

The Magazine of the Consumers' Association of Ireland

Consumer Choice

www.thecai.ie



OCTOBER 2015



IRELAND'S MOTOR INSURANCE MARKET

As insurers drive up the cost of premiums, Consumer Choice asks: how justified are these hikes and what can be done to protect consumers?

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- CAR PURCHASE SCAMS
- CONTACTLESS PAYMENTS

📺 LIFESTYLE

- SMART DRUGS
- CHEMICAL WARNING SYMBOLS

📷 PRODUCT TESTS

- JUICERS
- HEADPHONES

October 2015

The Consumers' Association of Ireland

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Dear Members,

At the time of completion, Ireland is eagerly awaiting the specifics of Budget 2016.

At the time of writing, we have just seen the postponement of a four-day stand-off at An Post, which left the entire country without its very and overly expensive postal system. There is also the news that drivers at Iarnród Éireann have voted overwhelmingly to take strike action - and that includes the support of 95% of the National Bus and Rail Union members.

It occurs to me how little option there is for such action by consumers who experience poor quality of service. Boycott is often cited as the best way we can indicate strength. However, in many cases that is entirely illogical as we rely so significantly upon so many of those services.

The consumer with appalling telephone, television or internet services is already at the loss. When we withhold payment, we run the very real risk of incurring penalty charges as well as a damaging credit rating, all of which can take weeks - even months - of time-wasting wrangling to resolve.

Poor service through late delivery of postage - despite having paid an outrageous amount to do so; Non and late arrival of buses and/or trains - despite having, in most cases now, paid in advance; Slow, poor and limited email and phone coverage - again despite having paid in advance - all go by without consideration of the loss to the paying consumer. Switching is one means through which we can take our business where it is appreciated and valued. Complaining is another that permits us to put on record the inadequacies of the service and its providers.

Compensation for our loss? Until we have the legislative means and financial capacity for taking group action that is beyond our striking capability.



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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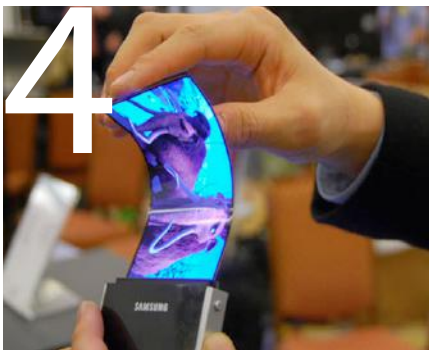
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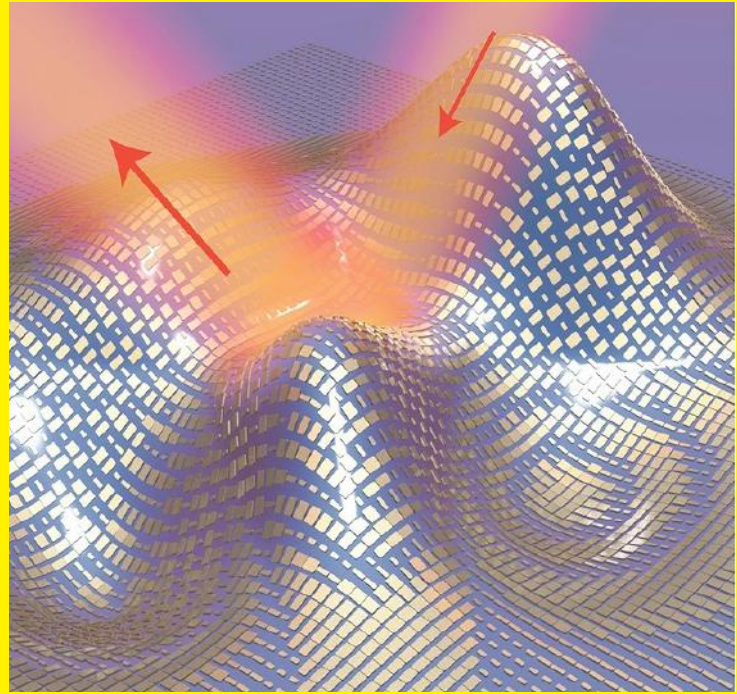
News Briefs by Dermott Jewell

News Briefs

The latest information
on the world of the
consumer

Not To Be Sneezed At

French researchers have discovered a 30,000-year-old virus (*Mollivirus sibericum*) – the fourth prehistoric virus found since 2003. It is categorised as a ‘giant’ virus because it exceeds a length of 0.5 microns, or one-thousandth of a millimeter. To be more specific, it is significantly more complex than today’s viruses with *M. sibericum* shown to have more than 500 genes - compared with the common Influenza A virus, which only has eight. Now (sit down for this part), the French team are looking to bring the virus back to life. However, the goal here is not to restart a killer virus but rather to put it through vigorous testing to make sure that it cannot be harmful to current life. They reflect their great concern how, for example, as ice is melting through climate change, in regions such as Siberia, that if nothing is done there could be the potential for harm. I’m very glad that someone thought of this!



Have You Seen The Washing Instructions!!

A team of researchers at Berkeley Laboratories Materials Sciences Division in California have developed what is a form of invisibility cloak. Yes, really!

The ultra-thin cloak at this point looks like a tiled coat just 80 nanometres thick. It is made up of a thin layer of gold nanoantennae and can wrap around a microscopic 3D object and hide it from detection by reflecting light waves. It ‘disappears’. At its current stage, the cloak makes the object appear flat i.e. invisible from the front once kept perfectly still. However, if the object (or person) moves then the illusion of invisibility is gone. The good news is that the scientists involved are confident that the principles involved could be scaled up to create a cloak capable of hiding macroscopic objects.

The bad news is that invisibility cloaks, in the Harry Potter range of styles and colours, are quite away in the future. But they are there.

LOBBYING MINISTER VARADKER



Trans Fat is considered by those who know to be the worst kind of fat you can eat. It is formed through industrial processing by food producers to give their products a longer shelf or cooking life. In the last few weeks, Latvia has notified a law limiting the amount of industrial trans-fatty acids in its food and drink products. The Regulation will enter into force on 1st January 2016 and food businesses have until 1st January 2018 to comply with the new rules. The European Commission and other Member States have until December to comment on the law. The CAI has written to Minister Varadker urging his support at those December discussions for EU-wide restrictions on trans-fatty acids.

Tables On Tablets For Tablet Takers

Our Belgian BEUC Member colleagues at Test-Achats, have recently launched an App to inform consumers regarding the medicines they buy. The App, called InforMed, was designed by the in-house health experts of Test-Achats and helps consumers

to make the best choice amongst thousands of medicines available on the market. This tool allows them to manage their home pharmacy on their smartphone, compare products and receive complete and comprehensive information on the medicines.



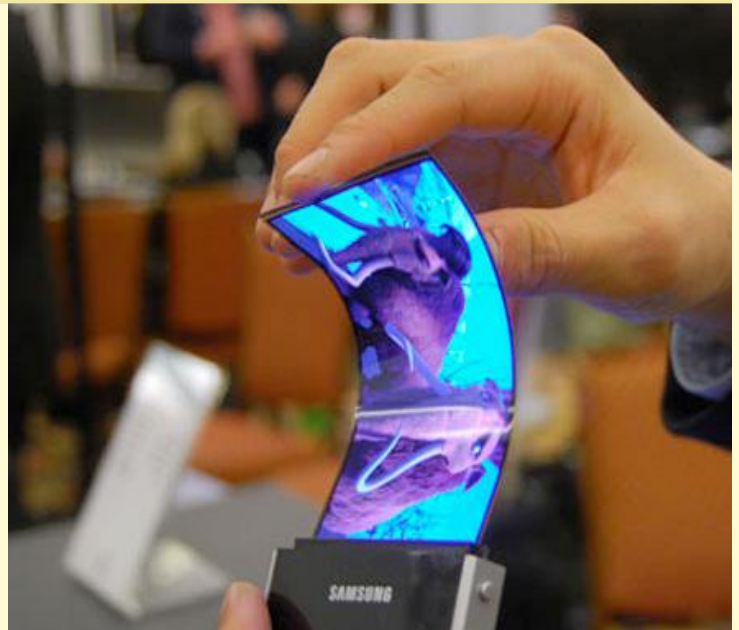
I LEFT MY PHONE IN MY OTHER WALLET

Samsung has been working since 2013 on the new concept of a flexible smartphone with a foldable screen. The bending Galaxy S6 Edge displays were planned as the first step, before moving into the bendy, wallet-friendly forms in 2016.

Sammobile was sensible and had protected itself by warning that this project, as it was in an early stage, could be stopped at any moment. But, so far so good, and the project continues, suggesting that the reality is very real and possible.

I wonder how this will fit in with the Sale of Goods Act as, to my certain knowledge, creased wrong number calls are not considered?

What we need now is a foldable bendable smartphone that makes free calls that beams up the person you are thinking of while hiding under your invisibility cloak. Or is that too simple?



SMALL TOKEN, HUGE CONTRIBUTION



Pictured at our Annual General Meeting in Kilkenny City on 19th August 2015, CAI Chairman Raymond O'Rourke presents E. Frank Dawe with the May McLoughlin Memorial Award in recognition of his extraordinary contributions to the CAI.

A Cool Safety Thingamjig

Cujo is a small device that plugs into your wireless router and identifies viruses and phishing scams, blocks malware and can detect hacking of your home network. Silicon Republic advises how there is a simple download to the device, which you then plug-in and receive warnings you need to be aware of. There are no updates needed. The unit was advertised on Indiegogo and more than doubled its initial US\$30,000 sales target in a two-day period. Alternatively – pen and paper.



Food & Health



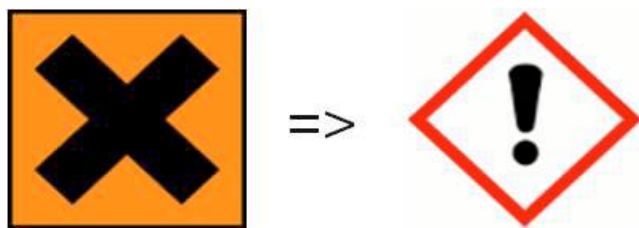
 by Clodagh O'Donoghue

Changes in chemical hazard warning symbols

Hawk-eyed consumers may have noticed a change in the design of the labelling of many of the household cleaning and DIY products they use. It is all part of a global project sponsored by the United Nations to harmonise chemical hazard warning symbols printed on products so that they will be recognisable worldwide. The ultimate aim is to “make life easier for consumers when they travel and businesses when they import and export products because eventually there will be only one set of symbols to deal with throughout most of the world,” according to Stuart Longworth, chairman of the Chemical Hazards Communication Society, based in the UK.

Commonly found on such household substances as dishwasher tablets, bleach and lime-scale removers and DIY and garden products like paints, adhesives, pesticides and insecticides, the labels warn consumers of the dangers associated with chemicals in the products to enable appropriate care to be taken when using them. Whereas previously the labels featured a pictogram contained in a square with an orange background, now the pictogram will be surrounded by a white diamond with a red border. Some of the symbols are very similar to the previous versions but others are new. Work on the development of the new global concept has been ongoing for

more than two decades and it is expected to greatly improve the safe supply, use and management of chemicals for workers and consumers in Ireland and around the world. Since 1st June 2015, hazardous chemical products placed on the market should be labelled in accordance with Regulation (EC) No. 1272/2008 on Classification, Labelling and Packaging of Substances and Mixtures, commonly known as CLP, which introduces the United Nations' Globally Harmonised System of Classification and Labelling of Chemicals into Europe. Although the new labels must be used on all products manufactured after 1st June 2015, products labelled with the 'old' warning symbols already on shop shelves can continue to be supplied until 1st June 2017. Information on the new labels for chemical products and what each symbol means can be found at <http://www.understandthelabel.org.uk/> or <http://echa.europa.eu/chemicals-in-our-life/clp-pictograms>.



New chemical hazard symbol - Exclamation mark replaces the X symbol to denote such hazards as skin and eye irritants.

'Artisan' burger does not meet FSAI guidelines

Last month, when global fast food chain McDonald's launched a new product on the Irish market - the McMór - and touted it as an “Irish artisan burger”, the Food Safety Authority of Ireland (FSAI) quickly responded by pointing out the company's misuse of the term “artisan”. In its July/August issue, *Consumer Choice* reported on the FSAI's introduction of guidelines on the use of certain food marketing terms that had previously been open to somewhat loose interpretation. The guidelines are aimed at ensuring that consumers are not misled by the terms used by food marketers and can be confident that products have been accurately described.

The limited-edition Irish-themed burger launched in McDonald's outlets

around the country boasts cabbage, baby kale, Ballymaloe Relish and Charleville Cheddar cheese on top of Irish beef and bacon in a potato-flaked bun, so it certainly offers plenty of Irish credentials. However, it was McDonald's description of the burger as “artisan” in some of its promotional material that caused the FSAI to issue a warning that the product does not fit the definition of this term. Under the guidelines, to be artisan, a product must be made in limited quantities by skilled craftspeople, using a processing method that is not totally mechanised and with locally grown or produced food where available and practical. McDonald's subsequently accepted that its use of the word “artisan” in relation to the McMór was inaccurate insofar as it

was in breach of the recently launched guidelines and stated that the specific term would be withdrawn from any news releases around the product.

The FSAI's action involving the McMór burger demonstrates how the new guidelines can help establish instances where consumers could potentially be misled by the inaccurate use of certain food marketing terms, and the organisation's prompt response was welcomed by the Taste Council of Ireland, a group representing the artisan, traditional and speciality food sector, which has long sought legal protection of marketing terms that are associated with quality small-scale food production but that have often appeared on highly processed foods.

Money News

 Money News by *Róisín Moloney*

Purchasing a new or second-hand car

The European Consumer Centre (ECC) recently reported that car sales in Ireland are on the rise, with an almost 30% jump in sales early this year suggesting that the car trade will finally break the 100,000 sales in 2015 for the first time since 2008.

It is, in fact, predicted that in the region of 125,000 new cars will be purchased in Ireland this year. If you are one of the many Irish consumers in the market for a new vehicle, you should be aware of car purchase scams, which the ECC describes as a persistent problem for consumers.

Consumers are advised to stay alert to certain scam indicators, such as being asked to send payment for car purchase by bank transfer or via money-wiring services. Once the vendor gets this money both he/she and the vehicle you just purchased may disappear. Of course, with many transactions taking place over the internet it is easier to see why consumers would consider making such a payment. The difficulty is that once a payment is made in this manner and payment has reached the fraudster, it cannot be traced. The ECC advises that, where possible, consumers should pay using a secure method of payment, such as a credit card. Of course, it is not recommended to hand over large sums of money for a vehicle you have not yet seen. While such a scenario may sound very obvious in this context, it is a tempting chance to take when there are bargains on offer, particularly with consumers looking to purchase across the border or overseas. In such circumstances, it is common for escrow or delivery companies to be used. They act as an intermediary and often the transaction is meant to work on the basis that consumers will not have

to pay if they are not happy with the vehicle. However, in reality, many consumers are the victims of fraud with the intermediary disappearing once the money has been sent. The ECC advises consumers who have been the victim of a scam to report the incident to the Gardaí as soon as possible.

It is important that consumers enter into a large transaction, such as car purchase, with their eyes open and a good knowledge of their rights and how these rights differ when purchasing a new or second-hand car and when purchasing from a garage as opposed to an individual. Like purchasing any good or service, consumers are afforded rights of redress - however, much of the legislation often referred to does not apply when purchasing from a private individual and this includes purchasing from an individual advertising through an online advertising website. Buying from a garage, while often more expensive, allows consumers to rely on all sorts of consumer safeguards should they find that the car is not as advertised. It is important to inspect the vehicle before you purchase it and carry out a history check - and it is strongly recommended that you have a mechanic take a look. If you do find what you have been looking for abroad, be sure to check out how much VRT and transportation costs will add to the overall cost, as what appeared to be good value may no longer be so attractive. It is also

advised by the ECC to research the seller and check for membership of an accredited industry association.

All prospective purchasers should remind themselves of the consumer protections afforded them under Irish legislation. A car purchased from a business should be of satisfactory quality, fit for purpose, and it must correspond to any descriptions held out by the seller. This applies equally to new and second-hand vehicles. Second-hand vehicles may not be entirely free from fault but they must nevertheless be in good condition (taking into account their age and price), fit for use on the road and, ultimately, safe and reliable.

The ECC reiterates that, under national and UK law, consumers have up to six years to bring a claim against the seller for any problems with the vehicle. It also reminds us that this is not a guarantee period and if the problem arises more than six months after purchase, the consumer may have to produce evidence that any faults/damage were not the result of misuse.

In relation to warranties or guarantees offered by sellers, these exist in addition to the consumer's statutory rights and do not replace them. When purchasing a car from another EU country, consumers should check the scope of the manufacturer's warranty as they tend to differ across countries.

For further advice and assistance, contact ECC Ireland on (01) 8797 620.

Contactless payments

With more and more retailers offering contactless payments, consumers can now pay for small purchases by holding their debit card beside a keypad without having to enter their PIN. There is a maximum value for these transactions, typically €15. For amounts over this, consumers will always have to enter their PIN. The payment chip in the card monitors all contactless payments made and if it detects several consecutive payments, it will ask the user to make a chip and PIN payment to confirm it is still in the hands of the legitimate owner. One advantage to contactless payments is that, when using your debit card, you can pay without worrying about someone else seeing you tap in your PIN. However, the ease at which the payment can be made raises concerns about security; some recommend the use of a special foil-lined wallet to prevent hackers accessing the card. It is claimed that consumers have the same legal protection as they would have using a traditional card but, unfortunately, noticing fraud will be somewhat more difficult, given the relatively small limits on purchases.

Which?, the UK consumer group, tested the security on contactless cards and revealed that thieves could take advantage of a security weakness and steal data from contactless debit and credit cards. The equipment required for such an operation could be readily accessed online - *Which?* itself easily and cheaply acquired contactless card-reading technology from a mainstream website and this technology enabled *Which?* to remotely take enough information from cards to fraudulently use these details for making online purchases. *Which?* tested six debit cards and four credit cards and managed to reveal some level of data on each card, including card numbers and expiry dates. In some cases, they could read the last ten transactions but no card revealed the CVV security code - this is the number on the back and can be equated with your PIN number or signature in security terms. Worryingly, however, *Which?* managed to make purchases online despite not having this CVV code or the card owner's name. Researchers, in fact, managed to purchase a TV worth £3,000 from a mainstream online shop.

While contactless payments limits are low at €15 in Ireland and £20 in the UK - which has very recently increased to £30 - these limits, however, do not apply to online shopping and with the minimum details fraudsters can potentially spend, spend, spend. It is argued that the majority of online retailers require additional data, such as the CVV code and cardholder address, which are not easily accessible for fraudsters. The risk of fraud, however, remains for consumers and the Consumers' Association of Ireland would advise that debit and credit card users keep a close eye on their transactions in order to spot a fraud, despite it being small. While contactless payment continues to grow in popularity and the convenience is very welcome, consumers must remain vigilant when it comes to security.



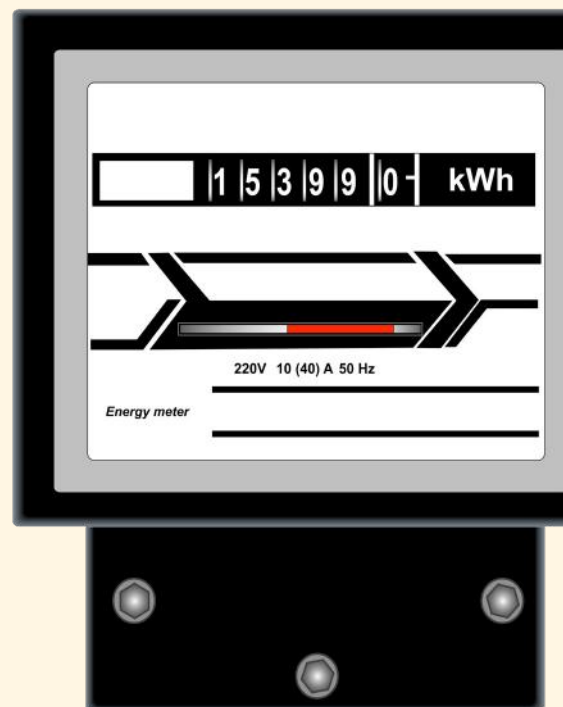
Consumers hit with surcharges on energy meter top-ups

The Money Advice and Budgeting Service (MABS) recently carried out three surveys on different dates in shops within the areas of Dublin 10 and 20, with the results highlighting an increase in charges for consumers purchasing top-ups for their pay-as-you-go energy meters. Consumers generally have these pay-as-you-go meters installed when they are in a situation of arrears or are on a low income and find paying electricity bills difficult. In many situations, consumers with pay-as-you-go meters may also have arrears of 25%-30% of each top-up already factored in – so, for example, a €20 top-up may have an automatic €5 allocated to arrears, leaving only €15 for current usage.

Of the 15 shops surveyed, 12 shops applied surcharges but only half of these

shops displayed a notice informing customers of the fee. The highest surcharge of €1 reported to MABS was from the West of Ireland. MABS comments that “this is a shameful rip-off of the most financially vulnerable consumers”.

Consumers purchasing such top-ups are encouraged to ask retailers if they are applying such a charge and seek to have it deducted – one retailer in the MABS survey removed the extra charge when challenged. If retailers refuse to remove this extra charge, we suggest that consumers make the effort to purchase from retailers who refrain from overcharging.





Product/Tech News

Face facts

Facial recognition software has become increasingly sophisticated in recent years and has been put to a variety of uses, from the frivolous to the serious. For some years now, a smartphone or tablet's built-in camera facial recognition software can be used to replace the password on a user's account and owners need only to look at the screen to unlock their device. One online dating website, findyourfacemate.com, is aimed at narcissistic types who are looking for love and seeks to create matches based on 'facial compatibility' - and a New Zealand service takes a similar approach to match potential dog owners with rescue dogs, using facial recognition software to identify which humans and canines look most alike as part of an adoption drive. On the more serious side, law enforcement agencies have been using the new technology to identify suspects and wanted individuals from images captured on CCTV and elsewhere.

In Ireland, the Department of Social Protection has enjoyed much success recently in deploying facial recognition technology to uncover attempts by fraudsters to use multiple identities in order to claim welfare benefits. During the registration process for new applicants, facial image matching software compares a photograph of the applicant with all the photographs on the Department's existing database to make sure that the individual has not already been registered using a different PPS number. All matches or potential matches are then referred for further investigation to either the Department's investigation unit or An Garda Síochána. Although the vast majority of people who claim welfare benefits seek only their correct entitlements, the savings that can be made by uncovering cases where multiple identities are being used to fraudulently obtain payments are considerable. The Department cites one case at the start of this year in which the Dublin Circuit Criminal Court imposed a five-year sentence on an individual who used six false identities to fraudulently secure social welfare payments totalling a massive €450,000.



Samsung Addwash Washing Machine

No sock left behind

Do you regularly find an item you wanted to pop into the wash on the bathroom floor after the washing machine cycle has already begun? And are you too nervous to try opening the door in case you break the machine or flood the kitchen? Samsung Electronics has the answer with its new WW8500 AddWash washing machine.

Announced in September 2015 at IFA in Berlin, the global trade show for consumer electronics and home appliances, Samsung's innovative washing machine makes it easy to add any forgotten laundry to the wash mid-cycle thanks to an extra door built into the top of the main door. Before opening that extra door, you will need to pause the wash cycle by simply pressing a button. And a child lock on the door will help to prevent unauthorised items from making their way into the wash should any small people in your household decide to conduct an experiment or two.

Samsung claims that the extra door is big enough to push a jumper or pair of jeans through - so it is not just stray socks that can be added mid-cycle. In addition, the manufacturer suggests that you might like to use the extra door to add more detergent or fabric softener or to pop in hand-wash items that should not be subjected to the complete wash programme. In fact, this is a smart machine that will work with an app for both Android and iOS phones and can alert you just before it starts a new phase of the wash cycle.

The plan is for this new appliance to be available in Europe before the end of the year at a price that has yet to be announced.

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.



Product News by Clodagh O'Donoghue

Reality Check

Recent research reveals that nine out of ten new diesel cars are exceeding EU permitted pollution limits when tested in real-world conditions on roads. All new diesel cars should meet the new 'Euro 6' standard to control nitrogen oxides (NOx) emissions that came into force on 1st September 2015, but a new report by sustainable transport group Transport & Environment (T&E) shows that only three out of 23 vehicles tested complied with the legal limit when driven on roads by ordinary drivers and that one, an Audi, emitted 22 times the permitted EU limit. Car manufacturers use a range of techniques to optimise their cars' performance in test conditions but the recent research shows that these emission levels cannot then be replicated under normal driving conditions when the vehicles emit much greater levels of NOx gases. Thus, the T&E's *Don't Breathe Here* report concludes that the current testing framework is insufficient to ensure that Euro 6 vehicles have acceptable NOx emissions under real conditions of use and allows car manufacturers to use cheaper and less effective exhaust treatment systems in the cars they sell in Europe. The report further stated that carmakers adopt different strategies for vehicles destined for the EU and US markets. The same car models are sold in the US

with more effective exhaust treatment systems and lower emissions as manufacturers seek to comply with stricter US emissions limits and more rigorous testing. There are plans to introduce a new on-road test in Europe that will, for the first time, measure the real-world emissions of diesel cars, but it will not apply to new cars until 2018 at the earliest – and car manufacturers are seeking to postpone such on-road testing until 2020.

The cost to manufacturers of installing a modern diesel after-treatment system that captures pollution is approximately €300 per car and, as Greg Archer, T&E's clean vehicles manager, notes, "carmakers sell clean diesels in the US, and testing should require manufacturers to sell them in Europe too". As Mr. Archer further notes, such emissions are "the main cause of the air pollution crisis affecting cities", and this has serious implications for the health of urban residents, with the World Health Organisation recently estimating that across Europe 500,000 premature deaths were attributable to air pollution in 2012.

Since the T&E report, the emissions scandal involving German car manufacturer Volkswagen has come to light. The International Council on Clean Transportation, which works with T&E



and had observed the discrepancies between the results yielded by laboratory and real-world testing of Volkswagen diesel cars in Europe, tested the cars' actual emissions during on-road driving in the US. The cars failed the real-world tests, even though they had passed US laboratory tests. It was discovered that Volkswagen was using a 'defeat device' that was able to detect when a car was under lab conditions and artificially lower its exhaust emissions. However, this software automatically switches itself off when the car returns to normal use and, in fact, the manufacturer's diesel cars produce pollution up to 40 times the permitted limit. The ongoing fallout from this revelation has been well-publicised and the episode further highlights the need for more stringent testing that genuinely reflects real-world conditions.

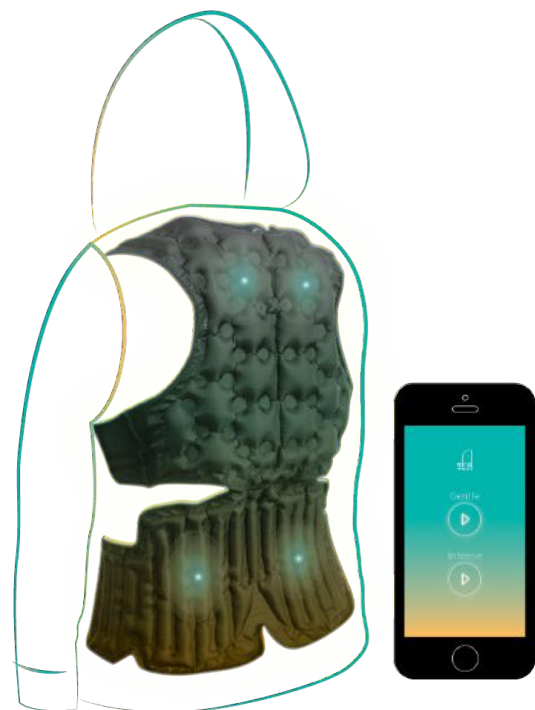
Massage in a jacket

For aching backs and necks, a new product is in development that can provide a pressure-point massage just about anywhere – at your desk, on the bus, as you walk along. Touted as a 'mobile massage suite' concealed within an ordinary-looking hoodie, the Aira jacket is a new piece of wearable technology that is designed to relieve stress and work on tired back and neck muscles when you are out and about.

Sitting in front of screens for large portions of the day can certainly adversely impact your body but the Aira jacket is aimed at offsetting those negative effects by providing targeted point pressure on the upper and lower back with a rhythmic massage, leaving the wearer's hands free to get on with other tasks, such as typing, cooking, reading and so on. Moreover, because Aira uses air pressure along

with strategically placed embedded electronics to produce the sensation of massage, the jacket is not weighed down by massage balls or the like, and so it is reportedly lightweight and comfortable to wear even when the massage function is not being used.

The Aira jacket is designed by Singapore-based technology and fashion start-up T.Ware, and its creators envisage the jacket as being able to revitalise and rejuvenate flagging office workers and to aid relaxation by deep kneading into muscle tissues on long commutes or business trips. An accompanying app will even let you tailor the massage to your needs. If this all sounds like a great idea, the company is hoping to take pre-orders by the end of the year.





Is using 'smart drugs' the smart choice?

Consumer Choice investigates the truth about 'smart drugs', their presence in Ireland, their effects, and the possible consequences of taking prescription stimulants as more and more students and professionals are popping these pills in order to exceed their normal potential.



REPORT by Juliet Cote

At a glance

- Prescription stimulants
- Growing misuse
- Safety concerns and risks

'Smart drugs' are the latest quick fix for people across the globe to abuse with the hope that they will enhance their overall productivity and performance. Over the past two decades, there has been a rapid increase in the use and distribution of prescription stimulants in the US, the UK, and Ireland. The most common of these drugs include Modafinil - sold under the brand name Provigil - Adderall, and Ritalin. Modafinil is a sleep inhibitor mainly prescribed to patients who suffer from excessive daytime sleepiness associated with such disorders as sleep apnoea and narcolepsy. It works by activating sleep-suppressing neurons in the brain to trick the mind into thinking it is time to be alert. Adderall and Ritalin are usually prescribed to treat patients with ADHD, which is considered a neurobiological disorder caused by disruptions in the attention, executive function, and self control connections in the brain, resulting in a lack of sufficient concentration, motivation, and impulse control. Both Adderall and Ritalin work by increasing the activity of the neurotransmitters norepinephrine

and dopamine in the brain, which have been linked to ADHD. However, Adderall also increases the amount of these neurotransmitters, prolonging their action and creating longer-lasting effects. All three are known as central nervous system stimulants because they, in some way, speed up the transmission of chemical and electrical signals in the brain, providing an increased sense of energy in various forms.

Growing use

While these medications have been very helpful for those who struggle with disorders such as ADHD, sleep apnoea, or narcolepsy, their overall energy-increasing effects have made them very popular among healthy individuals as a means of cognitive enhancement. According to the Clinton Foundation, in the US over the past 20 years the consumption of prescription stimulants rose from 5 million to 45 million, and on college campuses the use of stimulants such as Adderall and Ritalin rose by 93% between 1993 and 2005. In the UK, according to the *Irish Independent*, the

number of prescriptions for stimulants, like Modafinil, nearly doubled in 2008. While evidence of Irish use is anecdotal to date, Dr. Fiona Weldon, clinical director of the Rutland Centre, Dublin's top addiction therapy centre, explained to the *Irish Independent* in 2010 that "we are unsure about the extent to which these drugs are being used in Ireland but it would be naive to think it isn't happening and it is something we should be very worried about." A year later, in 2011, 150 Adderall, 980 Ritalin, and 214 Modafinil pills were seized by Irish customs officers and Gardaí, according to the *Irish Examiner*. Evidently, many people in Ireland are seeking out these 'smart drugs' as well.

Perceived benefits

As noted in the *Irish Independent* in 2010, there is growing evidence that "high-flying professionals and stressed-out students are relying on brain-boosting drugs to quicken their thinking and keep them awake." The issue is that there are many benefits to taking these medications, especially when times

are tough, and in a competitive job market, functioning at the peak of your energy and concentration potential seems like the best method for success. On university campuses, academic and social pressures have created a perceived need for these medications. Unlike in the US, where statistically most students using prescription stimulants are also likely to have used other drugs, such as marijuana, in Ireland, students using these drugs “tend to be smart, from good families, and would never smoke a joint,” according to the *Irish Examiner*. A UCC student explained, students “take them because they fear they won’t be able to live up to their parents’ expectations without them and because they have no faith in their own ability to deliver good grades.” Thus, those abusing these medications do not fit the typical profile of an average drug user and are, sadly, resorting to prescription stimulants as a desperate means to an end. However, the fact that these drugs are sought after by those who would generally choose not to use drugs demonstrates the dangerous appeal of these medications, making it all the more plausible that consumption of prescription stimulants will only continue to grow from here.

Buying online

Also unlike in the US, where prescriptions for these stimulants are reportedly rather easy to obtain, many reports explain that Irish GPs are seemingly much more hesitant to write a prescription for anyone claiming a need. While this is a good thing on the part of Irish medical practices, because they are not readily available in a doctor’s office people in Ireland are reportedly purchasing these drugs illegally online. This is problematic for numerous reasons. To name a few, it is illegal to purchase these medications without a prescription and there is a risk of criminal prosecution. Additionally, because they are from unreliable internet sources, purchasers can never be positive about what it is they are getting, although the circumstances surrounding their acquisition do not offer high hopes that they are reliably, purely the desired drug.

Of course, taking any medications without a prescription or medical supervision is ill-advised, but taking substances from an unknown source with an unknown chemical composition is extremely risky. Unfortunately, for many, the benefits are seen as outweighing the risks.

Side effects

Any drug’s effect will vary from person to person. Therefore, when prescribing any medication, doctors conduct a thorough analysis of each patient’s individual health to make an educated decision. Those using prescriptions without a medical need and without any medical supervision are putting their health at a much greater risk. Each of these medications, like all drugs, has numerous possible side effects and some can be more severe than others. A few common possible side effects of these medications include dizziness, insomnia, nervousness, and shortness of breath. However, there is also a possibility one can develop dangerous skin rashes, depression, anxiety, psychosis, and there are several reports of suicide as a result of taking these medications.

There is also a serious risk of addiction, especially for those taking medications like Adderall. Over time, those taking these drugs develop a tolerance in which their brain adjusts to the amount they have been taking and they can no longer get the same results from the same dose. They must then progressively increase their dosages in order to experience the desired effects. In conjunction with this, the withdrawal effects of these drugs only worsen as dosages increase and with prolonged use. Many then end up requiring other prescription medications to combat their withdrawal symptoms, such as insomnia. Thus, as they continue to take these drugs, their tolerance rises and they require larger dosages that then exacerbate their symptoms and increase their need for other medications resulting in a vicious cycle in which they develop a dependency to numerous prescription medications. With medical supervision, such situations will be closely monitored so that they will not result in any dangerous combinations of prescription medications and patients’ overall health and well-being will not be at risk. However, without medical supervision or consent, many end up taking matters into their own hands. Without the capacity to safely and



accurately understand, diagnose and treat their symptoms, people end up self-prescribing based on their limited, if any, knowledge of these drugs or the physiological effects they may be having on their body and brain, jeopardizing their health even more. Additionally, much more research is required on the other possible longer term effects of these medications and, for now, these remain unknown.

Lack of understanding

In this case, what you don’t know can hurt you. There is a lack of understanding both in the scientific world and in the general public about the prevalence, usage, and effects of these prescription stimulants. All the while, they are being praised by many as ‘smart-drugs’ or ‘the professional’s pill.’ Given that these medications do, in fact, help their intended patient, and the number of people seeking them out is only increasing, there is a call for further research on all aspects of this growing phenomenon. Moreover, it is also worth mentioning that Modafinil, which is frequently taken as a study drug, has not been scientifically proven to have such effects. Dr. Mike Scully, an addiction psychiatrist at the College of Psychiatrists in Ireland, explained to the *Irish Examiner* in 2014 that “there is a perception among students that it is particularly effective as a cognitive enhancer and there’s not much evidence for that. Being more alert doesn’t mean better cognition; there’s no good evidence for that.”

Thus, the consumption of Modafinil as means of enhancing concentration and memory demonstrates a general lack of a basic knowledge surrounding these medications. There needs to be a wider spread of information available to the general public, parents, students, and teachers alike. They all must be armed with a proper understanding of these medications, their use and their effects, so that they may be able to make more responsible choices.



Perhaps if more people knew everything about the potential consequences of taking these medications, or their actual intended effects on the mind and body, they may hesitate before illegally purchasing them online.

Social consequences

Along with the possible health risks, many are concerned about the potential social and societal consequences that may occur with growing widespread use of these prescription stimulants. For students and teachers in universities, the use of 'smart drugs' to study or take exams has created a moral grey area. On one hand, those students with ADHD truly need these medications in order to compete with their peers. However, what about those who do not require the drugs but take them anyway - is using prescription stimulants bending or breaking the rules? Looking at someone else's paper during an exam

or plagiarising are common cheating strategies for slackers that the average student does not necessarily need to worry about, as they likely will not impact their own academic standing. However, 'smart drugs' are being used by students on all ends of the spectrum and, as a Trinity College student explained, "when it is our own rival, a competing student of equal ability, their bending the rules is more a cause for concern." This contributes to the perception that the standards for academic success have risen and any student needs these medications in order to compete with their classmates, with or without an ADHD diagnosis. In turn, how to fairly measure and evaluate students' performance also comes into question - as Anders Sandberg, neuroethics philosopher at Oxford University, put it, "what's a fair grade if some students enhance and others don't?"

Furthermore, as these 'brain

boosters' are not exclusively abused by students but also by professionals, many wonder and worry about the impact that use of these medications will have on our society as a whole. If taking these drugs in order to enhance performance and productivity in a work setting, and in one's daily life in general, becomes common practice, what kind of environment will this create and how will this affect our current standards of success? Are we going to incorporate these drugs into our lifestyle in order to complete tasks quicker, creating more time to spend with family and friends and relax? Or will we just become mechanistic beings on constant over drive, entirely reliant on prescription medications in order to get any job done? Only time will tell, and until then we need to be more aware of the increasing abuse of prescription stimulants in order to protect our families and ourselves from the potential consequences.

Dark Dealings - the dangers of buying medicines from unauthorised websites

The very significant dangers of purchasing potentially counterfeit or falsified medicines online from unauthorised websites were highlighted in May of this year when the Health Product Regulatory Authority (HPRA), formerly the Irish Medicines Board, announced the death of a young Irish student following the suspected consumption of a slimming product, sourced online, that contained dinitrophenol (DNP). DNP, which speeds up the metabolism, can have many dangerous side effects and cause damage to the heart and nervous system. Following this tragic event, the HPRA reiterated its warning to consumers of the potential serious health dangers of taking slimming products bought online and the organisation continues to work with An Garda Síochána to monitor and investigate instances of supply of medicines through illegal retail sites in Ireland and via the internet.

With the sale of counterfeit and falsified medicines increasing worldwide, a growing number of illegal and dangerous substances are in circulation. As reported in the July/August 2015 issue of *Consumer Choice*, a new EU logo allows consumers to verify that an online pharmacy is operating legally and has been authorised by the Pharmaceutical

Society of Ireland or the relevant regulatory body of its home country. This system ensures that consumers can confidently and safely purchase non-prescription medicines online. However, prescription medication may not be legally supplied over the internet in Ireland, and even though an unauthorised website may appear legitimate, it may be supplying unsafe products. As noted by HPRA Chief Executive Pat O'Mahony, "medicines being sold through illicit websites will often contain too little or too much of the active ingredient or may contain undeclared and harmful substances".

Compounding the problem is the growing use by consumers of the Dark Net, also called the Deep Web or Dark Web, to buy medicines illegally. The Dark Net refers to internet content on very particular networks and its existence poses a major threat to law and drug enforcement agencies worldwide. Websites on the Dark Net are not indexed by standard internet search engines and must be accessed using specific software or configurations. According to the Global Drug Survey 2015, in Ireland, 4.5% of respondents had purchased drugs on the Dark Net in the last 12 months. The survey, which includes responses from 100,000 individuals in

more than 20 countries, also reveals that some 13.9% of those polled suffered personal health harm from drug use via the Dark Net. With some Dark Net sites offering consumer ratings, users may see them as being safer than buying from open websites, but such ratings can never be fully accurate and dependable and anyone dealing with these sites is taking a very significant risk with their health.

The HPRA offers an information leaflet entitled *The Dangers of Buying Prescription Medicines Online* that may be accessed on its website, www.hpra.ie.





Ireland's Motor Insurance Market

 **REPORT** by *Róisín Moloney*

Consumer Choice investigates the motor insurance market, the increases in premium costs and the reasons behind them.

At a glance

- Premium hikes
- Factors
- Stakeholders
- Shopping around

According to the Central Statistics Office, motor insurance premiums have increased by 24.4% in the past year and many believe this figure will rise even further. So what is behind this drastic increase and what can consumers do? There are, as with any major market, numerous stakeholders with competing interests, including a governmental obligation to regulate and protect consumers. The insurance world is complicated but a major player, of course, is the private profit-making insurance companies. Insurance Ireland is an umbrella organisation representing 95% of insurance companies. According to Insurance Ireland, the reasons for premium hikes include increases in motor claims over the last year. This argument is counteracted, however, with the fact that increased claims are as a result of growth in economic activity and an increased number of policies being sold. Insurance Ireland points to the high costs of awards as a reason for the enormous increases in premiums.

Claims figures

When analysing the cost of awards for personal injury cases we must look to both the courts and to the Injuries Board.

Insurance companies are of the view that the litigation process, including legal costs, result in excessive costs. In an attempt to overcome such costs, the Injuries Board was set up 11 years ago and is designed to allow claimants to pursue their claim without the support of a solicitor. Now, all personal injury claims must go to the Injuries Board to be assessed, and if the board is in a position to make a judgement and offer a sum of compensation, claimants can choose to accept this sum or reject it and seek authorisation to pursue their claim through the courts. One aspect of this process to be noted is that the Injuries Board does not cover legal fees and so insurance companies would argue that claimants are encouraged to reject an award from the Injuries Board in order to pursue the matter through the courts where they are likely to get legal costs covered. Insurance Ireland further argues that taking account of the awards successfully made by the Injuries Board to claimants - and avoiding the legal costs, as it was designed to - the process is still to blame for the premium hikes as these awards are too high.

The Injuries Board, on the other hand, claims that personal injury

claims litigated in court last year are down. In its mid-year review, the Injuries Board reports that compensation to the value of €128.45 million was awarded to 5,741 personal injury claimants in the first six months of 2015, compared to compensation totalling €144.68 million in respect of 6,552 awards in the same period last year. The average compensation award for the first six months of 2015 was €22,375, compared to an average award of €22,082 in the same period last year. This report from the Injuries Board points to verifiable data from the Courts Services that state that the number of personal injury claims initiated through the courts dropped in 2014 for the first time in seven years and the number of awards has also dropped from 1,699 in 2013 to 1,527 in 2014.

Mr. Maurice Priestley, Interim CEO at the Injuries Board, states: "what we are seeing are insurance premia increases in the region of 20% and further clarity is needed on the precise cause of increases of this scale...Our data on claim volumes and the cost of processing claims is at odds with the scale of premium increases taking place in the market". In addressing the issue of increased premiums and the reasons for

such increases, the Injuries Board calls on insurance companies to share data and increase transparency in the interests of consumers and wider society.

The Setanta Insurance factor

So while different stakeholders point to each other, another major aspect of increasing motor insurance premiums is Setanta Insurance, an insurance company that insured 75,000 Irish motorists before getting into difficulties and going into liquidation. The result of this occurrence is not yet fully known; a recent High Court decision found that the Motor Insurance Bureau of Ireland (MIBI) would have to cover the costs of claims involving Setanta Insurance, the estimated cost of which is €90 million. The relevance of this becomes apparent when we understand that the MIBI is a body established to cover victims of personal injury caused by uninsured drivers. The MIBI is funded by all the other insurance companies in the market. The more the MIBI must pay out, the more expense is placed on the individual insurance companies and this in turn is claimed to be one of the reasons justifying increased premiums.

So how did this mess land at the feet of the Irish consumer? Setanta Insurance is a Maltese incorporated company subject to prudential supervision in Malta by the Malta Financial Services Authority. Its financial position is not supervised by the Central Bank of Ireland and the Central Bank has no role in that regard. Some would argue that companies simply pick the most lax jurisdiction to base themselves in. Ireland, in its current insurance regulation system, allows insurance companies, which may be owned by Irish people

primarily and principally based in Ireland, to sell exclusively to Irish customers but be regulated in another jurisdiction. This regulatory structure is not protecting Irish consumers. Surely, Irish consumers are entitled to expect that when they purchase a policy from a company in Ireland it will be regulated by the Central Bank of Ireland.

Driving down insurance costs

So what can consumers do to combat these huge increases in motor insurance premiums? Get to know the levels of insurance available and which suits your individual situation. Comprehensive insurance is the most expensive type of insurance but it is important if you own a valuable car, as it will cover damage to your own car in the event of an accident. Do not overestimate the value of your car as this will lead to your premium increasing but in the event of a claim your insurance company will only pay out what it considers to be the market value. You may have named drivers who you could remove from your policy to lower costs. Remember to compare how much your premium would drop if you were willing to pay an increased excess.

Avoid penalty points, they really are not worth it! Unfortunately, from personal experience, I can attest that penalty points are very easy to get - doing 64km per hour in a 50km zone, for example, can happen to the best of us. The effect of penalty points, however, can be very significant - with five penalty points most insurers will refuse to quote you. A word of warning, however - when automatic renewal time comes you may not be asked to reapply and instead it is presumed that last year's

details remain unchanged. It is very easy to forget to pass on the bad news that you have clocked up some penalty points on your licence. Forgetting or avoiding telling your insurers about your penalty points, even if you are not asked directly, can amount to nondisclosure and your insurer may decide not to cover you in the event of a claim. A policy offering full comprehensive cover for a driver with six years no claims bonus and no penalty points was quoted at €474.26. When five penalty points were added to the deciding criteria, all others remaining constant, the quote jumped to €850.00 minimum price.

Consumers are so often told to 'shop around' and, particularly in the case of motor insurance, the Consumers' Association of Ireland would encourage consumers to seek the best prices in the market. The task, however, is not an easy one. Getting an online quote can take time and you will have to be prepared - you will need all your vehicle details, no claims bonus/discount details, your expected mileage, your car registration and more. This is one chore that will take some time and it may suit some consumers to tackle it over the phone. Do not be afraid to bargain and remember you do not have to accept any quote there and then - if you do and subsequently change your mind, you have a 14-day cooling off period. Consumers can only do so much in this situation given that motor insurance is a legal requirement and not a choice. It is the role of the government to regulate with consumers in mind. Consumers are ultimately at the mercy of profit-making insurance companies.



Choice Comment

1.98 million of us pay private car and motorcycle insurance because we are required to by law. The Consumers' Association of Ireland (CAI) wrote to the Minister for Jobs, Enterprise and Innovation in September to highlight our concerns for consumers and for the need for full transparency in the market. Double-digit increases in premiums are being blamed on the cost of claims, an argument that the Injuries Board rejects. Another argument put forward for increased premiums is the exceptionally higher risk posed by older cars on the road, an argument rejected by An Garda Síochána. What is clear is that there is a serious lack of transparency. The CAI has requested that the Minister considers setting up a review body, similar to the Motor Insurance Advisory Board (MIAB) set up in 1984, to advise the Minister on all aspects of the motor insurance market. A key facilitation that gave validity to the MIAB's investigations and recommendations was the provision, by all providers, to access, by a competent expert in the strictest of confidence, to anonymised data. We propose that the Minister models an advisory board on the MIAB with a limited period of six months for a root and branch review of the full causes for any and all increases in motor insurance premiums being forced on consumers.





Juicers



REPORT by Clodagh O'Donoghue



In our quest to get the recommended “five-a-day”, an electric juicer could be the answer. Consumer Choice has all the juicy facts on three Choice Buy models.

At a glance

- Juicer types
- Features to look for
- Three Choice Buys

Making sure to consume the recommended five portions of fruit and vegetables a day is often a challenge but having a great electric juicer on hand to make fresh juice at home can be a help. Drinking your fruit and vegetables can certainly be a quick and palatable way of getting plenty of nutrients into your body – though it is generally accepted that a glass of unsweetened fruit or vegetable juice will only count as one of your five-a-day, no matter how much you drink, and of course, juice will lack the fibre of the fresh produce used and its beneficial effects. Those who are dedicated to juicing will need to buy lots of fruit and vegetables, which can prove costly, and the proportion of pulp to juice will vary from fruit to fruit, as will the amount extracted by different juicer models. And to help you keep up the juicing habit when initial good intentions

and the novelty of a new kitchen gadget wane, it is important that the juicer model you buy will be easy to use and not too tricky to clean. Our tests look at the quantity and quality of the juice produced by each model and assess how intuitive they are to use and how much effort will be involved in cleaning them afterwards.

Juicer types

There are two main types of juicer – centrifugal juicers and masticating or slow juicers. A centrifugal juicer has a rotating blade that cuts up fruit and vegetables as it spins at very high speeds and it uses centrifugal force to separate the juice from the pulp, forcing the juice through a strainer to produce a clear drink. This is the most common, popular and affordable juicer type and all the models in our current batch on test are

centrifugal machines. They have speed on their side but they tend to be very noisy and the high-speed spinning causes significant vibration that means that these machines can “walk” a little on the countertop.

Slow juicers, also called cold-press juicers, take a much more leisurely approach to the juicing process, methodically crushing the fruit or vegetables using a slow-turning gear or auger and then filtering the juice through a perforated screen. Slow juicers can come in horizontal or vertical configurations, though the horizontal models can take up a lot of space on your countertop. These machines are quiet when operating and can be used for other purposes, such as grinding coffee beans or mincing meat, but they are generally more expensive than centrifugal models and harder to find

Blend instead?

If you prefer the idea of hanging on to more of the fibre content of your fruit and vegetables, you might like to think about a jug blender instead. Whereas juicers extract the juice to produce a clear drink without the pulp, blenders pulverise the fruit and vegetables, retaining the fibre content, which can be very beneficial to the digestive system. A good blender will also be able to crush ice or chop nuts and they are ideal for making soups as well as generally being easier to clean than juicers. Those in the market for a jug blender can consult our Jug Blenders test on page 35 of the December 2014/January 2015 issue of *Consumer Choice*.



in shops – you may need to go online or to a specialist kitchen shop if you feel a masticating juicer is right for you.

Features to look for

Freshly squeezing fruit and vegetables is an excellent way of boosting the nutrients in your diet but if the juicing habit is to continue on a regular basis, when the first flush of enthusiasm for a healthier lifestyle is over, your juicer needs to be simple to use, convenient to store, and not too much of a nuisance to clean after its job is done. The following are some features to consider when shopping for your new appliance:

Parts

Ideally, your juicer should have as few parts as possible and these should be easy to dismantle and reassemble. For added convenience, the removable parts should be dishwasher safe.

Design

The more streamlined the design and the fewer corners, crevices and ridges for food to become trapped in, the easier the machine will be to keep clean. Most kitchens are already filled to capacity with gadgets, so if you are adding a juicer, a lightweight, compact device will take up less space on the countertop and can be easily popped into a press when not in use.

Chute

A large chute will cut down on preparation time as less chopping will be required before inserting the fruit and vegetables into the juicer. A pusher that fits into the chute is useful for forcing down chunks of fruit and vegetables without putting your fingertips at risk.

Jug

The jug for catching the juice should be large enough to hold a substantial amount of liquid. Transparent jugs are handy as

they let you see the juice level. For juicers that come without their own jug, make sure the spout can be positioned over a decent-sized jug or container.

Speeds

A range of speed settings is useful as a low speed is good for juicing soft fruits like strawberries whereas hard fruits and vegetables like carrots need a high speed.

Pulp container

The pulp container should be large enough that it does not have to be emptied too often during use. An external pulp container can be handy as pulp is less likely to build up around the sieve and clog the device.

Drip-stop spout

Some juicers come with a handy drip-stop spout that means that, after juicing, when you have removed the jug from underneath the spout, a little mechanism flips up into place to seal the hole and prevent any leftover juice from dripping onto your countertop.

Cord

The cord should be long enough to give you flexibility in terms of where you position the appliance. Integrated cord storage makes for a less cluttered kitchen worktop.

Safety

Juicers generally have a safety lock on the lid that means that the juicer will not operate unless the lid is locked into place. Non-slip feet will hold the juicer steady as it spins and prevent it from moving on your countertop. It is important to make sure that the blade assembly cannot be easily touched through the chute and, to keep children's small hands safe, it is best to unplug the juicer when it is not in use and put it well out of reach.

Useful contacts

Braun

tel 0044 239 239 2333
www.braunhousehold.com

Philips Ireland

tel 01 5245443
www.philips.ie





1. Braun MultiQuick 5 J500 €160

The **Choice Buy** Braun MultiQuick 5 J500 is a centrifugal juicer that will deliver excellent juicing results with the minimum of fuss. This solidly built machine produced smooth, pleasant-tasting juice across all our tests and the two settings let you adjust the speed according to the hardness of the fruit or vegetable you are juicing. The jug holds a generous 1.25 litres and the pulp container is also sizeable so you will not need to empty it as you juice. As well as being intuitive to assemble, this machine is simple to operate with a clearly marked speed selection switch and a large chute with a diameter of 7.5cm for easy filling. In addition, this juicer was fairly easy to clean with the cleaning brush supplied and all removable parts are dishwasher-safe. Other handy features include a drip-stop spout and integrated cord storage, and although centrifugal juicers are not known for their quiet operation, this appliance is less noisy than most.



2. Philips HR1869 €218

Part of the manufacturer's Avance collection, the **Choice Buy** Philips HR1869 centrifugal juicer excels at producing great-tasting juice very swiftly and easily. Across all our tests for both fruit and vegetable juices, this appliance scored highly for speed, smoothness, texture and taste and it was capable of extracting a good quantity of juice to leave a dry pulp behind in the roomy and easily removable pulp container. The juice jug holds 1.25 litres of liquid and the chute has a generous diameter of 8cm, cutting down on the amount of chopping you will need to do. This well-built machine has two speed settings and is intuitive and quick to assemble. All removable parts are dishwasher-safe and the appliance's rounded and smooth surfaces help to minimise the amount of cleaning time required to garner the HR1869 top marks for overall cleaning. This is a 700W machine but for around €40 more, you can get the similarly excellent Philips HR1871 – which again comes from Philips' Avance range and offers a 1,000W motor and a stainless steel finish.



3. Philips HR1855 €120

The **Choice Buy** Philips HR1855 does a great job of juicing all kinds of fruit and vegetables and, importantly, is easy to use and quick to clean. This centrifugal juicer is a very speedy machine that squeezes excellent quantities of liquid out of fruit and vegetables to produce pleasant-tasting juices. Our testers were particularly impressed with the orange juice delivered by this machine, with the large chute opening of 7.5cm in diameter helping to accelerate the juicing process. However, there is only one speed setting, which can be a little fast for softer fruits like berries and cause some spitting. There is a well-designed, removable pulp collector that is easy to clean thanks to its smooth surfaces, though it does not hold huge amounts and may need to be emptied during longer juicing sessions. All removable parts can be popped into the dishwasher to further take the pain out of cleaning, and assembling and operating this machine is very intuitive, which is reflected in the high ease-of-use score.



4. Philips HR1832 €80

For a relatively modest price, the Philips HR1832 from the market-leading manufacturer is a small and neat centrifugal juicer that performs well and will not take hours to clean. This juicer has only one speed setting but it does a good job of the important basic task of producing great-tasting juice. If you are looking for a juicer to leave on your countertop, this one will take up less space than most and, if you prefer to put it away after use, at just a little over 2kg, it is light for lifting in and out of a press. The Philips HR1832 is a solidly made appliance that is simple to assemble, with dishwasher-safe removable parts and a well-designed internal pulp collector that make for quick and easy cleaning. In addition, the handy drip-stop spout will help to keep your countertop free of juice dribbles. However, this juicer is quite noisy and filling it might take a bit of getting used to as the 5.7cm-wide chute is fairly short, with testers finding that some hard foods like carrot and beetroot were thrown out during filling.

MODEL		SPECIFICATIONS						TEST PERFORMANCE					SCORE %
		Price (€)	Size (hxxwx d) (cm)	Power cord (cm)	Weight (kg)	Juice jug capacity (litres)	Number of speed settings	Performance (45%)	Ease of use (20%)	Cleaning (20%)	Noise (10%)	Build quality (5%)	
1	Braun MultiQuick 5 J500	160	40x20x44	94	4.58	1.25	2	★★★★★	★★★★★	★★★★	★★★★	★★★★★	84
2	Philips HR1869	218	44x43x25	105	4.7	1.25	2	★★★★★	★★★★★	★★★★★	★★★	★★★★	83
3	Philips HR1855	120	40x21x24	95	3.39	0.75	1	★★★★★	★★★★★	★★★★	★★★	★★★★	80
4	Philips HR1832	80	30x21x23	81	2.05	0.5	1	★★★★	★★★★	★★★★	★★	★★★★	71
5	Philips HR1836	100	30x21x23	81	2.09	0.5	1	★★★★	★★★★	★★★★	★	★★★★	69
6	Magimix Le Duo Plus XL	180	43x22x21	101	6.96	na	1	★★★	★★★★★	★★★★	★★★	★★★★★	59

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer's price if you shop around.
Size: The dimensions given are for the appliance ready for use, rounded to the nearest centimetre.
Weight: The weight of the appliance ready for use, with pulp container inserted, and rounded to the nearest 10 grams.

TEST PERFORMANCE

Performance: Rating for the time taken, the quantity of juice obtained, and the quality of the juice, including its smoothness, frothiness, texture and taste. Tests conducted for orange juice, apple juice, red beet juice, strawberry/pomegranate juice and an "energy mix" that includes fennel bulbs and carrots.
Ease of use: Rating for the clarity

of the instructions and the ease of assembling, filling, and using the appliance as well as for manoeuvrability and ease of storage.
Cleaning: Rating for the time taken and ease of cleaning the appliance after making each of the different juices.
Build quality: Rating for the construction, workmanship and durability of the appliance.
Noise: The greater the number of stars, the quieter the appliance.

 **REPORT by Clodagh O'Donoghue****At a glance**

- Headphone types
- Features to look for
- Five Choice Buys

With 27 headphones on test and five Choice Buys, Consumer Choice can help you make a sound investment.

Headphones have become increasingly popular as consumers seek a better quality listening experience when enjoying a range of content on their phones, tablets or laptops. These devices have become quite the fashion statement as people take their music out and about, listening on their commute to work or as they exercise. Headphones are useful for those who like to watch videos on their personal device without disturbing others around them – whether that might be fellow commuters on public transport, other family members gathered around the TV or their sleeping partner in bed next to them. And sometimes headphones are used simply to block out ambient noise, letting users listen to nothing at all as they seek to focus on work or study. With so many reasons to put headphones to use, it is not surprising that the market has exploded in recent years.

In our labs, we test for the all-important quality of the sound delivered by different headphone models. However,

great sound should not come at the cost of comfort, so our testers also assess how well each of the headphones fit, their adjustability, and how comfortable they are to put on, take off and wear for extended periods. In addition, technical tests are conducted to measure sound leakage and the level of noise cancelling achieved by each of the headphone models.

Given that the headphones in our current batch range in price from a thrifty €25 to a hefty €300, your budget and the amount you are willing to spend on your sound investment will clearly be a key factor in the purchasing decision. In addition, there are various types of headphones, each suited to different situations – so rather than play it by ear, read on for a full rundown of the options on offer.

Headphone types

Our table below has the results for 27 headphone models separated into three

main categories – over ear, on ear, and in ear.

Over-ear headphones

Also called around-ear headphones, these are traditional-style headphones that cover the whole ear, with the cushioned pads resting against the side of your head and a hollow for your ear in the middle. These headphones are generally comfortable to wear and are effective at blocking out ambient noise – and they often deliver good sound quality. The downside is that they are bulky and not particularly portable so they are most suited for use at home. Some also find that these headphones can get hot and sweaty when used for long periods.

On-ear headphones

Less bulky and lighter than over-ear headphones, on-ear models have flat pads that rest on the ears rather than against the side of the head. This allows more airflow around the ears, so they will get less hot and sweaty, but because

they press directly on the ears, they may become uncomfortable after a time. In addition, they may let in more ambient noise. Some models can be folded for ease of carrying them around.

In-ear headphones

The most portable models of all and easily slipped into a small pocket, in-ear headphones are very light, compact devices that fit snugly into the ear canal. The best models can deliver impressive sound and do a good job of preventing sound leakage, although the delicate wires that come with in-ear headphones can get damaged with constant wrapping and unwrapping, which can compromise sound quality. A subset of in-ear headphones, earbuds are the inexpensive earphones that often come supplied with smartphones and other devices. Although useful for listening to music on the go, earbuds sit just outside the ear canal, so they will not deliver optimum sound quality and sound leakage is likely. In addition, earbuds may fall out of ears easily.

Closed-back versus open-back

Whether you are in the market for over-ear, on-ear or in-ear headphones, there will be closed-back and open-back varieties available. With open-back headphones, there are openings in the back of the earcup designed to allow more air to circulate. Some users prefer the more natural sound delivered by this airier design, but as well as letting in more external noise, open-back models generally leak more sound and could disturb someone nearby.

In contrast, with closed-back models, the back of the earcups is completely sealed to help block out external noise and prevent sound from escaping. However, some users may find the sound delivered to be a little muffled. The choice between closed-back and open-back design is very much a matter of personal taste and there is no substitute for trying out different models before you buy to see which type you prefer.



Features to look for

When shopping for headphones, you might like to consider whether some of the following features are important to you:

Noise-cancelling technology:

Some headphones offer noise-cancelling technology to block out unwanted external noise. Passive noise cancelling refers simply to the physical effect of wearing headphones to stop outside sound getting in. Some headphone designs are better in this respect than others – closed-back over-ear headphones and earphones that are inserted into the ear will be better at blocking out external sound than open-backed in-ear or earbud-style headphones. However, active noise cancelling goes a step further and uses battery-operated electronics to pick up, analyse and reduce extraneous noises to varying degrees. They tend to work best on low-frequency sound, such as traffic noise or the drone of an aircraft engine. The battery will add to the weight of the headphones and it is useful if the noise-cancelling feature can be turned off, so that the headphones can still be used if the battery is out of charge.

Controls

Some headphones come with controls on the cable or on the earpiece itself, which can prove handy. For example, being able to adjust the volume via the cable or earpiece can be useful if you are seated away from the audio source, such as a TV, or if you are walking or exercising and do not want to have to stop and fiddle with your music player to access the control buttons. Some headphones with an inbuilt microphone offer mobile phone functionality that lets you switch between music listening and answering and disconnecting calls without touching your phone.

Wireless headphones

If you find that the headphone cable gets in the way of your listening pleasure, you might like to seek out a wireless model. These headphones use radio frequency (RF), infrared, or Bluetooth technologies to wirelessly connect the headphones to the audio source. With infrared models, the range is limited to about 7 metres and you will need to have a direct line of sight to the transmitter – much like a TV remote – so you won't be able to leave the room if you want to continue listening. Bluetooth technology offers a similar operating

range but does not require a direct line of sight so you can move from room to room as you listen. RF technologies can transmit signals through walls and floors and offer the greatest operating range, so you will be able to move around the house and even venture into the garden. However, RF headphones may be subject to interference from other devices. Many wireless models offer the option of also connecting to a mobile device using a wire.

Thus, your choice of headphone type depends on your intended use – whether you will be listening in the comfort of your home or you will be listening on the move; whether you want to block out the outside world and immerse yourself in the listening experience with closed-back, over-ear headphones or whether you are prepared to sacrifice some sound quality for in-ear headphones that are more compact, lightweight and portable; or whether active noise-cancelling technology is paramount, aimed at drowning out the noise of various modes of public transport. It may be, in fact, that you need more than one set of headphones to give you the optimum listening experience for different environments.

Useful contacts

Bose

tel: 1800 932 436
www.bose.ie

Sennheiser

tel: 01 429 4400
www.sennheiserireland.com





1. Sennheiser Urbanite XL €230 (Over ear)

The **Choice Buy** Sennheiser Urbanite XL are stylish over-ear headphones that deliver superb sound quality. With a powerful bass and excellent clarity, these headphones are particularly suitable for jazz or pop fans but classical music enthusiasts will not be disappointed and the closed-back, over-ear design lets users immerse themselves in the sound produced. These solidly built headphones emit little sound leakage and their passive noise-cancelling ability is impressive, so listeners will experience little trouble with external noise. Most of our testers found these Sennheiser headphones comfortable to wear, though they may be a bit tight for some. Our testers noted that there was quite a lot of scratchy noise when the cable was rubbed or touched but, on the plus side, the cable is a good length, detachable, durable and fairly tangle resistant. It also features an integrated microphone and controls for volume, playback and hands-free calling. An on-ear version of these headphones, the Sennheiser Urbanite, performed well in our labs but did not impress as much in the listening tests across the various genres as its over-ear sibling.



2. Bose QuietComfort 25 €300 (Over ear)

The **Choice Buy** Bose QuietComfort 25 headphones excel at drowning out the noise of the outside world as you listen to the music or audio of your choice. Overall, sound quality is very good across a range of music genres, with the spoken word particularly clear, and testers found these Bose headphones comfortable to wear for long periods though they did note some slight sound leakage. The manufacturer's active noise-cancelling technology is highly effective at counteracting unwanted external low-frequency and medium-frequency noise, making these headphones a great option for those who do a lot of travelling on planes, trains and other modes of transport. An AAA battery powers the headphones and yields good battery life, and when the battery runs out of charge, the headphones will continue working, though they will lose the noise-cancelling feature. The cable features a microphone and built-in controls so you can handily adjust volume, answer and disconnect calls, and perform other functions. These solidly built headphones rotate and fold into the band for ease of carrying in the supplied hard case.



5. Bose SoundLink €250 (On ear)

The **Choice Buy** Bose SoundLink are feature-laden on-ear headphones that produce great sound quality and may be used wirelessly via Bluetooth or with the supplied cable. Jazz fans will particularly enjoy the sound delivered by these headphones but all other music genres are also well served by the pleasant tone and level of detail provided. In addition, testers found these headphones very comfortable to wear and, with good adjustability, they should fit most head sizes. In tests, the Bluetooth connection was easy to set up and when the built-in battery dies, users can simply plug in the cable provided to continue listening. Battery life is very good and batteries may be recharged using a USB cable. Though lightweight, these headphones are sturdily built and handy controls for Bluetooth pairing, volume adjustment, pause and playback are incorporated into the earpieces. Also included are controls to let you answer calls, with a dual microphone system that helps to reduce background noise, and voice prompts to let you know who is calling and if the battery charge is low.





14. Bose SoundTrue In-Ear €130 (In ear)

The **Choice Buy** Bose SoundTrue In-Ear headphones deliver superb sound quality across the board so fans of all music genres and audio books should enjoy a great listening experience. These earphones feature the manufacturer's StayHear tips with an extended flexible wing designed to fit snugly into the ridge of the ear and keep them in place, and three sizes of ear tips – small, medium and large – come supplied to accommodate a range of users. Our testers did indeed find these earphones very comfortable to wear though they noted that there might be some adjustment needed initially. Although there is no active noise-cancelling technology, these headphones do a good job of passively shutting out external noise and there is little sound leakage to disturb anyone who happens to be sitting close by. The cable features remote controls and a microphone to enable you to access volume and playback functions as well as to answer and disconnect calls – though you will need to make sure that the version you buy is compatible with your phone as specific models customised for Apple devices and for Samsung Galaxy smartphones and tablets are available.



15. Bose SoundSport In-Ear €150 (In ear)

Designed for active types, the **Choice Buy** Bose SoundSport In-Ear headphones combine outstanding sound quality with excellent comfort. As with the Bose SoundTrue In-Ear headphones, the SoundSport In-Ear headphones feature the manufacturer's StayHear tips that conform to your ears' shape. Testers rated them as very comfortable to wear for extended periods once they had adjusted them correctly and found that they stayed in place well. Three sizes of ear tips are supplied to fit a range of users. Earning five-star ratings across all the listening tests, fans of all music genres and the spoken word will be well served by the well-balanced sound delivered. The manufacturer claims that these earphones, aimed at sporty individuals, are sweat and weather resistant and a number of useful controls plus a microphone are incorporated into the cable to enable volume adjustment, playback and answering and disconnecting calls. With customised versions for selected Apple products and for selected Samsung and Android devices, you will need to check compatibility before you buy.



The lengths we go to...

To evaluate the all-important sound quality delivered by each set of headphones on test, a minimum of five experts or experienced assessors of different ages and with a variety of musical tastes perform subjective listening tests. These tests are carried out in a comfortable environment with minimal background noise, and the listening panel assigns ratings to each of seven set tracks in the following genres: classical, jazz, pop, rock, speech/mono spoken word, pink noise, and electronically recorded music. Members of the listening panel also provide an overall rating and detailed comments on each of the headphone models.

To assess the headphones' noise-cancelling ability, tests are conducted that seek to replicate the use of headphones while the outside audible environment changes – for example, listening to a play list while walking down a busy shopping street or while seated on a plane with the background drone of the aircraft engine. A calibrated reference ear is used to deliver technical measurements of the noise-cancelling ability of the headphones and the listening panel also provides an overall subjective rating in tests that use a repeatable constant background noise and a repeatable background noise at varying volumes and proximities.

Our labs also test for acoustic leakage to see how well each set of headphones will shield others around you from what you are listening to and to determine, for example, how much fellow passengers will be disturbed by your listening choice on a quiet coach or train. Again, the calibrated reference ear takes technical measurements and the listening panel subjectively rates each headphone model's performance using repeatable audio tracks for different genres at varying volumes.

MODEL		SPECIFICATIONS						TEST PERFORMANCE										SCORE%
		Price (€)	Weight (g)	Cable length (cm)	Wireless	Cable controls	Controls on headphone	Sound quality (50%)					Comfort and durability (35%)		Audio enhance-ments (10%)	Features (5%)		
								Overall sound quality	Speech	Classical music	Pop music	Jazz	Comfort	Durability				
Over ear																		
1	Sennheiser Urbanite XL	230	311	115		✓		★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★	81	
2	Bose QuietComfort 25	300	221	145		✓	✓	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	76	
3	Sennheiser Momentum 2.0	245	230	140		✓		★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★	68	
4	Sony MDR-RF811	65	268	na	✓		✓	★	★	★	★★	★★	★★★	★★★★	★★★	★★	26	
On ear																		
5	Bose SoundLink	250	160	115	✓		✓	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★	80	
6	Sennehiser Urbanite	180	265	117		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★	69	
7	Ted Baker Rockall	215	270	113		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	★★★★	★★★	57	
8	AKG Y40	112	146	127		✓		★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★★	56	
9	AKG Y45 BT	110	155	123	✓		✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★★	★★★	★★★	55	
10	Beats by Dr Dre Solo HD	160	179	137		✓		★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★	52	
11	Sony MDR-ZX110NA	50	161	120		✓	✓	★★★	★★★★	★★★	★★★	★★★★	★★★	★★★	★★★★	★★★★	51	
12	Monster DNA	69	185	127		✓		★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★★	★★★	45	
13	Sony MDR-10RBT	215	215	120	✓		✓	★★	★★	★	★★	★★	★★★	★★★★	★★★★★	★★★	43	
In ear																		
14	Bose SoundTrue In-Ear	130	19	116		✓		★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★	★★★★★	★★★★	83	
15	Bose SoundSport In-Ear	150	20	110		✓		★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★	★★★★★	★★★★	82	
16	Sennheiser CX 2.00 I	50	13	130		✓		★★★★	★★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	68	
17	Sony MDR-EX450	40	13	125				★★★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★★	★★★★★	★★	68	
18	Sennheiser CX 1.00	40	10	120				★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★	58	
19	Sennheiser CX 3.00	55	14	142				★★★★	★★★★	★★★★	★★★	★★★★	★★★	★★★★	★★★★★	★★	57	
20	Beats by Dr Dre Powerbeats	156	23	107		✓		★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★★	★★★★	53	
21	Monster iSport Intensity	120	20	120		✓		★★★	★★★	★★	★★	★★★	★★★	★★★★	★★★★★	★★★★	51	
22	Beats by Dr Dre PowerBeats 2	230	25	na	✓	✓		★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★★	★★★★	48	
23	Skullcandy Inkd 2.0	25	13	130		✓		★★★	★★★	★★★	★★★	★★★	★★	★★★	★★★★	★★★	47	
24	Skullcandy 50/50 2.0	29	15	135		✓		★★★	★★★	★★★	★★	★★★	★★	★★★★	★★★★★	★★★★	46	
25	Beats by Dr Dre Tour 2.0	190	17	120		✓		★★★	★★★	★★★	★★★	★★	★★	★★★★★	★★★★	★★★★	46	
26	Goji Tynchy Stryder	40	13	135		✓		★★★	★★★	★★★	★★	★★★	★★	★★	★★★	★★★★	43	
27	Beats by Dr Dre urbeats	115	15	124		✓		★★	★★	★★★	★★	★★	★★★	★★★★	★★★★★	★★★★	42	

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

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

Weight: Weight in grams of the headphones with the cable and control unit.

Cable length: Length of the cable from the headphones to music player, measured in centimetres.

TEST PERFORMANCE

Sound quality: Results of the listening tests for a range of genres including classical, jazz and pop music and the spoken word.

Comfort: Rating for how comfortable the headphones are to wear, how well they fit, their adjustability and their potential to fall out of the ear.

Durability: Rating for the quality of construction and how well the headphones and cable withstand stress tests.

Audio enhancements: Includes the results of technical measurements and subjective assessments of sound leakage and the effectiveness of noise-cancelling features.

Features: Rating for the availability of such features as built-in cable and headphone controls, external noise cancelling, and the ability to take phone calls.



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