

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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School's Out for Summer

- summer camps for kids

JUNE 2014

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June 2014

The Consumers' Association of Ireland

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Dear Member,

The recent failure of Setanta Insurance showed, yet again, the poor level of protection that Irish consumers must endure.

The CAI's attention was diverted initially from this mess as we were advised that the product sold in Ireland was commercial vehicle insurance only and that domestic consumers were not affected. This has proven not to be the case and we have been contacted by consumers who were sold or renewed their private motor cover in the first quarter of this year through their broker with Setanta Insurance. Some had taken out loans across 2014 to pay for insurance that is worthless but for which their personal loan remains outstanding and liable for payment regardless of their loss.

We contacted the Central Bank of Ireland who advised us that the company had been regulated for terms of business in Ireland but that while this did offer a level of protection it did not facilitate remedy in the event of company failure as is the case here.

Consumers have therefore been referred by the CAI to look to the protection of Section 14 of the Sale of Goods & Supply of Services Act, 1980. This outlines how those affected who utilised their credit cards to make payment can request a proportional chargeback to their cards through their credit card company from the retailer to whom they made the payment - in this case the insurance brokerage.

The difficulty in this is that it will not resolve the problem for the thousands of out of pocket customers of this company. The system of regulation and regulatory validity needs to now be revisited and reevaluated for fitness of purpose as does the lack of interest from the industry to its customers.



Dermott Jewell



Our Reports

Reports in Consumer Choice are based on market research, laboratory tests or user surveys, all of which are independently and scientifically conducted. Free goods are never accepted for testing - all samples are purchased. Occasionally items may be borrowed for review purposes only.

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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News Briefs

The latest information
on the world of the
consumer

A Rotharing Success

The New York Times outlined recently how the hotel trade has taken to offering its guests bikes as a means of seeing the local sights. However, they have gone beyond the basic to promote themselves in doing so. In London, 45 Park Lane gives guests access to Brompton Bicycles in the hotel's signature purple livery. The Gramercy Park in New York provides specially designed Lorenzo Martone two-wheelers that are white with bright red chains. Paris, not to be in any way outdone, sees the Le Meurice Hotel there offer guests use of its pistachio-green bicycles which also come with green baskets and golden security locks. Here in Ireland we offer umbrellas but, in a somewhat connected fashion, advice to check their insurance policy provisions to anyone who considers cycling on our poor roads.



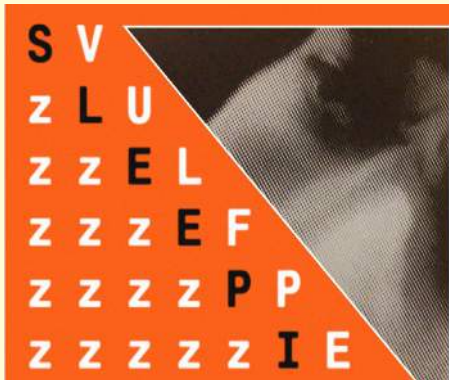
Illusional Progression

The European Commission is considering proposing a positive list of up to 20 Food for Medical Purposes (FSMPs) which could legally be sold. The reason for the action comes due to industry's response to the health claims legislation and the great number of products re-designated as FSMPs reported by Member States. An FSMP product is required to provide nutritional needs which could not be met through a normal diet or through the modification of a normal diet. Alternatively, a food supplement is considered as part of a normal diet and cannot be registered as an FMSP. Examples quoted by the EU include a probiotic mix for patients with chronic inflammatory bowel disease, a combination of minerals and cranberry extract for recurrent bladder infections as well as a product sold for early Alzheimer's disease. The sooner the positive list is produced the better as otherwise all of the positive goals for the initiative will be threatened for benefit to the average consumer.

THE EMPEROR'S NEW COINS

Courtesy of Silicon Republic I see how, aside from Bitcoin, 'Dogecoin is perhaps the second most well-known online cryptocurrency and it has now joined the ranks of currencies hit by online bank heists, this time to the tune of €40,000'. Dogecoin differs from bitcoin in that there is no limit to the number of coins that can be produced, making it an inflationary currency, while bitcoin only has a set number. Specifically, €1 is the equivalent of 0.004BTC at the current exchange rate. The agency monitoring and regulation of Dogecoin has admitted it has become the latest currency to suffer an online attack and, in this case, specifically upon the Dogecoin wallets used by consumers to store the currency. The attackers created a new wallet to store the stolen currency of 121,550,030 Dogecoins, which equates to €40,000 (US\$56,000). The site is now down for an unknown period of time until the company can trace the origin of the attack. While a few retailers have engaged with crypto currency, the number of incidents of missing funds is suggested to have 'prolonged retailers' hesitancy in integrating it further within their businesses'. And so say all of us!

WAKE UP PEOPLE!!!



What had been seen by the band Vulfpeck as a funny, smart and innovative means of raising both awareness and revenue has backfired on them. The reason being that the album they released, called Sleepify - and which was entirely silent! - has been removed from the online digital music streaming website Spotify which determined that the album violated their terms and conditions. Spotify considered their service had been abused. While each track lasted the legitimately required 30 seconds to be termed a song on Spotify, the blatant fund-raising initiative was deemed unacceptable. Over the space of just a few weeks, the band raised sufficient funds through royalties to fund an entire tour. This they achieved through encouraging fans to listen to the album continuously while they slept. Whatever about abuse of the service it is to the intelligence of the world of musicians and listeners that I would look. That said, what about those who bought the thing!

Taking Nanononsense

ANSES, the French food safety equivalent of our own FSAI, has called for the urgent establishment of an EU regulatory framework on engineered nano-materials. Last year, France launched a compulsory register for all nano-materials on the market. In what comes across as honest exasperation, ANSES says assessing whether a

substance is nano-sized and ensuring companies provide full information are two of the most challenging issues they are currently facing. They argue that nano-materials are found in many foods, cosmetics and manufactured goods and that nano-engineered particles are used in a range of packaging used for food, including

'active' packaging, packaging foils and films. ANSES has proposed a series of measures that include, for example, the assessment of the lifecycle of a food packaging for its safety and for the development of safety tests for all nano-products at a pre-market stage in order that consumers and the environment are fully protected.

ARTIFICIAL COMMERCIALISM

Cameras on our streets are a fact of life. However, there is an argument that the statement that good people have nothing to fear is in direct opposition to the right to personal privacy and respectful protection of our identity. It is this that has prompted a Chicago-based company, URME Surveillance, to provide for privacy protection through their development of a prosthetic mask, of Leo Selvaggio the company owner's face, to make individuals indistinguishable. It has equally been argued that the availability of an affordable prosthetic mask that allows you to appear like everyone else will be the dream invention of criminals everywhere! The resin masks of Mr. Selvaggio's face are 3D printed to include all his facial features with the addition of eye holes for the wearer that would only appear out of the ordinary if you were to look directly into them. The mask is available for US\$200, but there is the option to purchase a paper mask equivalent for a much more affordable US\$1. Or, of course, you could just put a paper bag over your head.

SUMMING IT ALL UP

You would be forgiven for missing this but while our nation was engrossed in our most recent voting event, while the counting of the votes set new records, another group of highly engaged young Irish people were using their mathematical skills with specialised intent. The MATHlete's competition, with up to €20,000 in prize-money at stake and 3,000 participants in competition with each other took place in Dublin. The result was that 150 students showed their exceptional mathematical skill and shared the prize. A very impressive and wonderful idea and a hugely positive contribution from all concerned!

 by Clodagh O'Donoghue



Bring Back Play

Fancy reliving your childhood with your own children or grandchildren by introducing them to the finer points of Kick the Can or All in Together or Duck, Duck, Goose but can't quite remember the rules? The safefood website, www.safefood.eu, will refresh your memory and let you vote for your favourite childhood game. Launched back in February, safefood's Bring Back Play campaign is well under way and the summer months provide the ideal opportunity for parents to encourage their children to move away from their electronic devices and step outside to engage in some good, old-fashioned active play.

Bring Back Play forms part of safefood's campaign to tackle childhood obesity and takes note of the fact that four out of five Irish children do not meet the physical activity guideline of being active for at least 60 minutes every day. As

Dr. Cliodhna Foley-Nolan, director of Human Health and Nutrition at safefood, has noted, "active play for children is instinctive: we just need to 'bring it back'." Children do not need to be involved in organised sports to get their recommended amount of exercise as all activity counts, such as playing in the garden or playground. And passing on the games children have traditionally played for decades is a great way for parents to encourage their children to get outside and active and to all have some fun together as a family. Best of all, this form of entertainment is free and if any specialised equipment is needed, it is generally nothing more sophisticated than a ball or a skipping rope.

On the safefood website, you can check out the rules of 15 traditional games - from Hopscotch to Tag and from Simon Says to Blind

Man's Bluff. In the voting stakes, one game has far outperformed all others. At the time of writing, the game of Kerbs is firmly in the top position having garnered 376 votes, with Rounders and Hopscotch in second and third places, winning 81 and 77 votes, respectively. In case you have forgotten, or never knew, Kerbs involves players standing two or three metres away from a kerb and taking turns to throw a football at it, trying to hit the edge of the kerb and have the ball bounce right back into their hands.

Everyone will have their own version of each game but a look at the 15 suggestions from the Bring Back Play campaign is a great way to jog the memory. Safefood suggests that parents join the game so that they can keep an eye on their children and make sure they are playing somewhere safe.

Call for dental vouchers to be issued with P60s

Dentists are calling for dental vouchers to be issued along with P60 documents as a cost-effective way of encouraging Irish people to avail of the free dental examination they are entitled to annually. New statistics from the Department of Social Protection reveal that nearly two million Irish are entitled to a free dental examination under their PRSI dental benefit. However, of these, just 298,000 people, or less than 15%, actually availed of the free annual examination in 2013. According to Dr. Peter Gannon, the

new president of the Irish Dental Association (IDA), research has shown that 54% of those who pay PRSI and are entitled to the free examination are unaware of it. The IDA is proposing that the Revenue Commissioners include a dental voucher with the P60 form they send out to all taxpayers through their employer each January. The association maintains that this proposal is simple and cost effective with no expensive advertising campaign involved. The IDA believes that the proposed scheme would raise

awareness among taxpayers of their entitlement and that getting a tangible voucher into their hands would encourage far greater uptake of the free oral examination, which they have, in effect, already paid for. It would also help address the issue of gum disease that affects four out of five Irish adults in some form. As Dr. Gannon notes, simple changes in the way people care for their teeth can make significant improvements in oral health in the long term, saving money for both patients and the state.



Airline Strikes

“Summer is here and the holiday season is in full swing but recent Aer Lingus strike action is making holiday-goers nervous.”

The threat of strike action, which could cause chaos for many holiday-goers, forces us to consider what our rights would be should the strike action affect our flights. Firstly, we must remember that airlines never want a strike to go ahead and interfere with business and so, even when a strike is reported to be looming, the airline will be working hard to find a resolution. If industrial action does go ahead, not all flights will be affected and some will go ahead as planned. Airlines do, however, prioritise international flights when staff availability is limited. If you booked your flight directly with the airline, then the airline should notify you about any disruptions to your travel plans. The airline will also post information about cancelled flights on its website. If you haven't heard anything and

you think your flight will be affected, do contact the airline to clarify the situation. If you have booked your flights as part of a package deal, then the tour operator will be responsible for either issuing a refund or finding an alternative flight.

If your flight is cancelled because of strike action, you are entitled to either a full refund within seven days or an alternative flight to your destination and here the airline will be responsible for additional travel costs that may occur. Alternatively, you may also be entitled to an alternative flight on a later date outside the strike period, usually within the next 12 months. If you book a replacement flight before you have found out whether your travel

plans will be affected, you may not receive a refund at all - therefore, it is better to get your refund before rebooking a flight. It is not likely that you will be able to claim for your cancelled flight on your travel insurance as it is for the airline to remedy. You should, however, in theory be able to claim for any other losses, such as missed hotel stays, car hire or train tickets, but this will depend on your particular policy. Airlines are very unlikely to cover the cost of compensation for non-refundable hotel and onward travel bookings that are affected due to strike action. It is worth speaking with your airline and hotels to see what arrangements can be made.

Internet Security



Recently, eBay, the world's biggest online market place, announced that it was asking all its users to change their passwords. This was as a result of a cyber attack that compromised their user database, which contained customers' encrypted passwords as well as other information. The breach is reported to have occurred between late February and early March, yet it has only come to light in recent weeks. The database compromised contained customers' names, email addresses, physical addresses, phone numbers and dates of birth as well as encrypted passwords. It did not, however, contain financial information. It is always a good idea to use different passwords for different accounts and sites. It is also a good

idea to periodically update your password on all accounts. Although not highlighted in notices by the company, eBay also owns the payment company PayPal. Ebay has said that this is a separate system and was not subjected to this cyber attack. It is, however, highly advisable to change your PayPal password details, particularly for those who use the same password for both accounts. To help ensure online safety, the best advice is to ensure that now and in the future your password security is better - try to use a mix of letters and numbers as well as punctuation marks. Remember that whatever system you are using and no matter how large or reputable the company, the systems are never 100% secure.

Switching Household Bills and Current Accounts

Research carried out by Amárach Research on behalf of Permanent TSB (PTSB) claims that Irish families can save €1,640 annually by switching household service providers. This research highlights that consumers are switching providers more frequently than ever across the car insurance, electricity, mobile phone and broadband sectors, with big jumps recorded in these areas since January.

High levels of frustration continue, particularly in the banking and health insurance sectors, with health insurance emerging as one of the biggest headache bills for families, due to a combination of rising prices and limited competition in the sector. Health insurance and current accounts are the two sectors where Irish households are least likely to switch providers, despite recent price hikes in both sectors. Less than one in five Irish people have switched health insurers in the past

twelve months, with around one in ten switching bank account provider.

Recently, the Central Bank issued the current account switching figures for 2013, with a mere 14,349 people having switched current accounts using the Central Bank's Switching Code. This represents just one quarter of a percent of Ireland's five and a half million active current accounts. Throughout 2013, these numbers progressively increased and are expected to increase further throughout 2014. A significant proportion of this, however, can be put down to Danske Bank's withdrawal from retail banking with the closure of 60,000 retail customer accounts.

Over the past number of years, free banking has almost entirely disappeared from the market with the average current account costing approximately €100 per year. There is the option of getting conditional

free banking but the lodgments and conditions required monthly may not be suitable for you and, if so, the other option you have is to switch current accounts.

So why are customers so reluctant to switch bank accounts? Is it often perceived that the process of switching to a new bank is too difficult? The concerns around swapping direct debits from your present current account to the new account may deter customers from switching coupled with other concerns regarding lodgements, payments and cheques. The Central Bank Switching Code places an obligation on your current bank to facilitate your switch to a new bank and all your direct debits and payments should automatically transfer to your new account once the correct application form is completed and submitted to your new bank along with the required identification.

Our table provides examples of the charges applied to current accounts by a number of banks in Ireland.

BANK	QUARTERLY FEES	LODGEMENT	TRANSACTIONS	SUMMARY
PTSB	€12.00	€1,500 monthly	Nil	If €1500 is lodged every month, no charge is applied.
Ulster	€12.00	€3,000 monthly	Nil	If €3,000 is lodged every month, no charge is applied.
KBC	€6.00	€2,000 constant balance	Each ATM transaction 30c. Each cheque lodged in the quarter 30c.	Quarterly fee of €6.00 for all customers. Any customers whose daily balance goes below €2000 will also be charged for each transaction.
Bank of Ireland	€5.00 or €11.40 with no transaction fees	€3,000 constant balance	Automated transactions 20c. ATM withdrawals 20c. Machine lodgements 20c. Debit card transactions 20c. Over the counter transactions 40c. Cheque issue fee (per cheque) 20c.	Quarterly fee is charged on all accounts while transactions fees are charged in addition to quarterly fee when balance falls below €3,000. Exception for over 60s and students.
AIB	€4.50	€2,500 constant balance	Automated transactions 20c. ATM withdrawals 35c. Machine lodgements 35c. Debit card transactions 20c. Over the counter transactions 39c.	All fees can be avoided at AIB by keeping a minimum of €2,500 in the account at all times.
EBS	No administration fee	€1,500 monthly or a constant balance of €500	ATM withdrawals 30c. Over the counter transactions 30c.	A lodgement of €1,500 or a constant balance of €500 means customers will not be charged for the first five ATM withdrawals per month.

While all of Ireland's banks now charge fees on current accounts, it is still possible to get free banking. EBS offers the cheapest account on the market with no quarterly fees and a charge of 30c for withdrawals. A lodgement of €1,500 or a constant balance of €500 means customers will not be charged for the first five ATM withdrawals per month. PTSB and Ulster Bank are next best for avoiding fees. By reviewing your bank statements and your banking needs, you can best match a bank to minimise the fees you pay.



Product/Tech News

Keeping watch on kids

It can be a dilemma for parents – in theory, they would like their children to be playing outside, getting lots of fresh air and exercise and enjoying a small measure of independence, but in practice, parents like to know exactly where their children are at all times. Smartphones are one way of keeping in contact but these tend to be expensive, delicate and easily lost – so the idea behind a new product under development is that children get some freedom, while their parents get some peace of mind.

Tinitell is a small, simple mobile phone and GPS tracker worn on the wrist that will allow parents to keep tabs on their children and enable the child to make contact if they need. Designed to be worn by kids as they play, Tinitell does not have a delicate screen that can be easily broken and indeed, there is no display at all, with features limited to an on/off button, a microphone and speaker, volume controls, and a large answer/hang-up button. Calls can be made using voice recognition, so a child just has to press and hold the main button while speaking the name of the person they want to talk to in order to make contact. Alternatively, a child can use the volume buttons to scroll through a list of contacts, which are read out by the device. One option allows parents to assign numbers that the watch will answer automatically, so a parent could ring their child and be guaranteed that the call will be connected without the child even having to press a button.

Attached via a colourful silicone strap, this device is designed to fit wrists of between 12cm and 20cm so can be worn by children in a wide age range. The subject of a successful crowdfunding campaign on Kickstarter, the creators of Tinitell hope their product will be shipping by April next year at a price of \$179 (€130 approx.).



The Tinitell wearable phone for kids

Smartphone lock-out system for drivers

Apple has patented a system that will remove the temptation for drivers to text from their smartphones while behind the wheel. The tough new texting and driving rules that came into force in Ireland on May 1st seek make our roads safer amid research that suggests that driver distraction plays a role in up to 30% of all road collisions. But, in the future, Apple device users may not be able to text while on the move, whether they want to or not, due to an automatic “lock-out mechanism” that will disable certain smartphone functions once the vehicle is in motion.

In the patent application, which was filed in 2008 but only recently published and granted, Apple describes how a device could detect motion using GPS data or images from the camera and how visual clues would allow the device to determine if its owner was driving the car or merely a passenger, imposing the restrictions in the former case but not the latter. The device would be able to detect the proximity of the steering wheel to the camera or whether there was only one person in the car, in which case the device would deduce that the user must also be the driver. The application also suggests that the device would be able to distinguish between the interior of a car and that of a train or bus, where there would be no need for safety features.

There are already apps that perform a similar function for Android devices but such software has previously been unavailable for the iPhone due to Apple's relatively restrictive approach to what apps can and can't do on their devices. Clearly, it is a technology that Apple has been considering for some years but the manufacturer might be looking to speed its development given the introduction of CarPlay – the company's “iPhone for the car”.



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.

Self-cleaning car

With the first bill for water charges set to arrive in households in January 2015, one water use that some may feel inclined to jettison in the interests of economy might be washing their car. In any case, car washing can feel like a futile exercise given the speed with which your car gets dirty all over again. But in the future, cars owners may never need to wash their vehicles if a new technology being developed by Nissan to make cars self-cleaning eventually becomes widespread. Nissan is planning to reduce the build-up of dirt on its cars with a new “super-hydrophobic” paint that will repel dirt, water and oil. The manufacturer is using Ultra-Ever Dry paint from Florida-based Ultratech International to create a protective layer of air between the paintwork and the environment, similar to the way in which a coat of Scotchgard offers protection from stains to furniture, carpets or fabrics.

Applied to a Nissan Note, the paint has performed well in rain, frost, sleet, snow and standing water and the company will continue its tests over the coming months in a range of conditions. Nissan is not planning to offer the paint as a standard feature on its vehicles but it may offer the coating as a potential add-on for car buyers who want to save themselves the bother of regular trips to the garage car-wash or of getting to work themselves with a bucket of soapy water, a sponge and a hose.



Ultra-Ever Dry paint



Mo Chéad Foclóir App

Learning the cúpla focal

Parents looking to give their young children a start in learning Irish can now avail of a new app created by interactive content developer StoryToys in partnership with educational publisher Folens. Available on Apple's App Store and the Google Play Store, Mo Chéad Foclóir is aimed at helping young children improve their vocabulary and learn a second language at the same time.

The app uses a combination of colourful photographs and simple word labels that pop up on screen as a 3D scene. Children can tap on pictures to hear a word spoken in English and then tap on it a second time to hear the same word “as Gaeilge”, reinforcing word meanings in both languages for the child. Touted as being the first of its kind in Irish publishing, the app is designed to teach children in a fun and encouraging way and draws on their fascination with all things technological. The new app forms part of Dublin-based StoryToys' Touch, Look, Listen series, which comprises of pre-school learning apps for tablets and mobile phones aimed at helping to teach children their first words in French, German, Chinese, Spanish - and, now, Irish.

Luxury toaster with clear appeal

Bugatti, the French manufacturer known for its luxury cars with massive price tags, has turned its attention to producing household appliances and is offering an innovative, high-end toaster for those who take their morning toast very seriously indeed. Debuted at the EuroCucina 2014 kitchen tradeshow in Milan, Bugatti touts its new offering as “no mere toaster” - instead, it is “a revolutionary cooking appliance.” The Noun toaster is a stylish, futuristic-looking device that uses two ceramic glass panels embedded with semiconductors to generate temperatures as high as 300°C within 80 seconds. And, indeed, this device can do much more than toast bread as

the design enables the cooking of just about anything - from shrimp to steak - once the food is popped into a heat-resistant cooking bag.

Items are placed on the cooking platform and lowered down between the two heat-emitting panels, which move in to actually touch the sides of the food. This means that the heat is transferred directly to the food instead of travelling through the air, as is the case with a regular toaster, with the result being, according to Bugatti, that cooking can be more precisely controlled and is more consistent. As well as using the physical controls on the toaster, you can also use a smartphone app to set the correct

time and temperature on the Noun via a Bluetooth connection or to choose from various presets and automatic functions. When cooked, the food is automatically raised out of the toaster. All this and you also have the fun of being able to watch your bread as it browns through the see-through panels.

Unsurprisingly, this device does not come cheap, with estimates that it will cost in the region of a whopping \$1,000 (\$730 approx.) when it is released. For those who have that kind of cash to spend on a toaster, the manufacturer's website says that the Noun will be available in Europe from October 2014.

Retirement Perks



Consumer Choice investigates the financial perks available to those of us who have reached a certain age.



REPORT by Roisin Moloney

At a glance

- Government schemes
- Taxation
- Discounts

Retirement offers the opportunity for you to take that holiday, do that course, finally take up those hobbies you've always wanted or spend more time with your family. However, a change in income may require a balancing act to make the most of your finances and your free time.

Retirement does, however, offer specific financial benefits and discounts in many sectors, including retail, entertainment, travel and government schemes. One of the best ways of stretching your income is to become a bargain hunter - taking advantage of the deals and discounts aimed at retirees can save you a fortune.

Health

Medical cards entitle you to a range of free medical care. Eligibility is means tested. People aged 70 and over whose income is under the €500 (single)/€900 (couple) income limit are entitled to a Medical Card or if income is within the €500.01-€700.00 (single)/€900.01-€1400.00 (couple) income limit, they are entitled to a GP Visit Card, which would enable them to receive free care from their GP. Different income

limits exist for those aged under 66 and those aged between 66 and 69 and vary depending on the number of dependants that you have. Details of these income thresholds are available on www.hse.ie.

Even if you are not eligible for a medical card, you may be eligible to benefit from the Drugs Payment Scheme. The Drugs Payment Scheme requires you to register through your GP, your local pharmacy or through the HSE. Once registered, no individual or family is expected to pay more than €144 for prescription drugs per month. The particular drugs must be listed on the essential medicines list. For further information on this topic you can contact the Department of Social Protection.

Travel

Free travel on public transport is available for almost everyone aged 66 and over. If you are married or co-habiting with someone, they may also be entitled to travel for free with you.

Websites such as www.goldenireland.ie offers discounts on hotels and travel for over 55s. Here you will

find a broad range of discounts - from hotel "Golden Years" breaks to discounts for seniors from visitor attractions, guesthouses and other leading Irish tourism providers. Other travel discounts for seniors are advertised in national newspapers daily and although many offers are for midweek stays, many are also offered at weekends, so do inquire with the provider.

Unfortunately, the fee for over 65s to get their passport renewed was reintroduced in Budget 2011 having previously been free. The current fee for your passport now stands at €95 for standard ten-year renewal.

The Household Benefits Package

The Department of Social Protection administers a range of allowances that many people over 66 years are entitled to, known collectively as the Household Benefits Package or the free schemes. If you satisfy a number of conditions, you may qualify for the Household Benefits Package. This is a package of allowances that help you with the costs of running

your household. You must be living in the State and only one person in a household can qualify for the package at any time. Since 1st January 2014, the Telephone Allowance was discontinued for existing and new recipients. The value of the allowance was €9.50 per month per household. There are two allowances in the Household Benefits Package. The first allowance is one of the following, electricity allowance or natural gas allowance, and the second allowance comes in the form of a free television licence. The Free TV Licence and Electricity Allowance or Gas Allowance paid under the Household Benefits Package continues to be paid with no changes to rates.

Taxation

There are some taxation benefits to being over 65 years. While you will be liable to pay income tax in the normal way, there are income tax exemption limits (income limits below which no tax is payable) and some extra tax credits for seniors.

Annual exemption limits for people over 65

Status	
Single or widowed or surviving	€18,000
Married or in a civil partnership	€36,000
First two children	€575 each
Subsequent children	€830 each

If you expect that your income for the year will be less than these limits, you should contact Revenue and they will issue a revised determination of tax credits to you. If your income is not much above these amounts, you may get what is called "marginal relief". That means that you do not go back into the normal tax system - instead you pay tax at a rate of 40% on the amount by which your income exceeds your relevant exemption. The point at which marginal relief ceases to be of benefit varies with your family circumstances and the tax credits to which you are entitled. To find more information on this topic, visit www.revenue.ie.

Tax credits are only relevant if you have a taxable income. Tax credits reduce the amount of income tax that you have to pay. Everyone is entitled to a personal tax credit at either the married/ in a civil partnership, single or widowed/ surviving civil partner rate. People who pay tax under the PAYE system also get a PAYE tax credit. This PAYE tax credit is also available to pensioners who receive their social security pension from another EU member state; they do not pay tax at source but pay tax annually. People aged 65 and over also get an Age Tax Credit. The Age Tax

Credit is additional to the personal tax credit and may be claimed once you or your spouse or civil partner reaches the age of 65. If you or your spouse/civil partner are 65 or over, contact Revenue to claim this additional tax credit.

Age Tax Credit	
Single or widowed or surviving	€245
Married or in a civil partnership	€490

Dependent Relative Tax Credit is granted to you if you pay tax and maintain, at your own expense, any person who comes within any of the following categories:

- A relative, including a relative of your spouse or civil partner, who is unable to maintain himself or herself as a result of old age or ill-health
- A widowed parent/surviving civil partner parent of either yourself or your spouse or civil partner, irrespective of the state of his/her health
- A son or daughter of either yourself or your spouse or civil partner who lives with you and on whose services you must depend as a result of old age or ill health

The relative's own income must be below a certain amount to claim this tax credit.

If you employ a person to take care of an incapacitated member of your family, you may get an additional allowance. The maximum allowance is €50,000. Relief for employing a carer is allowable at your highest rate of tax. For more information, contact Revenue.

If you are a higher rate taxpayer and you want to help support a person on a low income, it may be worthwhile to covenant the money. The person to whom you covenant must be 65 or over or be permanently incapacitated. If the conditions are met, you can claim tax relief on an amount up to 5% of your taxable income; however, there is no limit if the person is permanently incapacitated. Covenants are most effective if the recipient does not have a taxable income.

Deposit Interest Retention Tax (DIRT) is deducted from the interest payable on savings in banks, building societies, etc. This happens whether or not you would normally be liable for tax. If you are aged 65 or over or your spouse or civil partner is aged 65 or over or if you are permanently incapacitated, you may not be liable for DIRT if you are exempt from income tax. You can notify your financial

institution so that they can pay your interest without deducting DIRT.

You can apply to your Inspector of Taxes for the credits described or for the application of the exemption limits to you. Forms for covenants are available from the Revenue Commissioners and in banks and other financial institutions.

Retail and Entertainment

Many retailers throughout the country offer discounts to senior citizens when they purchase on an allocated day of the week. For DIY enthusiasts, B&Q offers a 10% discount to customers over 60 every Wednesday of each week. This discount applies to all stores throughout the country but does not apply to all goods - for example, electrical items and sale items are excluded. Woodies DIY offers a 10% discount on Thursdays for customers over 60 and again the discount applies only to selected items and does not apply to purchases made online. Dairy Gold Co-operative, which has stores throughout Munster, also offers a 10% discount to those over 60 on Fridays. Boots offers discounts and deals for the over 60s and, for those who hold an advantage card, they can earn 10 points for every 1 euro spent on Boots branded products.

Odeon and Omniplex cinemas throughout the country offer discounts at both peak and off-peak times for seniors. The GAA, IRFU and other sporting organisations, both local and national, as well as gyms offer a range of discounts for seniors. Museums and galleries also offer a reduced entrance fee for seniors and free entry in many cases on particular days and times that may suit retirees.

For those over 50 who are retired or semi retired, the organisation Active Retirement Ireland may be worth joining. With a network of over 550 local and community-based voluntary organisations throughout the country, there is bound to be one near you. Active Retirement organises opportunities for a wide range of activities including holidays, outings, creative and learning programmes, sports and more. Active Retirement also facilitates businesses to offer discounts to its members which are advertised on www.activeirl.ie.

Always Ask

While there is without doubt a wide range of discounts available to seniors across many sectors, these discounts are not very often advertised well - therefore, it is essential that we ask. Most discounts are easy to access once you are aware that they exist and they can add up to considerable savings.



School's Out for Summer

Summer camps can be a productive and fun way to help fill the long school holidays. Consumer Choice looks at the options, the costs, and what you need to consider.



REPORT by Clodagh O'Donoghue

At a glance

- Choosing a summer camp
- Summer camp survey

For school-age children, waking up on the first morning of the summer holidays and knowing there are two whole months of freedom stretching ahead – three, if you are a non-exam year secondary school student – is a truly great feeling. Their parents, however, may not experience the same degree of unmixed enthusiasm. It can be challenging, not to mention expensive, to fill all those hours that a child is used to spending in the school environment. And for households with working parents and no-one at home to do the minding, it can be more than a challenge – it can be a considerable headache. Options for working parents include taking unpaid leave or reducing their hours to spend more time at home, which have significant implications for the household income. And although they may not have the problem of juggling work and home responsibilities, stay-at-home parents can struggle to provide meaningful, stimulating activities for their offspring or even just to keep their little ones from getting bored and obstreperous. One answer to this annual problem for parents is the

plethora of children's summer camps that are on offer.

Providing a solution to the long-school-holiday dilemma, summer camps can provide an enjoyable way of filling summer days during which children can try out new activities, discover new talents, explore their interests and hone their skills. At their best, summer camps can be a highlight of a child's year, providing the opportunity to immerse themselves in activities they love with other similar-minded young people. Often, these camps are run by enthusiastic, talented individuals who enjoy sharing their insights and passing on their skills to their young charges. But, of course, these camps are generally run as a business and there is a cost involved, so as with all purchases, it is important that parents do their research to make sure that the course will be well structured and well run and, most importantly, that their child will be properly looked after.

Child protection and garda vetting

As well as providing an enjoyable

and hopefully beneficial experience for their child, parents need to know that he or she will be in safe hands. The National Youth Council has stated that it is best practice for all staff and volunteers working with children to be garda vetted and that this should form part of a safe recruiting procedure that also involves face-to-face interviews and reference checks and that the organisation should have in place a robust child protection policy and supervision process. Many organisations that deal with children, including those that run summer camps, have been voluntarily pursuing a policy of garda vetting for staff for some years now, even though this was not a legal requirement.

The National Vetting Bureau (Children and Vulnerable Persons) Act was enacted in December 2012 with the aim of providing a legislative basis for the vetting of anyone seeking positions of employment relating to children or vulnerable persons. Under the Act, the vetting for all those applying for such positions becomes mandatory. Currently, some elements of the Act are under review following a

judgement by the U.K. Court of Appeal that considered the circumstances in which it is appropriate to disclose convictions for old, minor offences with regard to certain sections of the European Convention of Human Rights.

According to a spokesperson from the Department of Justice and Equality, in light of this judgement, proposals will be brought before the Oireachtas to amend the National Vetting Bureau Act to provide that certain old, minor convictions will not be disclosed under the provisions of the legislation and the plan is for the 2012 Act to be fully commenced before December 2014. Once the Act is fully commenced, organisations will be committing an offence if they do not vet a person who will be working with children. Currently, the Children First National Guidelines oblige organisations to conduct garda vetting for employees who will be working with children and it is a condition of state funding contracts for many organisations to have their staff vetted. Most organisations running summer camps are keen to point out that their staff and volunteers are garda vetted but the CAI advises parents to check before signing their child up.

Summer camp options

Whether you have a football fanatic, a mini masterchef, an adrenalin junkie or a computer addict, there is likely to be a course out there that will engage, stimulate and inspire your child or teen – or at very least, keep them productively occupied for several hours. Our survey shows the range of summer camps and activities available and there are many, many more around the country, so you should be able to find something to suit most interests. In our table, we have concentrated mainly on summer camps with multiple venues and/or dates on offer, but there are numerous other camps including those that run locally for just one or two weeks over the summer and that could be ideal for your child. Some camps can be pricey, particularly if they involve specialised equipment or instruction, but there is good value for money to be obtained also.

For example, a course that charges €80 for a five-day week, running from 10 to 2 each day, costs just €4 an hour for structured activity and qualified supervision – which



compares favourably with average childminding costs that tend to be around €5 an hour or more. Camps that have a corporate sponsor are able to keep their prices low for participants, with examples including eFlow FAI soccer summer schools and Kelloggs GAA Cúl Camps. Both of these run nationwide throughout the months of July and August, with the weeklong FAI soccer camp costing €65, including a football kit and backpack, and goalkeeper camps (three evenings or two days) costing €50. Even more reasonably priced are the GAA Cúl Camps where 6-to-13-year-olds can hone their skills in football, hurling and camogie for €55 a week, including a GAA kit and backpack. Children enrolling for a second week can pay just €35 and will not receive the kit.

For less sporty types, their parents might like to check out what is on offer in their local arts centre. Often, there is a variety of cultural camps that artistically inclined young folk can join for reasonable rates. For example, at Draíocht Arts Centre in Blanchardstown, Dublin, 13-16 year olds can attend a film-making course for four days in June at a cost of just €45 as part of an initiative of the Fingal Arts Office and a weeklong Summer Song School takes place in July for 11-16 year-olds interested in writing, performing and recording songs for a cost of €55. Other local arts centres around the country are running visual arts programmes, theatre and dance workshops and even classes in circus skills – so parents with an aspiring artist or a budding thespian at home should contact the venue or centre nearest them to see what courses are available. For young would-be writers, the excellent Fighting Words organisation offers three- and four-day summer camps providing

inspiration and guidance in creative writing in all its forms, from creating comic books to composing songs. These camps are run by experienced professionals in their field, helped by a dedicated team

of volunteers and are, almost uniquely, completely free of charge with places allocated on a lottery basis.

With technology all around us, there has been an upsurge in technologically focused camps for children and teenagers, with schedules typically combining training in computing basics or more advanced digital or multimedia skills with some form of physical activity, so children are not left sitting hunched in front of computer or tablet screens all day. While digital media courses, particularly for teenagers, may tend to be on the pricier end, some courses, especially those aimed at younger children, are not necessarily wildly expensive options. For example, the nationwide Let's Go! iPad Camps that run from 9.30-3.30 each day for a week cost €100, including the provision of iPad tablets that children will work on in pairs.

For some parents, summer camps for their children are not discretionary spending but rather a necessary expense as they try to plan ways to keep their children safely supervised while they are at work. Recognising the difficulty facing working parents, some courses also offer an early drop-off or late pick-up option for a small extra charge – typically around €5 an hour. In these camps, children can arrive early or stay on later, during which time they are supervised and may engage in low-key activities like doing arts and crafts or watching a DVD, enabling their parents to get in a full day at work.

The teen challenge



Teenagers, particularly those in the 13-15 age group, can present specific challenges when it comes to keeping them occupied over the long summer months. Too young to work, too old to be babysat, young people in this age group not only have longer summer holidays than primary school children, but it can be harder to persuade them to attend summer camps. Working parents can end up allowing their young teenagers to stay home alone, trying to supervise them remotely from the office, keeping in touch by text and mobile

phone and hoping that their children are where they say they are.

Many summer camps aimed at the teenage market seek to entice participants away from the PlayStation and Xbox with such activities as film-making, digital media, web design, animation, windsurfing, kayaking, dinghy sailing, stand-up paddleboarding, as well as advanced sports tuition and adventure activities. However, many of these courses are fairly costly, so for many households it may not be financially feasible to keep your teens entertained in this way for much of the summer.

For some teenagers, the summer can represent a chance to get ahead of the posse, by taking extra tuition in languages ahead of state examinations, for instance, and others use their summer to prepare for the future, with courses designed to help build portfolios for applications to art colleges or to explore potential careers in such areas as movie production, fashion design or music technology, to name but a few.

However, not every teenager is motivated to spend their holidays focussing on the future and may prefer something more laidback to while away the hours. Some activities geared at this age group are scheduled in the afternoon only, shrewdly taking note of the fact that many young people don't like getting up too early during their school holidays. For parents, this might present a good compromise as it means their teen is engaged for part of the day at least and has an excuse to get out of bed.

One answer to keeping teens safely occupied while parents work are residential summer camps, which often have some education focus, typically learning or improving your language skills in Irish, French and so on, coupled with sports and adventure activities and an evening entertainment programme. Residential camps certainly provide the ultimate supervision solution for teens, but having your teen taken care of 24/7 is an expensive business, with such courses typically starting at around €300 for a week - so for many families this route is simply not an option.

Experts advise parents that have to leave their teenage children at home to keep in regular contact during the day and to stagger work leave so that young people are not left completely to their own devices for weeks on end. Experts also suggest setting tasks and agreeing chores for teens to do while their parents work, as this encourages responsibility and independence, helps with the smooth running of a busy household and provides some structure to a teenager's day. In return, the teenager might receive a small amount of extra pocket money, which is always welcome and which parents may find they need to hand out anyway to cover their child's increased socialising expenses over the summer.



Choosing a summer camp

Many summer camps fill up fast – so with the school holidays just around the corner, parents need to get researching. Although it should not be the main criteria, the hours and location of the camp will certainly be a factor for most parents and, of course, cost is a key consideration, particularly if they have more than one child to occupy during the summer months. However, parents should try not to succumb to the temptation to sign their child up for a summer camp just because it offers long hours or is in a convenient location – after all, the summer holidays represent a great opportunity for children to be free of the often hectic schedule of school and after-school activities, so it is important that they get to enjoy the break from routine. Parents should ensure that their children are willing participants in the chosen summer camp, enabling them to explore other aspects of their personality or focus on their favourite pastimes. It is equally important that parents can send their child off with an easy mind and safe in the knowledge that their youngster is in good hands. Below we suggest some aspects to consider when booking a summer camp:



Useful websites

National Youth Council of Ireland

www.youth.ie

www.childprotection.ie

Department of Children and Youth Affairs

www.dcy.gov.ie



The Consumers' Association of Ireland's Summer Camp Checklist

- The level of supervision provided at a summer camp is a key consideration. The optimum child-to-staff ratio can vary depending on the activity involved and the age of the children participating. For peace of mind, it is good to check before you book on the camp's policy on the number of children to staff and if the children will be fully supervised during all breaks.
- With certain types of activities, the qualifications of the instructors or leaders who will be in charge of your child can be very important, so you may want to ensure that the staff are appropriately trained and qualified before signing your child up for the camp. You should also check the camp's policy with regard to garda vetting of staff and if any of the staff or volunteers are trained in first aid.
- Don't forget to ask about sibling discounts – many summer camps offer slightly lower rates for second and subsequent children, with discounts of €5 - €10 often applying and some more generous offers available. You generally need to book all children at one time to avail of such offers. There may also be reductions for booking more than one week on a course and some camps offer daily rates if you don't want to commit to the whole week.
- If you can plan ahead, early booking discounts often apply. Modest deposits usually secure your child's place but if you have to pay in advance, it is wise to check out the cancellation policy and whether your fee can be refunded – especially if you think your summer plans might change and you will not be able to avail of the place after all.
- Word-of-mouth for local summer camps and online reviews for larger operations can be a great way of gauging if the camp is as good as it sounds in the brochure or flyer or on the website.
- It is useful to find out how the camp will be structured, what age groups will be put together and what a typical day will involve.
- Ireland has had some extremely wet summers in recent years, so if your chosen summer camp focuses on outdoor activities, you should check that there is a firm plan in place for rainy days or if a camp is likely to be cancelled due to inclement weather.
- Make sure to obtain buy-in from your child, as it is stressful to have handed over the fee only to have your child refuse to go on the first morning or not to return on the second day.

D.I.Y. Summer Camps



One solution that some groups of parents in the U.S. have come up with to save on summer course fees is to start their own summer camp. Typically, this involves a number of likeminded friends who are parents getting together and each taking a turn to host a small group of children for, say, one day a week, undertaking to entertain their young charges for the morning and afternoon, possibly by organising themed activities or sharing with them a specific skill or interest.

So, for example, if there are five parents in the group, each might take one day of the week to arrange activities – whether arts and crafts on a theme, insect hunting in the garden, a bake-off, making a film, organising a sports tournament, whatever kind of activity the adult feels comfortable leading. In return, each of the other parents in the group takes the same gang of children for another day in the week and similarly engages them in structured and semi-structured activities. This means that each parent gets their child minded for free for four days in exchange for putting in one day's hard work.

However, parents who have experience of DIY summer camps offer such advice as choosing your campers and parent colleagues carefully. They advise keeping numbers down to a maximum of eight or ten children and making sure that the participants are all in a similar age group, with reasonably similar interests, who get on well together and are generally willing to follow rules. They also recommend making sure that the other parents in the group are sufficiently responsible so you will be comfortable entrusting your child into their care and that they are sufficiently reliable so that they won't avail of free child minding for four days and renege on their duties and ring in sick when it comes to their turn on the fifth day. Other recommendations including setting ground rules about discipline and having a schedule but also including some free play time. There are plenty of ideas online for how to entertain children, the kinds of themes that work well for different age groups, and how to structure a day's entertainment.

Anyone considering trying out this option with other parents they know should first make contact with the Department of Children and Youth Affairs to confirm there are no limitations, requirements or restrictions that would be of issue here.

Summer Camps

Camp organiser	Type of camp/ name of camp	Location	Duration	Age group	Price
Residential					
Connemara Maths Academy	Mathematical concepts, multimedia, adventure activities	Kylemore Abbey, Galway	7 days	13-17 years	€690
Coláiste Connacht	Irish language college	Galway	2/3 weeks	10-18 years	€600/€900
Coláistí Chorca Dhuibhne	Irish language college	Kerry	2/3 weeks	10-18 years	€700/€895
Coláiste na Rinne	Irish language college	Waterford	2/3 weeks	10-15 years	€700/€970
Delphi Mountain Resort	Delphi Explorer Camp - adventure activities	Galway	7 days	7-17 years	€449
Euro Languages College	French, German, Spanish Language learning	Galway, Clare, Limerick, Kildare and Tipperary	17-18 days	Secondary school students	€1085-€1150
Macron Kits Basketball Ireland National Camps	Basketball training	Gormanston, Co. Meath	5 days	12-18 years	€375/€250 non-residential
Stagewise	Youth Drama, Theatre and Acting Summer Course	Palmerstown, Dublin	5 days	13-18 years	€375
Whizzkids	Computers, technology and sports	Limerick	6 days	13-15 years	€425

Our table provides details of a selection of camps on offer for summer 2014, but there are hundreds more to choose from. Websites such as www.schooldays.ie, www.fundays.ie and www.familyfun.ie provide details of a range of camps and you can also check out local libraries, sports clubs and arts centres to find out what is on offer in your area.

Camp organiser	Type of camp/ name of camp	Location	Duration	Times/Length of day	Age group	Price
Sports and Activities						
Canoe Ireland	Adventure Kayak Summer Camp	Dublin	5 days	10am-1pm or 2pm-5pm	8-12 years	€90
Canoe Ireland	Adventure Kayak Summer Camp	Dublin	5 days	10am-3pm	13-16 years	€130
Dublin Parks Tennis*	Tennis coaching	Various locations in Dublin	10/20 days	one hour daily	5-17 years	€30/€40
Cork Parks Tennis	Tennis coaching	Various locations in Cork	5 days	2 hour/3 hour daily	6-11 years	€30, 2 hours/ €50, 3 hours
Football Association of Ireland	eFlow FAI Summer Soccer Schools - Mainstream Camps	330 locations nationwide	5 days	10.30am-3pm	6-14 years	€65
Football Association of Ireland	eFlow FAI Summer Soccer Schools - Goalkeeper Camps	45 locations nationwide	2 days/3 evenings	10.30am-3pm/18.30-21.30	6-14 years	€50
Galway Parks Tennis	Tennis coaching	Various locations in Galway	20 days	one hour daily	6-14 years	€30
GAA	Kellogg's GAA Cúl Camps	Various locations nationwide	5 days	10am-2.30pm	6-13 years	€55
Irish National Sailing School	Summer Sailing Course	Dun Laoghaire, Co. Dublin	5 days/4 days	10am-5pm	7-18 years	€188/€169
Let's Go!	Multi Activity Summer Camps	Various locations nationwide	5 days	9.30-3.30	5-13 years	€90-€95
Samba Soccer	Samba Soccer Summer Camps	Dublin, Meath, Kildare, Wicklow	5 days	10am-2pm	5-16 years	€85
Surfdock	Watersports Camp	Dublin	5 days	10am-4.30pm	8-16 years	€195
UCD Sport	Multi Sports Camps	Dublin	5 days	10am-2.30pm	4-12 years	€120
xtreme.ie	Summer Adventure Camps	Courtough, Dublin and Carton House, Kildare	5 days	9.30am-1.30pm	7-16 years	€95
Arts and performance						
Artzone	Summer Art camps	Dublin, Kildare and Meath	5/4 days	10am-2pm	5-12 years	€109/€99
Artzone	Fashion Academy	Dublin venues	5 days	10am-2pm	10+ years	€140
Artzone	Stop Motion Animation	Dublin venues	5 days	10am-2pm	9+ years	€140
Crawford Gallery	Stop motion animation	Cork	5 days	10am-3pm	8-12 years	€130
Dance Theatre of Ireland	Dance	Dun Laoighre, Dublin	5 days	10am-4pm	7-17 years	€150
Draiocht Arts Centre	Summer Song School	Blanchardstown, Dublin	5 days	10am-4pm	11-16 years	€55
Draiocht Arts Centre	Fingal Film School	Blanchardstown, Dublin	4 days	10am-4pm	13-16 years	€45
Gaiety School of Acting	Summer Drama Course	Dublin	5 days	10am-4pm	7-18 years	€200
Gaiety School of Acting	Musical Theatre Camp	Dublin	5 days	10am-4pm	7-16 years	€200
The Hunt Museum	Arts and crafts, games, stories	Limerick	5 days	10am-4pm	5+ years	€85
Independent Theatre Workshop	Camp Broadway - musical theatre	Dublin	5 days	10am-4pm	7-16 years	€160
National Concert Hall	Junior Songschool	Dublin	5 days	10am-2pm	8-12 years	€112.50
National Concert Hall	Songschool	Dublin	5 days	10am-4pm	Secondary school students	€150
Pine Forest Art Centre	Junior Course, art and craft activities	Glencullen, Co. Dublin	10 days	10am-4pm	5-12 years	€260
Pine Forest Art Centre	Senior Course, art and craft activities	Glencullen, Co. Dublin	10 days	10am-4pm	13-16 years	€290
Starcamp	Music, dance, drama, games	Various locations nationwide	5 days	9.30am-2.30pm/10am-3pm	4-12 years	€90
Summer Stage	Performing Arts Camp	Dublin, Kildare, Meath	5 days	10am-3pm	4-13 years	€80
Special Interest						
Anyone 4 Science	Science and engineering - primary school children	Various locations nationwide	5 days	10am-2pm	4-12 years	€140
Anyone 4 Science	Science and engineering - teenagers	Dublin, Cork, Carlow	5 days	10-3pm	13-15 years	€180
Connemara Maths Academy	Mathematical concepts, multimedia, adventure activities and team sports.	Kylemore Abbey, Galway	7 days	9.30-9.30	13-17 years	€450
Dublin Zoo	Animal and nature studies, conservation and arts and crafts	Dublin	5 days	10am-2.30pm	6 - 12 years	€120/€130**
Junior Chef	Cookery	Blackrock, Co. Dublin	5 days	9.30am-2pm	5-13 years	€175
Junior Chef	Cookery	Blackrock, Co. Dublin	5 days	3pm-6pm	13-16 years	€150
Learnit	Lego education Junior Engineers	Various locations nationwide	5 days	10am-2pm	6-7 years	€80-€100 depending on venue
Learnit	Lego education Machines & Mechanisms	Various locations nationwide	5 days	10am-2pm	8-12 years	€115
Learnit	Lego education Mindstorms	Various locations nationwide	5 days	10am-2pm	11+ years	€140
Let's Go	iPad Camps - technology, multimedia, physical activities	Various locations nationwide	5 days	9.30-3.30	8-13 years	€100
Whizzkids	Computers, technology and sports	Various locations nationwide	5 days	9.30am-1pm	8-12 years	€85
Whizzkids	Computers, technology and sports	Various locations nationwide	5 days	9.30am-3.30pm	8-15 years	€149

*Parks Tennis run in counties nationwide with varying coaching times, dates and prices.

**€120 annual pass holders/ €130 non-annual pass holders.

5 days generally refers to Monday-Friday



Write to us!

Write: The CAI, 26, Upper Pembroke Street, Dublin 2

Or E-Mail: cai@thecai.ie

Q> Dear Consumers' Association of Ireland,

I recently purchased fish at a well known supermarket outlet. I was charged a price of €2.00 per fish and enquired as to the price per kilo. The staff member advised me that they did not know what was the per kilo price and that the price per fish as displayed was the reliable information. Can you advise if this is indeed the case? I was under the impression that price display was regulated and that, in this case, I should have been able to see the unit price displayed.

Many thanks and keep up the good work for the Irish consumer.
Geraldine F, Athlone

A> Dear Geraldine,

Prices and the way they should be displayed are a feature of the EC (Requirements to Indicate Product Prices) Regulations 2002. Their purpose is, as you correctly point out, to enable a consumer to see the price of the product before buying and to make price comparisons. The Regulation states that the price of products on sale in shops and supermarkets may be attached to the items themselves. Alternatively, they may be displayed on a label on the edge of the shelf. Unit prices for products sold by weight, volume or measure must also be clearly displayed.

Unit pricing is a useful tool for comparing prices. It is most useful when comparing food prices when, as with fish, they come in different sizes. The unit price tells you, for example, the price per kilogram and helps you compare costs. The law (SI 639 of 2002) sets down that unit prices must be displayed on or close to the item. We recommend that you bring this to the attention of the National Consumer Agency for investigation of what is a breach of the Regulation.

Yours sincerely
May - The CAI

Q> Dear Consumers' Association of Ireland,

I recently took Mr. Jewell's and the CAI's advice and made enquiries regarding lodging a complaint through the Small Claims Court procedure. I was somewhat surprised at the increase in the cost and wondered if I had been misinformed and the fee had been misquoted

I was also quite taken aback to learn that the fee would not be returned to me if my claim was judged to be successful. Surely this challenges the very basis of the judicial structure where the costs of the successful claimant are to be paid by the opposing side?

Yours sincerely
D M,
Bray, Co. Wicklow

A> Dear Mr. M,

We appreciate you taking our advice and hope that you will be successful in your Small Court claim.

There was little or no coverage of the fact that the fee for making a Small Claims application increased on the 10th of April 2012 from €18 by a not insignificant 40% to what is now €25. This has come as a surprise to many as the focus of attention was on other, more recessionary and penalising, increases and their effects upon a struggling nation. However, that said, the procedure is a costly one and the basic fee was proving inadequate in comparison to those significant court and related costs. In this regard, as this has been a somewhat unique system for affordable access to justice, the fee paid was never returnable.

Of course, this should not deter you from requesting that, in the event of your success, the €25 be added to any sum awarded to you and payable by the business against which your claim is being made.

Sincere regards
Dermott Jewell – The CAI

Samsung Galaxy S5

Another outstanding smartphone from Samsung, the Galaxy S5 delivered an impressively high-scoring performance in our independent tests.

 **REPORT by Clodagh O'Donoghue**



Handset Capabilities

★★★★
Ergonomics
★★★★★
Calling and SMS
★★★★★
Camera
★★★★
Video
★★★★★
Music
★★★★★
Internet and email
★★★★★
Navigation
★★★★★
Synchronisation
★★★★★

Score: 81%

Star ratings are out of five

Samsung continues to refine its flagship smartphone with the Galaxy S5, which sports a stunning screen, superfast performance, and some innovative and, more importantly, useful new features. This sturdy, hard-wearing model is dust and water resistant and will keep running for an impressively long time on its enormous battery, with a power saving mode to eke out the last of the charge when power runs low. It scored highly across all tests in our independent labs, though its cousin, the Samsung Galaxy Note 3, remains at the top of our smartphone leaderboard.

Beautiful on the inside

Not the most stylish model around, the Samsung Galaxy S5 emphasizes function over form. It is generally accepted that design has not been the strong point of Samsung products, with their plastic casing lacking the premium finish of the recent sleek, metal-backed offerings from Apple, HTC and Sony. The new phone has a more solid feel than its predecessor, the Galaxy S4, with a wider back and a dimpled faux-leather covering that makes it easier to grip but that has somewhat unkindly been likened to a sticking plaster. However, inside the plastic casing, there is much to admire, with very high specifications all round.

The Samsung Galaxy S5 has a 2.5GHz Qualcomm Snapdragon 801 processor, the fastest processor to appear on an Android phone yet, making for super-speedy and very smooth performance when surfing the Web, accessing multiple apps and switching between programmes. It has a whopping 2800mAh removable battery that delivers a plentiful supply of power, with a fully charged phone enabling up to 21 hours of call time - more than double that of the Apple iPhone 5s, for example. And when power is running

low, users can activate the Ultra Power Saving mode that will extend battery life by switching the screen to black and white and closing down all unnecessary features, providing up to a day's worth of extra standby power.

Internal storage capacity is a relatively modest 16GB but, of this, a very healthy 11.7GB is available for users. In addition, memory capacity can be significantly expanded through the micro SD memory card slot by up to 128GB. Samsung's newest smartphone runs Android 4.4.2, the latest version of the operating system, providing access to great Google apps like Google Maps as well as the extensive offerings of the Google Play Store.

Screen and camera

With a 5.1-inch screen, this is a large phone, which won't suit everybody, but it does leave plenty of room to show off its stunning 1080 x 1920 Super AMOLED display. As well as being slightly bigger than the screen on the Galaxy S4, it is also brighter and more vibrant, with an Adapt Mode that constantly alters the display colour to deliver maximum readability, helping to deal effectively with challenging outdoor viewing conditions. The Galaxy S5 has a great 16-MP camera with a powerful sensor and swift autofocus as well as an effective HDR mode to make photos brighter and more vivid in strong sunlight. The camera also offers selective focus - or background defocus - where the subject remains in focus and the background or foreground is blurred for a professional effect. Many high-end smartphone manufacturers have started introducing this capability but other phones, such as the HTC One, deliver better in this area than the Galaxy S5, which can be a bit hit and miss. Video capabilities are impressive on the new Samsung phone,

which can even capture footage in ultra-HD - or 4K resolution - though this option will take up a huge amount of storage space.

What else?

The Galaxy S5 offers plenty of advanced features with one much discussed offering being the heart rate monitor positioned on the rear of the device underneath the camera. By simply placing your finger on the sensor, you can measure your heart rate whenever you fancy it - though it is questionable how useful this feature really is beyond the initial novelty value. Another much talked-about element is the fingerprint scanner for unlocking the phone and authorising PayPal transactions. Although not matching the accuracy of Apple's TouchID on its iPhone 5s, Samsung's fingerprint scanner works pretty well as a security feature. This phone can access faster 4G for those to whom it is available and the Download Booster option can use both 4G and wi-fi simultaneously for super-speedy downloading of files larger than 30MB. The Galaxy S5 also offers an improved S Health app with fitness-tracking features that include a pedometer and a calorie counter.

As we saw in our full smartphone product test in our December 2013/January 2014 issue, there is a large number of good-to-excellent high-end smartphones already on the market competing for consumers' attention. The Samsung Galaxy S5 certainly holds its own and although it did not quite outperform the manufacturer's Galaxy Note 3, many will prefer the lighter, less unwieldy S5 with its range of functional features and improved camera capabilities. As well as the more standard black and white versions, this Samsung phone is available in blue and gold colours and is priced at around €620.



Looking for the perfect pushchair? Consumer Choice brings you the best buggies around.



REPORT by Clodagh O'Donoghue

At a glance

- **Choosing a pushchair**
- **Features to look for**
- **Seven Choice Buys**

A pushchair is an important decision to get right. You will be using it to transport the most precious cargo of all, so a pushchair should be as comfortable and as safe as possible for its tiny passenger. In addition, a pushchair gets a lot of use – it will be wheeled for miles on a variety of terrains, lugged up and down steps, manoeuvred around shops and supermarkets, hauled in and out of cars, folded and unfolded endlessly – and so, in an ideal world, it should be able to perform all

the actions required of it with minimum effort on the part of the potentially frazzled parent at the helm. In our independent laboratory tests, as well as expert assessments of the pushchairs, each model is road-tested by a minimum of six parents or child carers using a task-based obstacle course and a simulation of a bus and an escalator to see how the pushchairs fare in a range of situations. You can see the results for 22 pushchair models on our table below.

The models in our current batch of tests are all single pushchairs and, for those with more than one little person to transport around, we will bring you the results on double pushchairs when they come back from our labs.

Factors to consider

If you are buying a pushchair for the first time and have little or no experience of wheeling a buggy around, it is worth taking the time to “test drive” a number of models to see what might suit you best. You should ask any friends that are proficient pushchair users about the features they find most useful and see if they will allow you to try out their

strollers so you can get a feel for handling them. Factors that come into play when you are choosing a pushchair include the following:

• **The age of your baby** – Newborn babies need a lie-flat option to support and protect their backs, so for very young babies make sure that the pushchair can recline to more than 150°. Pushchairs that do not recline are not suitable for babies until they are around six months old – that is, until they are able to sit up.

• **The size and configuration of your family** – If you have two very young children, either twins or a baby and a toddler, you may need a double buggy. There are side-by-side and tandem options, both of which have their pros and cons. If you are buying the new pushchair for a first baby but are hoping to increase the size of your family in the near future, you may like to invest slightly more in a durable model that can be passed down to younger siblings. Some pushchairs start off being suitable for one child but attachments can be bought to convert

these models into a tandem buggy for two.



• **How long the pushchair needs to last** –

The question here is whether you are looking for a pushchair that will last from birth for several years until the child no longer needs it or if you are happy to buy a more lightweight stroller when the child is a few months old – in which case you should not spend so much on the initial purchase.

• **Where the pushchair will live** – Pushchairs are bulky items, so you will need to check not only that your chosen model will fit through your front door and down the hallway but that it will not take up too much space in your home if you are planning to leave it unfolded most of the time. If you intend to regularly store the pushchair in its folded position, make sure that it folds swiftly and easily. Also, pushchairs that stand upright on their own when folded or are easy to lock folded are less trouble to store.

• **How you will use the pushchair** – Whether you do a lot of walking, whether you live in the countryside or the city, whether you want to jog as you wheel your baby along, whether you drive a good deal, and whether you frequently use public transport are all key considerations in finding the perfect pushchair.

The lifestyle factor

• **For those who do lots of walking** – If walking is the main way you get around, you will need to find a pushchair that is easy to push on a range of surfaces, has comfortable handlebars and offers good handling and manoeuvrability around corners and up and down kerbs and steps. Effective protection from various weather conditions – rain, cold, sun and wind – is important for the comfort of your small passenger. An added bonus is a model that provides plenty of storage space for shopping and changing bags.

• **For frequent users of public transport** – For getting on and off buses and other types of public transport, you will need a compact buggy that can manoeuvre easily in tight spaces and that can be folded quickly and effortlessly, preferably with one hand. Many

of the new larger pushchairs are clearly not designed with public transport in mind. All our models have been tested for the ease with which they handle public transport. A simulation of a bus and an escalator are set up in our labs to assess how each pushchair on test would fare in these situations.

• **For those who drive everywhere** – If you find yourself in the car a lot, you will obviously need a buggy that can be folded easily and fit neatly into your car boot without too much hassle. Our testers assess the ease of storing each pushchair in a simulated hatchback car boot using the dimensions of a Volkswagen Golf as a template. Those who regularly have to switch their bundle of joy from car seat to pushchair and back again may find a travel system suits their needs best. A travel system is a pushchair that can also be fitted with a compatible car seat that either goes on top of the existing seat or can replace the entire seat frame using a quick release system. A carrycot may also be mounted on the pushchair frame to allow smaller babies to lie flat. Travel systems are versatile but they can be expensive and tend to be large, even when folded.

• **For those who love the great outdoors** – For parents who enjoy walking in the countryside or even on the beach, an all-terrain buggy might be the answer. Often, these buggies have three wheels instead of the more traditional four and have pneumatic tyres to help them tackle bumpy, uneven ground and to give a smoother, more comfortable ride. Although three-wheelers tend to be longer, wider and heavier, they are also more manoeuvrable. In contrast, four-wheelers are more compact, offer greater stability and are better suited to public transport. Three-wheeled buggies are also the choice for parents who like to combine jogging with taking their baby out and about. Many current models offer a front wheel that can be locked into the straight-ahead position – which is much safer when travelling at high speeds or over rough terrain – or set free to swivel, which makes steering when walking far easier.

Features to look for

Ease of use, size and style may all influence your buying decision, but the overriding factor is always, of course, your baby's safety and comfort. Your baby may not be able to offer an opinion on which model is the most comfortable, but there are a few features you can look for that might help you decide on the right pushchair.

• The level of padding on the seat will influence comfort and for seats that you feel

are not sufficiently well-padded, a removable liner can provide additional comfort and help support younger babies.

• An adjustable backrest that can be lowered to one or more semi-reclined positions is useful for maximising the comfort of a sleeping child. As noted above, only pushchairs that fully recline to an angle of more than 150° are suitable for babies up to three months of age. Make sure that the reclining mechanism can be operated easily and smoothly with your child in the seat, as performance here varies among pushchairs.

• A footrest decreases the likelihood of injury through the child's feet touching off the ground or becoming caught in a front wheel and adjustable leg support increases comfort for smaller children by supporting their lower legs which otherwise might be left hanging in mid-air because they cannot yet reach the footrest.

• A reversible seat unit means that parents can choose to have their baby sit either facing them so they can maintain eye contact as they walk along or facing forward (as they would in a basic stroller).

• Brakes are an important safety feature so they should be easy to apply in order to encourage parents to use them every time they leave their hands off the buggy. Linked, foot-operated brakes on both rear wheels – so that the left and right brakes can be applied at the same time, instead of individually – are very convenient. Foot-operated brakes mean you don't have to bend down but make sure that your feet fit underneath them easily and that the bar that connects the brakes does not interfere with walking.

• A five-point harness has two shoulder straps, waist straps and a crotch strap and will keep your baby or child secure in the pushchair. Our colleagues at Choice, Australia's independent consumer association, recommend looking for straps that undo in such a way as to leave no closed loops in the harness to minimise any potential strangulation risks.

• There should be two frame-locking mechanisms to release before the pushchair will fold down and these should be easy to use – for the parent, that is; not for the child. Both locking mechanisms should be engaged before the child is put into the chair and the child's limbs and fingers should be well clear of the pushchair before folding or unfolding it.



1. Mamas & Papas Urbo 2 €590 (travel system)

The **Choice Buy** Mamas & Papas Urbo 2 pushchair is the updated version of the manufacturer's Urbo, which was a Choice Buy the last time we looked at pushchairs in June 2012. Touted as being "designed for city steering," our testers found that this stylish model performed very well on pavements and bumpy surfaces and handled off-road ground fairly satisfactorily also, though anyone planning on lots of country walks might prefer to look for an all-terrain model. This pushchair scored highly for manoeuvrability, with testers finding it simple to steer and smooth to push, even one-handed. The small passenger will be comfortable inside with a well-padded and spacious seat unit. It is also easy to reverse the seat unit, so parents can choose whether to have their baby facing towards them and as this is a travel system, the seat unit can be swapped for a car seat or carrycot – all of which our testers found to be straightforward to do. The Urbo 2 folds easily and smoothly to a compact size and it is not too heavy, which is great when it comes to popping it into the car boot. Useful features include height adjustable handlebars, an integrated insect net and great hood coverage with a plastic window in the back for keeping an eye on your little one.

2. Mamas & Papas Sola 2 €445 (travel system)

The **Choice Buy** Mamas & Papas Sola 2 will deliver a comfortable ride for small passengers and is very user-friendly for parents. An updated version of the manufacturer's Sola, this excellent pushchair is very easy to manoeuvre, even with one hand, handling tight turns effortlessly and performing very well on a range of surface types, thanks to its rubber wheels. The well-padded seat unit is a decent size, so baby passengers should be comfortable as they grow, and our experts found there were few vibrations, increasing comfort levels and making for a smooth journey. Folding this pushchair is simple and a self-catching clip is useful for holding it together when being stored away, though parent testers did feel this model was bulky when folded due to the largish wheels. The handlebars are height adjustable, though some testers still found them too low even at their highest point, so this is something to check before you buy. Swapping the seat unit for a car seat or carrycot, both purchased separately, is very straightforward on this travel system, causing no problems for our testers. The storage area on this pushchair is spacious and accessible and testers also liked the easy-to-spot, red-coloured brake pedal located in the centre of the pushchair.



3. Mountain Buggy Cosmopolitan €700 (travel system)

Unlike many other offerings from this manufacturer, the **Choice Buy** Mountain Buggy Cosmopolitan is not an all-terrain pushchair. Instead, this travel system focuses on excelling in the urban environment, with very smooth handling on pavements and even surfaces. It fares less well on bumpy surfaces with the seat shaking a bit on uneven ground. Comfortable to push, this buggy can be manoeuvred and steered with ease using only one hand and it can also be folded with one hand, automatically locking itself shut once it is collapsed so that it can be stood upright when storing. However, it is fairly bulky when folded and, at 12.3kg, it is on the heavy side for carrying or hauling in and out of car boots. The passenger's comfort is taken care of with a seat that is well padded and a decent size, and it is reversible so you can choose in which direction you want your baby to face. Swapping it for a pram body for younger babies or for a car seat did not present a problem in our tests. In addition, it is particularly easy to recline the backrest to provide a better sleeping position for a baby who has dozed off and the attractive denim fabric can be easily cleaned of inevitable spills and dribbles.

4. Baby Jogger City Mini 4 €320 (travel system)

The **Choice Buy** Baby Jogger City Mini 4 is the least expensive of our Choice Buy travel systems, as well as being considerably lighter, and our testers loved this model's user-friendliness. This is a nippy pushchair that is no problem to manoeuvre, even with one hand, and it particularly impresses when navigating tight corners and negotiating kerbs. It is light and comfortable for parents to push and it delivers a smooth ride, even on bumpy ground. Folding is simple and can be done with one hand - useful if you need to hold your child with your other arm. When folded, this pushchair is very compact and, at 9.2kg, it is easy to haul in and out of car boots or can be carried about via the useful carry handle. The seat unit is forward-facing, so your baby won't be facing you as you walk along, but you can use the mesh panel in the hood to keep an eye on things. With this travel system, easily attachable adaptors are used to fix on a car seat or carrycot in place of the supplied seat unit, which is roomy and reasonably well padded. The brake pedal is easy to use and very effective and the spacious storage area is readily accessible for stowing your shopping. Users of public transport may find the Baby Jogger City Mini 4's compact size and great manoeuvrability particularly appealing.



5. Mothercare Orb €400 (travel system)

The **Choice Buy** Mothercare Orb is a pushchair that is travel system compatible and that offers parents great flexibility and manoeuvrability. This pushchair will glide over smooth surfaces and does a good job of handling uneven ground. It is comfortable to push and responsive to steer, even around tight corners. An unusual feature of this pushchair is that you can switch the seat from forward facing to parent facing without detaching the seat from the frame. The manufacturer touts its “unique one-hand rotation” that lets users spin the seat around so that it faces the opposite direction and testers found that this was easy to do. The seat unit can also be converted into a lie-flat pram for smaller babies, eliminating the need for a separate carrycot, and testers found removing the seat unit and attaching a car seat was a reasonably simple process. Folding is not as straightforward as on some other **Choice Buy** pushchairs but this model unfolds very easily. Testers found no problem reclining the seat to make a sleeping baby more comfortable and they liked the push on/push off brakes, which are better for sandal-wearers than mechanisms that have to be flicked up to release them as these can be hard on toes.



16. Mountain Buggy Urban Jungle €680 (all-terrain travel system)

The **Choice Buy** Mountain Buggy Urban Jungle is a three-wheel all-terrain travel system that provides a very smooth ride over all kinds of surfaces. With its large pneumatic wheels and effective suspension, your baby should not experience too much jolting on bumpy ground, and this pushchair glides over pavements and handles grass and even potholes with ease. With its excellent manoeuvrability, the Urban Jungle is comfortable to push, though the rubbery and lined texture of the height-adjustable handle did not appeal to all testers, so make sure to try it out before you buy. The seat unit, which is forward-facing only, is a little shallow for older children and the waterproof fabric is great for cleaning but not as soft as the fabrics used on other models. If you use public transport a lot, this is not the best pushchair choice for you, as its long frame makes it tricky to fit on buses. In addition, our testers found that strength was needed to fix the adaptors onto the pushchair in order to attach the car seat or carrycot, making this not the easiest travel system to use. Once folded, this pushchair is fairly heavy and bulky, but those who have the space to store it might appreciate the great driving experience provided by this pushchair.



15. Bugaboo Buffalo €930 (all-terrain travel system)

The first of our all-terrain travel systems, the **Choice Buy** Bugaboo Buffalo can handle all kinds of rough ground and still provide a smooth ride. One of the heaviest models on test, the Bugaboo Buffalo is still easy to manoeuvre and given its large size, its turning circle is not too wide. The reasonably well-padded seat unit can be attached and removed very easily, so swapping it for a car seat or pram body is straightforward, and a lever adjusts the backrest in a smooth and controlled manner, so you won't wake up a baby who is just nodding off. Although it folds down very easily, this pushchair is quite bulky to store - but it will just about fit into the boot of a Volkswagen Golf. It fared well in our public transport tests, helped by the fact that its handle can be pushed tight into the frame to minimise the space it takes up. The handle itself is rectangular, which most testers felt did not fit the contours of their palms as well as a round handle, but the foam covering helped with comfort here. The Bugaboo Buffalo will undoubtedly be too big for some people, but for those who like trekking about in the countryside, it might be a worthwhile investment.



21. Graco Evo Mini (stroller) €235

Not every parent is in the market for a travel-system-type pushchair; some just need a great, lightweight stroller that is nippy for manoeuvring around the supermarket or taking a quick jaunt to the park but that still provides a comfortable and smooth ride. Although not quite a **Choice Buy**, our top stroller on test is certainly worth considering. The Graco Evo Mini offers great manoeuvrability, handles tight corners with ease and can be pushed with one hand. It folds and unfolds very easily and is exceptionally lightweight at just 6.8kg, making it easy to lift and carry. It is a good choice for those who take buses a lot and the storage basket is spacious and readily accessible. As well as being very user-friendly for parents, it provides a comfortable ride for passengers, with its small wheels managing to perform quite well on uneven ground and gliding smoothly over pavements. Our testers did find that the brakes disengaged quite easily so this is something to watch out for but, overall, the Graco Evo Mini scored well in our tests and is a nimble, compact stroller that is very easy to use.

MODEL		SPECIFICATION				TEST PERFORMANCE									SCORE
		Price (€)	Weight (pushchair) (kg)	Number of wheel sets	Maximum recommended weight (child) (kg)	Manoeuvrability (30%)	General use (15%)	Folding (15%)	Recline (10%)	Storage (10%)	Comfort (8%)	Seat unit (5%)	Public transport (5%)	Carrying on stairs (2%)	%
Travel Systems															
1	Mamas and Papas Urbo 2	590	11	4	23	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	78
2	Mamas & Papas Sola 2	445	11.4	4	23	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	77
3	Mountain Buggy Cosmopolitan	700	12.3	4	20	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★	★★★★	77
4	Babyjogger City Mini 4	320	9.2	4	15	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	77
5	Mothercare Orb	400	12	4	15	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	77
6	Mothercare Expedior	280	9.6	4	15	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	74
7	Mamas & Papas Armadillo	260	9.2	4	23	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	74
8	Britax B-Smart	410	13.4	4	15	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★★	74
9	Stokke Scoot	570	12	5	16	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	72
10	Silver Cross Wayfarer	600	10.3	4	15	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	72
11	Stokke Crusi	600	12.8	4	15	★★★★	★★★★	★★★★	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	70
12	4 Moms Origami	1,249 online	15.4	4	18	★★★★	★★★★	★★★★★	★★★	★★★	★★★	★★★★	★★★	★★★	65
13	Mamas & Papas Sola City	394	11.1	4	15	★★★★	★★★★	★★★★	★★	★★★★	★★★★	★★★★	★★★	★★★★	61
14	Silver Cross 3D Complete Pram	400	11.9	4	15	★★★	★★★★	★★★★	★★★★★	★★★	★★★	★★★★	★★★★	★★★★	61
All-terrain travel systems															
15	Bugaboo Buffalo	930	14.2	4	17	★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	77
16	Mountain Buggy Urban Jungle	680	12.2	3	25	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★★	76
17	Mountain Buggy Mini	430	8.2	3	20	★★★★	★★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★★	70
18	Phil and Teds Navigator	550	14.1	3	20	★★★★★	★★★★	★★★	★★	★★★★	★★★★★	★★★★	★★★★★	★★★★	67
19	Phil and Teds Dot	500	13.4	3	20	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	67
20	Quinny Buzz	490	12.8	3	15	★★★★	★★★★	★★★	★★	★★★	★★★★	★★★★	★★★★	★★★★	57
Strollers															
21	Graco Evo Mini	235	6.8	3	15	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	71
22	Chicco Echo	73	8.3	4	15	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	66

USING THE TABLE

The more stars the better.

Price: Typical retailer's price if you shop around. Products found online only are indicated.

Weight: The weight of the pushchair excluding any accessories.

Maximum recommended weight (child): as stated on the pushchair or in the instruction manual.

TEST PERFORMANCE

Manoeuvrability: How easy it is to manoeuvre the pushchair on different surfaces, including pavements, kerbs, uneven surfaces, off-road surfaces and stairs.

General use: Includes ratings for the ease of placing a child in the pushchair, fastening and adjusting the restraints, engaging the brakes, lifting the folded pushchair, fitting it into a car boot and cleaning stains off the fabric.

Folding:How easy it is to unfold and fold away the pushchair.

Recline: Expert and user ratings for how easy it is to adjust the recline of the pushchair.

Storage: The size and accessibility of the storage area.

Comfort: Expert and user ratings for the comfort of pushing the pushchair and of holding and adjusting the handle.

Seat unit: Ratings for attaching and removing the seat unit and accessories like a car seat and carrycot and for adjusting the hood and leg rest.

Public transport: How easy it is to use the pushchair on a bus and on an escalator in both the upwards and downwards directions.

Carrying on stairs: Expert and user ratings for how easy it is for two people to carry the pushchair on stairs.

Useful contacts

Babyjogger
www.babyjogger.com

Bugaboo
<http://www.bugaboo.com>

Graco
tel 0818 221 422
www.graco.co.uk

Mamas & Papas
tel 1890 882 363
www.mamasandpapas.ie

Mothercare
www.mothercare.ie

Mountain Buggy
www.mountainbuggy.com/ie



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