey, Dunnes Stores offered the best value for our basket of branded items, with a total cost of €39.96. We noted that Dunnes was the most likely to either match prices with one of the other stores or offer a slightly lower price.. The cost of the Tesco basket was €40.43 and the goods in SuperValu came to a total of €40.92. (In calculating total basket costs, we omitted Siucra granulated sugar as it was not available in the 1kg size in all three stores.)

Across the three retailers, seven out of the 19 products were on some sort of sales promotion, with some the subject of straightforward discounts and others part of multibuy offers. Taking advantage of the discounts, a consumer could knock between approximately €1 and almost €4 off the basket cost, depending on where they shopped. By availing of the multibuy promotions, shoppers could certainly generate further savings if their weekly budget can accommodate taking advantage of these offers by buying more than they might immediately need.

The cost of brand loyalty

The survey covers a small number of popular branded goods that will be familiar to many consumers as these products have been around a long time. Undoubtedly, there are savings to be made by eschewing brand loyalty and

seeking out similar but lower-priced items. The three supermarket chains all offer a wide range of own-brand goods that are becoming increasingly attractive to consumers looking to make limited budgets go that bit further. The three retailers have private-label equivalents for many of the household staples in our basket – many of them packaged remarkably similarly to the branded products – and by swapping own-brand offerings for the branded items, it is possible to reduce the price you pay at the checkout by up to around 40%. This is without opting for the retailers' lower-end value ranges, which would cut the cost even further.

Many of the products in our basket are Irish-made and consumers in the current difficult times often feel they are supporting Irish companies by purchasing these familiar brands even though there are lower-priced offerings available. However, the substantial savings that can be made by opting for the supermarkets' private-label products may mean that the cost of brand loyalty is too high for many consumers struggling to manage within ever-tightening budgets. And with the own-brand products often so closely resembling the household staples in our basket in both presentation and sizing, directly targeting the brands, there may be little incentive for the retailers to push the costs of the branded goods down as they seek to drive consumers to private-label offerings. The real competition in the grocery market today may, in fact, be among own-brand products.

The growth of own-brand products

According to Kantar Worldpanel research, private-label products accounted for around 36% of the Irish grocery market as of December 2013 as consumers continue to switch from branded products as they

look for ways to reduce their spending. Research published by the National Consumer Agency (NCA) in August 2013 shows the extent to which consumers are gravitating towards own-brand goods. Findings of a June 2013 survey of over 1,000 adults reveal that more than half of those polled would be more inclined to buy own-brand products compared with the year before and that 71% of respondents believe that the quality of private-label products has improved in recent years.

The growing perception of improvements in own-brand products is an important factor as the NCA research indicated that, although consumers are focused on obtaining value and are willing to spread their shop across a number of retailers in order to achieve this, they are not prepared to compromise on quality.

The search for value

Consumers' openness to trying out less familiar brands can also be seen in the recent growth of discount retailers Aldi and Lidl. These stores have increased their current share of the multibillion Irish grocery market to 7.2% and 6.6%, respectively, according to Kantar Worldpanel statistics. A look at the prices of goods offered by the discount chains that could be considered roughly equivalent to those in our branded-products basket reveals that, in many instances, prices are close to those of the own-brand offerings of the three major supermarket chains.

For hard-pressed consumers today, there may be a good case for trying out various alternatives to their branded favourites across the different stores and finding products where taste and quality balances with price to yield the best offering for their household.



Choice Comment

When we last carried out our shopping basket price check, we declared the results precisely as we found them to be – increased, despite the recessionary realities of life in Ireland and despite the averages determined by the Central Statistics Office in terms of overall price inflation. You will note from our current price check of that basket that little has changed and that – with regard to these specific branded goods, purchased by the majority of the population – the prices remain determinedly high on average. Therefore, we remain of the opinion that savings in this area for the average consumer have necessitated a significant change in purchasing habits, patterns and preferences and, furthermore, that this will not change. It will not change because the worst financial setback in the lives of the majority of those average consumers and their families has not resulted in brand price reduction of any great significance which will require the Irish consumer to be determinedly price-aware and demanding of quality – at affordable prices.

PRICE COMPARISONS 2000 - PRESENT

	Average price 2000	Average price 2002	Average price 2005	Average price 2007	Average price 2008	Average price 2011	Average price 2013	Average price 2014
Chilled products								
Avonmore full fat fresh milk, 1 litre	0.79	0.85	0.88	0.90	1.14	1.16	1.14	1.24
Kerrygold butter foil wrapper, 1lb, 454g	2.05	1.99	1.83	1.84	2.38	2.67	2.95	2.95
Denny Gold Medal (not skinless) sausages, 1/2 lb, 227g,	1.08	1.14	1.39	1.49	1.75	1.55	1.85	1.89
Frozen products								
Birds Eye frozen garden peas, 450g (400g since 2014)*	1.54	1.61	2.12	1.83	2.23	1.86	2.08	2.14
Donegal Catch cod, 450g	3.33	3.58	3.99	4.28	4.99	5.01	5.40	5.54
Dry grocery products								
Kelloggs corn flakes, 500g	2.12	2.11	2.16	2.24	2.28	2.55	2.84	2.73
Lyons tea bags, Gold Blend, 80 pack	2.34	2.47	2.85	2.78	3.19	3.24	3.78	3.80
Siúcra granulated sugar, 1kg	1.13	1.14	1.13	1.09	1.09	1.05	1.45	1.55
Brennans premium white sliced pan, 800g	1.11	1.17	1.29	1.35	1.59	1.58	1.58	1.58
Batchelors baked beans, 420g	0.65	0.66	0.72	0.86	0.77	0.85	0.93	0.99
Cadbury dairy milk chocolate bar, 100g	1.04	1.08	1.22	1.27	1.57	1.63	1.72	1.87
Squeeze pure premium orange juice (original), 1 litre	1.32	1.38	1.52	1.64	1.17	1.39	1.60	1.81
Heinz squeezable (Top Down) tomato ketchup, 460g	1.47	1.57	1.66	1.68	1.68	2.29	2.58	2.49
Erin country vegetable packet soup, 68g (thick country vegetable, 72g, since 2014)	0.95	0.86	0.94	0.96	1.06	1.09	1.18	1.17
Kitchen and bathroom products								
Fairy original washing up liquid, 500ml (433ml since 2011)*	1.55	1.60	1.53	1.49	1.36	1.19	1.54	1.52
Head & Shoulders Classic Clean, 200ml (250ml since 2011)*	3.26	3.64	3.49	3.39	3.59	3.03	3.86	3.89
Additional products								
Fresh milk 2 litre, store's own brand	1.29	1.29	1.22	1.19	1.65	1.49	1.49	1.55
Irish Pride family pan, 800g (sandwich pan since 2013)	1.12	1.13	1.21	1.34	1.47	1.53	1.68	1.72
Domestos bleach, original (blue), 750ml	1.70	1.86	1.73	1.68	1.63	1.29	1.41	1.52

Price survey conducted on February 13th and 14th, 2014.

*So you can compare the prices of these products against the earlier surveys, the following are the adjusted prices for these items in 2014:

Birds Eye frozen garden peas, 450g would cost €2.40 at the average 2014 price

Fairy original washing up liquid, 500ml would cost €1.75 at the 2014 average price

Head & Shoulders Classic Clean, 200ml would cost €3.11 at the 2014 average price

Insurance Considerations

Insurance

 **REPORT** by *Róisín Moloney*

At a glance

- **Insurance market overview**
- **General insurances**
- **Your statutory rights**

Consumer Choice looks at the insurance market and, with the range of insurances available, how do we decide what is adequate cover and what is a waste of money?

Medical insurance, life insurance, house insurance, motor insurance, travel insurance, pet insurance, contents insurance, income protection, mortgage protection, mobile phone insurance, credit insurance, public liability and more - this is what we face when we consider gauging our insurance needs. How many insurance policies do you fork out for? Playing on our desire to protect ourselves

and our families, insurance companies drive us into a difficult position. Supported by legal structures, market forces and risk culture, it is very difficult - almost impossible - and in some cases illegal to step away from the powerful insurance market. According to SwissRe, in 2012 insurance premiums accounted for 6.3% of global GDP, a total of \$4-6 trillion - demonstrating the powerful place the insurance market holds in the global economy.

Insurance cover

So how does this translate to the individual consumer? First, we must look at what exactly it is we are trying to achieve by buying into the insurance market, whatever product it may be. As the Competition Authority of Ireland describe it, purchasers of an insurance policy pay a premium in return for which, in defined circumstances, they receive compensation to meet claims.

Cover is likely to include third party indemnity, i.e., liability to a third party for negligently caused injury or property damage. By purchasing insurance, risk is

shifted from individuals and businesses to firms that specialise in absorbing risk. By aggregating risks from a large number of customers, insurance firms can diversify many idiosyncratic risks, leading to a much less risky stream of losses. As a result, the transfer of risk from consumers and businesses to insurers moves risk to a party better able to manage and absorb it, providing substantial benefits to these consumers and businesses. This, of course, has great logic to it and naturally we wish to protect ourselves from risk, protect our families and protect our possessions.



The obvious benefits of insurance are evident if we look at the motor insurance market. With motor insurance compulsory in all European countries, all of us as road users are safer. Motor insurance covers the liability an individual might face for injury, damage or other harm caused to another road user. Other forms of motor cover, such as insurance against the risk of fire and theft are not compulsory, but of course become attractive to vehicle owners when we consider the risks we face on the road. When, however, does this logical and valuable protection become excessive? When are we as consumers in an empowered position of choice and when is this independence lost? In modern society, 'I' as opposed to 'community' is certainly far more fundamental to our way of living and with this comes increased self reliance, increased concern about our individual futures and, of course, increased uncertainty of fast-paced change brought about by modern times. This environment offers the perfect feeding ground for insurance companies, with us being the main course. Despite this, it would be foolish to turn our back on insurance cover - but perhaps there is a balance to be struck, perhaps we could consider what is an adequate level of protection for our individual circumstances. We could ensure that we are empowering ourselves as aware consumers, paying only for good value protection that we consider we really do need.

General insurances

A very good place to start this critical evaluation of your insurance cover is general insurance. General insurance includes areas of property and motor insurance, travel, pet, credit insurance as opposed to the life and income insurances. In assessing your cover, keep in mind your motivation for protecting yourself and remember what you should aim for is adequate cover. If you find yourself in the position of making a claim, you must be put in a position close to what you previously had - therefore underinsuring is not wise if you end up in a much worse-off position. Take, for example, your home insurance which is divided into building cover and contents cover.

Every mortgage holder must have building cover. This insurance covers the building against fire, floods, bad weather damage etc; many policies also include public liability protecting you from claims arising from incidents occurring on your property. Ensuring that you have sufficient protection is important for this insurance and the aim is to have sufficient cover should you find you

need to rebuild your home. If you do not have sufficient cover, your insurance company will not return you to the position you were previously in.

If you over insure here, your insurance company will not put you in a better position than you were previously in. The cost is based on the value of your home and this is linked to the rebuild cost. If you automatically renew your building insurance each year, you risk getting this cover wrong and you can get help in gauging this cost from the annual guide produced by the Society of Chartered Surveyors available on www.ics.ie. The individual terms and conditions of each policy will also differ and it is critically important that these are studied, if we want to really protect ourselves from risk. Contents insurance is the other insurance often bundled in under home insurance. The protection under these policies varies enormously and great savings can be made here, but these policies offer even greater feeding ground for insurance companies with different 'excesses' applying - this is the amount you must pay yourself in the event of making a claim. You must consider the 'extras' that are included in your policy as well as whether you are being offered new for old.

Unfortunately, the need for reading the terms and conditions increases even further for this insurance. Reading, however, is only the first step - you must understand the policy and the position you would find yourself in the event of a claim. Do not be shy, call the customer care line of your current or potential insurance company and pick their brains, but do ask how long any quote remains valid while you compare it to other quotes and cover. Home insurance premiums can be reduced by ensuring that you have approved locks on both doors and windows, have a fully fitted alarm and by being part of your local neighbourhood watch scheme.

Credit card insurance offered by credit card companies comes in two forms, that which protects you against fraud and that which protects you in the event that you cannot make your credit card repayments as a result of illness or redundancy. A word of warning comes with this form of insurance - firstly, payment protection insurance has been receiving much media coverage in recent times with widespread mis-selling being identified. On top of this, in the event of fraud occurring, this form of insurance could prove absolutely useless with the financial



institution replacing fraudulently taken money through unauthorised payments on customers' cards.

Mobile phone cover is a common insurance policy we take out without giving it due attention, particularly when you consider how little value it offers in some cases. For many of us, we are thrilled to get our hands on the newest handset, or we are relieved to get a replacement for the broken phone we currently have, but rushing out of the shop without knowing whether or not we have purchased an insurance policy is not best practice, however common it may be. This form of insurance is a good option in some cases, particularly for those latest and expensive machines, but you must consider the cost of the contract, the length of the contract and the relevant value offered. An insurance costing €12.00 per month would be difficult to justify paying on a phone worth say €200 - that is, unless you are quite prone to losing phones. We must remember that insurance is designed to cover us in the event of an accident or loss - such accident or loss is not a certainty and so the cost of

~~RISK~~
INSURANCE



insurance should reflect this and should not amount to the price of replacing what is at risk.

Other insurances such as pet insurance must be considered on a personal priority basis but when taking out such insurance it is vital that you consider who is selling this insurance to you and what else is on offer. Travel insurance is, of course, a very important form of cover but again are you getting value for money? What is covered? What are the excesses? What level of cover is provided for, say, cash you may be travelling with? Is your camera covered? Your phone? Your laptop? And if so, to what extent? What if you have to cancel your trip? What if you are injured while abroad? You must know the answers to these questions in order to get adequate cover and the benefit of peace of mind, which is what we are, after all, trying to purchase.

Extended warranties

Know your rights when it comes to

consumer protection. You may have been sold an extended warranty in the past, and if not, you will certainly recall being offered one from a retailer when purchasing electronic goods, white goods, furniture, cars etc. These in-store extended warranties come with a major red alert for being bad value for consumers. You may be sold such a policy in a very convincing manner, making you feel you are missing an opportunity by not taking the cover. Remember, after making a big purchase you will be especially vulnerable and cover will appear more attractive.

Keep in mind your statutory rights, however. Under the Sale of Goods and Supply of Services Act 1980, anything you buy from a retailer must be of merchantable quality, fit for its normal purpose, and reasonably durable. It must be as described, whether the description is part of the advertising or wrapping, on a label, or a specific claim made by the salesperson.

When you buy goods from a retailer, you make a contract with him. He agrees to provide certain goods to you for a certain price. If your purchase turns out to be faulty, the retailer, not the manufacturer, is responsible to you and must sort out your complaint. You are entitled to a refund, a replacement or a repair. Your rights under the Act also apply to goods purchased at sale prices.

They must be of merchantable quality, fit for their particular purpose and as described. If goods are being sold as seconds or shop-soiled, however, you cannot expect the same standard. These rights are statutory rights - therefore you are given these rights in these circumstances regardless of the actions

of you or the retailer. The retailer may offer you a warranty of three months, and if so, this is an added extra private agreement between you and the retailer, but it does not impact on or diminish your statutory rights. These rights are not affected by any warranty or extended warranty which might exist privately - therefore the value of purchasing such extended warranties must be questioned.

You may still be at risk of this particular product being stolen and in this event the extended warranty may cover the cost. However, before making a decision, consider if you would be covered under your home contents insurance. Being over insured will not result in you being put in a better position than you were to begin with - therefore being covered more than is necessary is simply just a waste of money.

Insurance advice

Above all else, when considering your insurance protection, remember that you have choices. Do not take out insurance that you do not need. Think carefully about the value being offered. Review your needs regularly. Read the small print - as annoying as that may be it certainly is worth it. You will not only have the peace of mind of knowing what cover you really have but you are also very likely to find better value out there. You will quickly become an able consumer when you get through comparisons of the first few policies - you will start to spot the main pitfalls and you will make better choices.

Cutting the cost of car insurance

Unfortunately, there is no comprehensive car insurance comparison service operating in Ireland - therefore, in order to get the best quote out there, we really need to carry out a little leg work ourselves. All insurance companies want you to automatically renew your insurance with them when you get that annual renewal letter in the post. Normally, customers receive this renewal letter approximately three weeks in advance of their renewal date and, of course, this is the ideal time to start getting some quotes. If it is left too close to the renewal date, it is more likely you will fall into the automatic renewal trap with your existing company. Aim to get three quotes cheaper than

your current renewal quote and with a level of cover that you are happy with and, armed with this information, contact your current provider explaining that you will be leaving them if they cannot better what you have been quoted. All going well, you will have gotten a reduced rate and, before ending the conversation, ask is this their best and final rate. With this rate then return to the previous companies that quoted you and explain the best quote you have gotten. Try each company without committing to any. Ensure you are happy with the level of cover and check the

excesses payable in the event of a claim. Keep in mind throughout this process that you are/should be a valued customer and make the company you choose work a little for your money.





Lawnmowers

Now that spring has sprung, it's time to start mowing the grass again. Our **Choice Buy** lawnmowers will help get the job done, cutting time and effort.



REPORT by Clodagh O'Donoghue

At a glance

- Lawnmower types
- What to look for
- Safety tips
- Five Choice Buys

Spring is in the air, and for lawn owners that means the grass has sprouted from the ground and it is time again to tackle it. For anyone in the market for a new lawnmower this spring, their purchasing decision will largely depend on the size and layout of their lawn.

Lawnmower types

Traditional hand-pushed lawnmowers have a number of advantages in that they are a cheap form of exercise and they are environmentally-friendly as the only energy they take to operate comes from the person behind the handle. They are also generally less expensive than more advanced models. These lawn mowers are good for small-sized, regularly

trimmed, fairly flat lawns. However, they will struggle with long grass and represent a lot of hard work if you have a medium-to-large-sized lawn.

For most people with family-sized lawns, a corded electric rotary mower is the most popular option. These mowers generally deliver great cutting performance on short-to-medium-length grass and are light for ease of pushing around. They are significantly quieter than petrol mowers and there is no messing about with fuel cans. However, electric mowers might not be the ideal choice if you let your grass get on the long side or if you try to mow it when wet. In addition, the power cord can make mowing a little awkward, as you are

limited in how far it can stretch from the nearest power point and it can become tangled around obstacles. You also need to plan your cutting pattern carefully so you don't run over the cord. Battery-powered or cordless mowers eliminate these problems and are great for manoeuvring around various obstructions – so they are worth considering if you have lots of trees and bushes in your garden. You are not tied to a power point and there is no cord to negotiate.

However, these mowers tend to be more expensive and heavier than their corded siblings and you will need to consider both charging time and the length of usage you will get out of a single charge. For small lawns, 15 minutes of

charge may be all you need to complete the task but for larger grassy areas, you will need the battery to provide significantly longer than that or you will find yourself having to interrupt your work to recharge the mower, which could take several hours. Petrol mowers are powerful machines suited to tackling larger lawns and they have no problem handling long, rough and even damp grass. Often they have a wider cutting diameter than electric models, so that you can get the job done faster.

However, they are heavier and harder to manoeuvre than electric mowers and they can be tricky to start and refuel. As well as ongoing petrol costs, there is the problem of handling and storing petrol safely. These machines also tend to be noisy and they are less eco-friendly than other options.

What to look for

- Check that the handle is at a comfortable height or that it can be height-adjusted to suit you. Turned up handles are generally easier on the wrists and provide more control over the machine.
- Consider the mower's cutting diameter - the larger the cutting diameter, the faster your lawn will get cut.
- Look for a mower that has a number of cutting positions over a useful range of cutting heights for different times of the year. Make sure that the cutting height is easy to adjust and won't require you to take the lawnmower apart.
- Self-propelled mowers take the pain out of pushing, particularly on large petrol models that can be heavy to move around.
- A roller attached to the rear of the mower will produce an attractive striped effect – the heavier the roller, the more pronounced the stripe.
- A grass collector is handy if you don't want to leave the cuttings lying on the ground and don't want to bother raking them up afterwards. Look for large grass collectors that won't need to be emptied several times during your mowing session.
- Folding handles will make a lawnmower easier to stow in your shed and hooks on the handles for storing the cable neatly are also useful.

Think safety



In July 2013, the Irish Association of Plastic Surgeons called on parents to ensure their children's safety when cutting the lawn. The call came following four serious accidents involving powered lawnmowers that occurred in the Leinster region in a six-week period and in which children lost fingers and toes. The advice from the association's president, Dr. Patricia Eadie, is for parents to lock up their children before starting the lawn-mowing or to have a second adult to supervise them.

It is not only children that are vulnerable to lawnmower injuries, and given that these machines involve a rotating blade, some common sense is in order when using them.

- Never mow the lawn in bare feet, sandals or flip flops. Instead, make sure to wear sturdy, non-skid footwear.
- The body of the mower should come close to the ground so that it is not possible for your foot to come into contact with the blades.
- The mower should stop quickly once the engine is turned off.
- Check for stray objects, such as stones and sticks, in the path of the mower as if struck by the blades, these objects can be flung upwards, potentially causing injury.
- Mow along slopes, instead of up and down them, to avoid pulling the mower over your feet if you happen to slip and fall.
- Never remove debris from the mower with your hands or feet even if the mower is turned off – use a stick or sweeping-brush handle instead. If the debris is obstructing the blade, once you clear it, the blade can quickly swing around and cause serious injury.
- If you have a petrol mower, handle fuel with care. Stop the motor and let the engine cool down before filling the fuel tank.



1. Honda HRG465SD €549

If you have a large lawn and are in the market for a petrol mower, the **Choice Buy** Honda HRG465SD could be a great option. This self-propelled machine is easy to manoeuvre with uncomplicated controls and it has a generous cutting width of 46cm. The GCV1354 OHC four-stroke engine provides plenty of power and this lawnmower can handle long or damp grass with ease. It is also great at tackling rough grass if you have a small meadow that needs mowing, but it won't give you the neatest of finishes if you are particular about your lawn edges. The grass bag attached to the back of this lawnmower holds 60 litres of clippings, so you will get a lot of lawn cut before having to empty it. There are six cutting positions, with a minimum height of 19mm and a maximum height of 73mm, though cutting heights are a little tricky to adjust. The handle folds for ease of storage but it is not height adjustable, so make sure it is comfortable before you buy.



Cutting standard grass

★★★★

Cutting long grass

★★★★★

Cutting lawn edges

★★★

Ease of use

★★★★★



Cutting standard grass

★★★★

Cutting long grass

★★★★★

Cutting lawn edges

★★★★★

Ease of use

★★★★★



2. Bosch Rotak 40 Ergoflex €210

The **Choice Buy** Rotak 40 Ergoflex is an updated version of a previous Choice Buy, the Bosch Rotak 40, and features the manufacturer's "Ergoflex System" that lets you choose how you grip the handles so that your wrists are in either a vertical or horizontal position in an effort to reduce muscle strain when mowing. This powerful electric rotary mower can handle most types of lawns, including rough and damp grass, and it does a better job than many electric mowers at tackling both long and very short grass. This is a fairly lightweight machine, so there is no problem lifting it in and out of the shed and it is easy to manoeuvre around your garden. This mower's inset wheels and grass combs let you mow right up to the edge of your lawn, and the effective grass collector has a capacity of 50 litres, so it won't need to be emptied too often. In addition, a rear roller produces a neat stripe as you mow. This model has a cutting width of 40cm but a 43cm version is also available, priced at €250.

3. Flymo Venturer 32 €120

The **Choice Buy** Flymo Venturer 32 is small, light lawnmower for those who like to cut their grass regularly. With a 1000w engine, this electric, wheeled rotary mower has a cutting width of 32cm and is easy to push and manoeuvre around your lawn. There are three cutting heights of between 20mm and 60mm, though switching between grass lengths could be easier. For those who like a traditional striped finish on their lawn, this machine features a rear roller and the inset front wheels are great for cutting close to obstacles and trimming lawn edges. The grass collector can hold a decent 29 litres of cuttings and the handle folds twice for ease of storage. At just 9kg, this machine is very lightweight and though it might not be the quickest of lawnmowers, it will keep your garden neat and trim at a relatively affordable price.



Cutting standard grass

★★★★

Cutting long grass

★★★★

Cutting lawn edges

★★★★★

Ease of use

★★★★



Cutting standard grass

★★★★

Cutting long grass

★★★★

Cutting lawn edges

★★★★★

Ease of use

★★★★



4. Flymo Chevron 34VC €150

Another **Choice Buy** from Flymo, the Chevron 34VC does a great job of cutting a family lawn and is effective on a range of grass types, including long, damp and rough grass. A great all-rounder, this electric rotary lawnmower will also do a good job on ornamental lawns. Featuring a 1400w engine and a cutting width of 34cm, this mower offers a choice of five cutting heights and these are simple to adjust using a lever system. For those who are particular about their lawn's finish, a rear roller will produce a striped effect. The grass collector has a generous capacity of 40 litres, so it won't need to be emptied too often during a mowing session. If you like the sound of this lawnmower but need a broader cutting width, the Flymo Chevron 37C is also available, with a more-powerful 1600w engine and a price tag of around €180.



5. Flymo Micro Lite €63

The **Choice Buy** Flymo Micro Lite is a budget model that will do a good job of keeping the grass neat on a small lawn. This compact electric hover mower has a cutting width of just 28cm and is extremely lightweight at just 4.5kg, all of which makes it very easy to manoeuvre around a garden. The cutting blades are made from plastic rather than the more usual metal but they cut well, delivering satisfactory results even on damp grass. However, this machine will struggle with long grass, so you will need to mow your lawn fairly regularly. Switching between the two cutting heights is a little awkward, and there is no grass box to collect the clippings and no rear roller to give a striped effect. Nonetheless, given its affordable price, this could be a good option for those with a small lawn looking for a light and effective mower with great manoeuvrability.

Cutting standard grass

★★★

Cutting long grass

★★

Cutting lawn edges

★★★★

Ease of use

★★★★



Useful contacts

Bosch

tel 0044 844 7360 109
www.bosch-garden.com/gb/

Flymo

www.flymo.com/uk/

Honda

tel 01 4381900
www.hondaireland.ie

Maintaining your lawn

Getting a great lawn requires time and effort. Far from being low maintenance, a lawn is a very labour-intensive part of the garden. To cut down on the work involved, you can design and plan your lawn so that it is easier to mow. Ways to achieve this include installing low brick edging, shaping the lawn so that there are no odd angles or narrow stretches, and positioning trees and shrubs so that your lawnmower can fit easily around them. These steps can help make lawn maintenance more straightforward, but there is no getting away from the fact that a lawn demands a fair amount of care and attention.

- **Regular mowing** - Problems can arise due to the grass being left too long between cuts and then being cut too short. As a result, it is best to mow your lawn once a week once the growing season starts in March.
- **Go easy at first** - For the first couple of cuts, the lawnmower should be set at the highest setting, just trimming the top of the grass. You can then progress to using a lower setting as the mowing season gets well under way.
- **Vary your mowing pattern** - Always mowing in the same direction could compact the soil and make the grass lean in that direction, so altering your mowing pattern every couple of weeks will produce healthier and more upright grass as well as achieving a cleaner cut.
- **Feed your lawn** - To maintain vigour and ensure the grass leaves no room for weeds and moss, your lawn will need to be fed three or four times during the growing season. This is particularly important if you remove the cuttings from the lawn after mowing.
- **Give the grass a good rake** - Moss and thatch (dead grass) prevent light, water and nutrients reaching a lawn's roots but these may be removed by raking or scarifying.
- **The importance of aeration** - Lawns can get compacted, especially where there is a lot of traffic between different parts of the garden. This can result in poor drainage, prevent air getting to grass roots and lead to the growth of moss. Spiking or aerating the grass by inserting a garden fork into the lawn at regular intervals will help the water drain away. A well-aerated lawn lets water and nutrients get down to the roots of the grass where they are needed.



Tablet PCs

There's a tablet for just about everything these days. Consumer Choice explores the options in the ever-expanding tablet pc market.



REPORT by Clodagh O'Donoghue

At a glance

- Tablet improvements
- Wi-fi and 3G/4G
- Memory mark-up
- Eight Choice Buys

Sales of tablet pcs are continuing their rapid growth rate, eating into the market for desktop computers and laptops. As well as excelling as entertainment devices, tablets today will also let you get some work done. And along with their enhanced capabilities, faster speeds, sharper screens and increased power, tablets with more-affordable price tags are emerging, with some great options for those on a budget.

The trend towards tablets

According to research from International Data Corp., a leading global market intelligence firm, total tablet sales are expected to grow by 78.9% over the next four years, outpacing even smartphones, which are expected to see growth of 71.1%.

One reason for this sales frenzy is the expanding capabilities of tablets, which are offering increasingly sophisticated apps, operating system refinements and greater processing power to consumers that are becoming ever-more mobile.

In contrast, traditional PCs, including the once-ubiquitous laptop, are being increasingly viewed as irrelevant by business users who no longer want to be lugging around the extra weight as they travel. And there is even a growing move in schools to offer students the option of loading their schoolbooks onto a tablet, saving them the effort of hauling heavy school bags to and fro and obviating the need for a separate computer lab. Another major driver in the trend towards tablets

is their relative affordability compared with desktops and laptops. Dramatically falling prices, particularly for the smaller 7-inch tablets, help boost their popularity and make them accessible purchases for a greater portion of the population.

Tablet improvements

Tablets today boast better screens than ever, with very-high-resolution displays even on lower-cost devices, providing crisper text when reading books and magazines and sharper, brighter images when viewing videos or photos. Always a highly portable option, tablets now are even lighter and slimmer than before and there is a wide range of smaller 7- and 8-inch options – all of which make it more comfortable to hold these devices in one hand for extended periods. This is particularly useful if you are using your tablet while commuting on the bus or Luas or if you are doing a spot of “couch computing” - lying on the sofa and web browsing, emailing or posting on social networks while simultaneously watching TV. Battery life is getting stronger, so you can bring your tablet out and about for longer without having to seek out a socket to recharge it.

Larger onboard storage is also becoming more common, with a few 64GB options and even some 128GB versions. However, the extra internal storage can come at a high cost and it is handy and much cheaper to add memory via a memory card slot, if the device provides one.

Wi-fi versus 3G/4G

All the tablets on test have wi-fi support that lets you connect to the internet via your broadband at home or in one of the many wi-fi hotspots found in cafes, restaurants and public spaces like libraries and airports. For most people, wi-fi connectivity is all they need – especially if they mostly use their tablet at home and at work. If they know they are going to be without a connection for a period of time, they can plan ahead and download movies, ebooks or other content onto their tablet to keep them entertained - and often you can use apps without needing to connect to the internet.

However, for some people, a wi-fi-only model may not suffice as they feel the need to be able to access the internet at all times, to check emails or work online even when they are out and about. For these users, a 3G or 4G model can provide mobile broadband to the device when connection via wi-fi is not possible. As well as costing

more initially, a 3G- or 4G-enabled device requires you to set up an account with a mobile network provider and pay for the data you use. As a result, a wi-fi-only tablet is the more cost-effective option and even if you have a 3G or 4G tablet, you should remember to connect to wi-fi whenever you can to keep costs down. Currently, in Ireland, there is limited 4G availability but this should expand in the near future to provide faster broadband to those prepared to pay the higher tariff for 4G data plans. For now, 3G is by far the more-common standard.



Useful contacts

Amazon

tel 0044 203 356 6212
www.amazon.co.uk

Apple Ireland Ltd

1800 92 38 98
www.apple.com/ie

Google

tel 01 4361001
<http://www.google.ie/nexus/>

Microsoft Ireland

tel 1850 940940
www.microsoft.com/ireland/

Samsung

tel 0818 717100
www.samsung.com/ie

Toshiba

tel 01 2481248
www.toshiba.ie

Memory mark-up

Our colleagues at Which? conducted research recently that reveals the extraordinary mark-up that tablet manufacturers are reaping on the component that adds extra internal storage onto devices. Tablet manufacturers do not produce the Flash storage that goes into their devices – instead they buy it from third-party companies. Flash memory is a traded commodity and between August and October 2013, 16GB traded at just under £6 (about €7) at market prices. However, this relatively modest cost is not reflected in the pricing structure for tablet models. For example, the new iPad Air costs €489 for the 16GB option and the 32GB version costs €579 – a difference of €90 for the additional 16GB of memory. This means that Apple is charging consumers a mark-up of well over 1,000% for another 16GB of storage on their device. And Apple is not alone in this practice - Google and Amazon also enjoy very substantial mark-ups on added storage. Google's 16GB version of the Nexus 7 2 costs €250 and the 32GB version has a €320 price tag, so essentially consumers are paying €70 for 16GB of memory, which Google is likely to have bought for around €7. Similarly with the Amazon Kindle Fire HDX, the 16GB version is priced at €249 whereas the 32GB and 64GB options cost €289 and €329, respectively – so essentially, Amazon is charging €40 per 16GB. None of the devices mentioned provide memory card slots for expanding the onboard storage – a thrifter alternative, with a typical micro-SD card that offers 16GB of memory costing €20-€25.

Personal hotspots



If you need to go online on your tablet when a wi-fi connection is unavailable to you, one option is to create a personal hotspot on your smartphone. Most smartphones can be used to create a personal hotspot by enabling this feature in the network settings and connecting the tablet to the phone as you would to a standard wireless router. This eliminates the need to pay for a separate data plan for your tablet or to fork out extra for a 3G/4G device.



1. Samsung Galaxy Note 10.1 from €569

The **Choice Buy** Samsung Galaxy Note 10.1 just squeaked ahead of the new Apple iPad in our tests with its stunning display and speedy processing. This Android tablet has a 10.1-inch screen with a very impressive 1600 x 2560 resolution, delivering superb image quality even in strong sunlight, and the touchscreen responds swiftly and accurately to the touch of a finger or a tap of the supplied S-Pen stylus. The 1.9 GHZ processor makes for very smooth and speedy operation whether you are browsing the internet, downloading apps or streaming video and battery life is pretty good too, although it does not equal the iPad Air in this regard. A quick 30-minute charge will give you 193 minutes or just over three hours of battery life, and a fully-charged device provides eight hours of web browsing and almost that – seven and three-quarter hours – watching video. The tested device came with 16GB of onboard storage and although just 8.69GB was available for users, you can expand the memory via the micro-SD card slot - a key advantage over the new iPad which does not provide this option. For Android fans, this is a great full-sized tablet, though it is pricey, coming in at €80 more than the new Apple device with the same specifications.



3. Toshiba Excite Pro €450

The **Choice Buy** Toshiba Excite Pro is a full-sized tablet with a dazzling 1600 x 2560 resolution screen that provides stunningly sharp images and makes it great for watching films. Its powerful quad-core processor keeps everything running smoothly and very swiftly and means that this device is able to handle graphics-intensive games with ease. This tablet provides 16GB of internal storage, of which 10.5GB is available to users and you have the option of expanding the memory using the micro-SD card slot. Running Android 4.2.1, the Toshiba Excite Pro allows the creation of multiple user accounts, making it a good choice for a family as each member can keep their content and apps separate from each other's. Battery life is reasonable but not overly impressive, with a brief 30-minute charge delivering a very satisfactory 211 minutes or around three-and-a-half hours whereas a fully charged device is good for seven hours of web browsing and seven-and-a-half hours of watching video – compared with the iPad Air's 13 hours of video playback and 11 hours of web browsing. Some may feel that this tablet lacks the stylishness of some competitors but others may appreciate its high specifications, range of connection ports and useful features.



2. Apple iPad Air from €489

The **Choice Buy** iPad Air is extremely light for a full-sized tablet and it is slimmer and speedier than its predecessor, the fourth-generation iPad, with the same long battery life and excellent Retina display screen. With a resolution of 2048 x 1536, the screen produces super-sharp images; viewing angles are excellent; and maximum brightness has been increased to enhance readability in strong sunshine. The speed of this tablet is particularly impressive thanks to the new 64-bit A7 chip and sound quality has also been noticeably improved with the introduction of stereo speakers. The battery cell has been reduced in size to fit into the ultra-slimline device but, despite this, battery life is as strong as we have come to expect on an Apple tablet. When fully charged, the iPad Air can deliver almost 11 hours of web browsing on wi-fi and just short of 13 hours of video playback. Available in silver and "space grey," the iPad Air is extremely intuitive to use with a hugely responsive touchscreen and the option of voice control. However, with no memory slot, there is no option to expand memory storage – which means you'll need to think carefully about the amount of internal storage you require before you buy.



4. Microsoft Surface Pro 2 from €899

The **Choice Buy** Microsoft Surface Pro 2 is a great – though pricey – option if you want a tablet that you can work on as well as play with. Featuring the full version of Windows 8.1, the operating system will feel familiar to those accustomed to using Microsoft Office software and the 10.5-inch screen offers resolution of 1920 x 1080, delivering sharp, crisp images. The touchscreen is fast and responsive and you have the option of using the supplied stylus. At 923g, this device weighs almost double that of the iPad Air, so you are unlikely to be comfortable holding it in one hand. However, the kickstand handily allows you to prop up the device at two different angles. Battery life did not impress in our tests, as a full charge provides just five hours and 20 minutes of web browsing and almost six hours of video playback. The tested device boasted 64GB of internal storage of which 36.7GB was available for users, with the Windows 8.1 operating system taking up a significant amount of storage space. There are other memory-size options available and the micro-SD card slot allows for further memory expansion. Those who plan on using this tablet mainly for work purposes may need to purchase the useful type cover, which will cost around €130 on top of the already substantial price tag.



11. Apple iPad Mini with Retina Display from €399

For those looking for the portability of a smaller tablet, the top **Choice Buy** is the Apple iPad Mini with Retina Display. Its predecessor marked Apple's entry into the small-tablet market and although the first-generation iPad Mini scored extremely well when we tested it in early 2013, its newer iteration fared better again thanks to the same super-sharp screen and super-fast processor featured on the iPad Air. With a resolution of 2048 x 1536 on Apple's renowned Retina display, the 7.9-inch screen delivers incredibly crisp text and bright image quality and the A7 processor makes for very swift and smooth operation even on graphics-intensive games. This device weighs 335g and despite its svelte design, it houses a strong battery that will provide ten hours of web browsing or video playback. Overall, the new iPad Mini has made a number of key improvements over its predecessor and offers the same impressive specifications and similarly outstanding performance of its big brother, the iPad Air - all in a more portable package that is easy to hold in one hand. However, like its sibling, there is no option to expand memory and it is an expensive device compared to the more-affordable and also-excellent offerings of some rival tablets.



13. Google Nexus 7 2 from €250

The **Choice Buy** Google Nexus 7 2 is the upgraded version of the 7-inch tablet that impressed us in 2013 with its great screen, swift and smooth operation, solid build and relative affordability. The second-generation of this device is even better with even higher specifications. The screen on the original device is excellent and the manufacturer has increased the resolution to 1920 x 1200, which means images are extremely bright, clear and crisp, and whereas the earlier tablet was very reflective, the newer version copes very well in strong sunlight. At 290g, the Nexus 7 2 is lighter than the older version and the inclusion of a more powerful processor makes for even speedier operation. Camera capabilities have been notably improved with the introduction of a rear-facing camera boasting 5-MP resolution as well as the 1.2-MP front-facing camera. Running Android 4.3, you can now create different user accounts, making this tablet a good option for a family, as everyone in the household can keep their apps and content separate. Battery life is good with a full charge enabling you to watch videos for over 11 hours or surf the web for nearly seven hours. As with the previous version, there is no memory card slot to expand internal storage.

14. Samsung Galaxy Note 8 from €399

For those who like the sound of the Samsung Galaxy Note 10.1 but who are looking for a more portable and less expensive alternative, the **Choice Buy** Samsung Galaxy Note 8 could be the answer. A more compact version of our top Choice Buy, the Galaxy Note 8 is an 8-inch tablet with an excellent screen, providing 1280 x 800 resolution, great viewing angles and the ability to cope fairly well in strong sunlight. The touchscreen is highly responsive and the 1.6GHz processor keeps everything moving at a very brisk pace. A key feature of Note devices is the signature S-Pen stylus, which is housed at the side of this tablet and which some may like to use to navigate the device as well as for jotting down notes and creating sketches. The tested device boasted 16GB of internal storage and there is also a 32GB version and the option of expanding memory through the micro-SD card slot. Battery life is quite good, with a full charge providing almost eight hours of video watching or web browsing over wi-fi, though on a 30-minute charge, this device will run for less than an hour.

MODEL		SPECIFICATION							TEST PERFORMANCE									SCORE
Bigger than 8-Inch Screens		price (€)	Claimed memory storage (GB)	Available memory storage (GB)	Other memory storage options (GB)	3G/4G option	Screen size (inches)	Weight (kg)	Operating system	Device overview (10%)	Internet and emails (15%)	Multimedia (25%)	Ease of use (20%)	Screen quality (20%)	Battery life (10%)	Back-up - security (0%)	GPS function (0%)	%
1	Samsung Galaxy Note 10.1 2014	569	16	8.69	32, 64		10.1	0.537	Android 4.3	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★★	83
2	Apple iPad Air	489	16	12.13	32,64,128	✓	9.7	0.474	iOS 7.0.3	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	82
3	Toshiba Excite Pro	450	16	10.57			10	0.622	Android 4.2.1	★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	78
4	Microsoft Surface Pro 2	899	64	36.7	128		10.5	0.923	Windows Pro 8.1	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★	★★★	★★★★★	76
5	Samsung Galaxy Tab3 10.1	329	16	9.6	32	✓	10	0.511	Android 4.2.2	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★★★	75
6	Sony Xperia Tablet Z	500	16	9.97	32	✓	10.75	0.482	Android 4.1.2	★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	75
7	Toshiba Excite Write	540	16	12.05			10.1	0.652	4.2.1 Android	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	75
8	Toshiba Excite Pure	280	16	12.05			10.1	0.586	4.2.1 Android	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	73
9	Archos 97 Titanium HD	235	8	5.72			9.7	0.638	Android 4.1.1	★★★	★★★★★	★★★★	★★★★★	★★★★★	★★	★★★	★★★★★	57
10	CnM Touchpad 10.1	195	16	15.12			10.1	0.632	Android 4.1.1	★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★	★★★	36
7-to-8 Inch Screens																		
11	Apple iPad Mini Retina	399	16	12.4	32,64,128	✓	7.9	0.335	iOS 7.0.4	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	81
12	Amazon Kindle Fire HDX	249	16	10.43	32,64		7	0.304	Fire OS 3.0	★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★	n/a	78
13	Google Nexus 7 2	250	16	12.2	32	✓	7	0.290	Android 4.3	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★★	77
14	Samsung Galaxy Note 8	399	16	10.48	32	✓	8	0.340	Android 4.1.2	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★	★★★★★	76
15	Amazon Kindle Fire HD	149	8	4.83	16		7	0.340	Fire OS 3.0	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★	n/a	75
16	Acer Iconia W3-810	430	64	41.34	32		8	0.499	Windows 8 Pro	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★★★	75
17	Acer Iconia A1-810	240	8	5.2	16		8	0.397	Android 4.2.2	★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	74
18	Samsung Galaxy Tab3 7	179	8	4.1	16,32	✓	7	0.299	Android 4.1.2	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★	★★★	★★★★★	73
19	Lenovo IdeaTab A2107A-H	194	16	14.55			7	0.406	Android 4.0.3	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★	★★★	★★★	72
20	Bush My Tablet	129	8	2.11			7	0.291	Android 4.2.2	★★★	★★★★★	★★★★	★★★★★	★★★	★★	★★★	★★★★★	36

USING THE TABLE

The more stars the better.

SPECIFICATION

Price: Typical retailer's price if you shop around. Prices are provided for the lowest specification model, generally the lowest memory option and wi-fi only version.

Memory storage: The memory size in GB of the tablet version tested.

Available memory storage: The measured amount of internal storage available to users taking into account the space used by the operating system and preinstalled apps.

Screen size: Measured diagonally in inches.

Operating system: The operating system that comes on the device. This can often be upgraded to a newer version as it becomes available.

TEST PERFORMANCE

Device overview: Includes the construction quality of the tablet, the connections available and the measured size of internal storage.

Internet and emails: Includes the ease of surfing the Web, the ease of creating and using an email account, and the speed and performance of wi-fi and 3G connections.

Multimedia: The ease of use and quality of making and watching videos, listening to music and taking photos as well as the tablet's multitasking capabilities, multimedia versatility and the convenience and performance of file transfers

Ease of use: Includes portability and comfort when holding, ease of setting up and using the function buttons, start-up time and quality of the automatic screen rotation.

Screen quality: The screen's resolution and viewing angle, colour purity and absence of reflection in various lighting conditions and the accuracy of the touchscreen.

Battery life: Includes the length of time a fully charged battery lasts when playing video or web browsing using wi-fi or 3G connections and the battery life gained after charging it for just 30 minutes.

Backup - security: The ease of making a backup and resetting the tablet, the quality and range of security features, and the convenience of creating multiple user accounts.

GPS function: The accuracy of the GPS function if available.



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