

Consumer Choice

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SUPERMARKET BASKET SURVEY 2016

Supermarket sales are up, but have the prices gone down?

OCTOBER 2016

€ MONEY

TIPS FOR INVESTING

PRICE ROUNDING

☕ LIFESTYLE

GROCERY PRICES

STUDENTS' WORK RIGHTS

📷 PRODUCT TESTS

TUMBLE DRYERS

KINDLE OASIS

The Consumers' Association of Ireland

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October 2016

Dear Member,

At this point, recalling how we commenced our lobbying to have the Motor Insurance Advisory Board (MIAB) reestablished, in some form, back in 2013, it is a direct insult to driving license holders that no progress has been made. The singular noticeable element of quotable fact is that motor insurance premiums have increased by 71% in that period and are set to increase by a further 20% in the next annual round of sales.

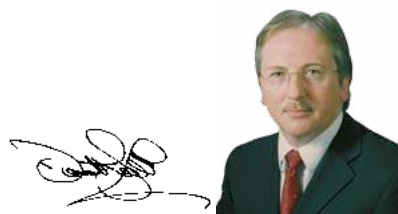
The focus of this editorial is threefold. Firstly, it will be the case that the industry quoted 'advisory' 20% will be realised. This brings the average consumer, consistently referred to in the Consumer Protection Act, to maintain their disbelief at the accuracy of the industry selling legally required motor insurance to the Irish consumer. It is as if they were of one mind. This is what it has taken the Competition and Consumer Protection Commission (CCPC) three years to realise before taking action and commencing cartel activity investigations. Of course, there is no advice as to how many years their investigation will take. And, even if it were to be proven, will you be compensated?!

Secondly, we now have release of the long-awaited review of the Book of Quantum, which simply serves to indicate how unrealistically high are the levels of award being issued in terms of motor and all injury related claims in

Ireland. This was already discussed earlier when we met and made our presentations to the Joint Oireachtas Committee and the Finance Committee, both of which were gathering data and opinion on what, precisely, is giving rise to the inability to afford motor insurance cover in Ireland for a great many consumers.

Thirdly, it remains the case that the industry that is tasked with the provision of this legally required insurance - still - has not released the data underpinning each and every element of each and every increase to each and every motorist over the past three years. And, this is despite the presence of these two investigatory committees of Government.

It is frustratingly impossible to end on a positive note. I therefore urge you to note these events of total inactivity to inform or support the motoring consumer. And, in the months ahead, when asked what can you do - advise consumers to join the CAI which, despite an appallingly low level of national support, continues to do more to factually state the unacceptable realities for consumers in Ireland than anyone else.



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

Pencils and Propellors – What's That About?

In case you had forgotten, it was on 29th September 1931 that Hungarian brothers Ladislao and Gyorgy Biro revolutionised the writing toolkit by inventing the ballpoint pen.

Ladislao was a journalist who was impressed at the almost instantaneous drying of printed text in comparison to the requirement of blotting paper and pads to save almost any and every item written, of necessity, by fountain pen. It was as a result of collaboration with his brother Gyorgy, a chemist, that they developed a new type of pen made up of a ball that turned in a socket. When the ball turned, it picked up ink from a cartridge and rolled to deposit it on paper. But, because of the ink compound and rate of flow, when the ink was transferred it dried immediately, much like a newsprint roller transfers an inked image to paper.

It is a fitting testament to their achievement that the ballpoint pen is still referred to as the 'Biro' in many countries.

I always was impressed how, for the US space programme, NASA commenced development of an ink pen that would write in zero gravity. It was costing so much money that they, along with the Russians, reverted back to using pencils until Paul Fisher privately developed his now-famous space pen.

A Fisher pen, used on Apollo 17, sold at auction in 2008 for US\$23,900.



Food Labels That Challenge

It has been far too long since I visited the wonderful world of advertising and how the 'spin' of the marketer can, on occasion, career decidedly out of control.

Courtesy of our colleagues at *Choice* magazine in Australia, I pass on the following food and drink related gems:

The preparation of a mushroom dinner advises the consumer to "*Brush dirt off rather than washing to ensure mushrooms do not get waterlogged*" which is immediately followed by the advice to "*Wash before use*".

Crystal Light lemonade is a powdered drink which, as it says on the label, is made with "*Natural Flavor with*" - wait for it - "*Other Natural Flavor*".

Best of all is the bottle of Jarritos Mango. This beverage would fill the dreams of any Minister contemplating a sugar tax. This is because it says on the label that this is a "*natural flavour soda*" that is made "*with 100% sugar*". Well, naturally!

EXCEPTIONAL TALENT



I see, from Silicon Republic, that a device that prevents work crews from accidental drowning will now feature in a group of 20 finalists for this year's James Dyson awards on 27th October.

It is a team from Cork Institute of Technology (CIT) that has achieved this through the creation of the Hydro-FLOcean (H-FLO) - this is an anti-drowning device, which could be provided to crews working on or near large bodies of water. Indeed, the team has already formulated plans to bring the device to the automotive and offshore oil rigging industries.

Of the other 19 competitors, there are other impressive life changing and saving inventions that will make the decision of a winner a serious challenge to the judging panel. They include the first ever Braille computer tablet for blind and partially sighted users, invented by a team of students from Austria, and a smart contact lens that monitors glucose levels to assist in diabetes management, invented by a Canadian student.

It has to be said that, when you consider the achievements of other finalists across the globe, this Irish team has made an enormous impression to get to this point. Win or lose, they are exceptionally talented and capable people. We wish them great success.

TTIP of the Iceberg for Change in EU-US Trade



You will know that we recently held our 50th Birthday Conference in the EU Headquarters in Dublin.

With the theme of *Food & Consumers – Tipping the Balance?*, four highly expert and opinionated speakers debated the potential for change through the ongoing Transatlantic Trade Investment Partnership (TTIP) discussions with the European Union.

The Chairperson for the event, Ray Dolan, CEO of *safe food*, maintained balance throughout an enormously interesting debate of the pros from Brian Hayes MEP and Brian Kilgallen, Policy Officer, EU-US Trade, DG SANCO, and the cons from our Chairman and food lawyer Raymond O'Rourke and Monique Goyens, the BEUC Director General.

Apart from taking the time from a gruelling schedule of travel and activity to visit and (very directly!) engage the attendees, Monique and BEUC supported the CAI in the funding of our conference – for which we are very grateful and appreciative. It was clear that there is much to learn, understand, challenge and refute in this most important series of negotiations. To that end, the CAI was lauded for taking one of the rare initiatives in Ireland to raise awareness of TTIP.

I can assure readers that if you have not heard of TTIP then, because of its potential for change at a scale previously unimaginable to trade at every level, you soon will.



Brian Hayes MEP and CAI Chairman and food lawyer Raymond O'Rourke



CAI Chairman and food lawyer Raymond O'Rourke



Brian Kilgallen, Policy Officer, EU-US Trade, DG SANCO



Monique Goyens, Director General, BEUC



Brian Kilgallen, Raymond O'Rourke, Monique Goyens, and Ray Dolan, CEO, *safe food*



Attendees at CAI's TTIP conference, held September 9th in Europe House

Food & Health

 by Clodagh O'Donoghue

Sizing up the problem of childhood obesity

Most parents today are well aware of the need to keep treats and sugary foods to a minimum to ensure that their children stay at a healthy weight but the rise of childhood obesity is not solely the fault of the 'wrong' foods. According to one paediatrician, often children who are seriously overweight are being fed healthy food - but simply far too much of it. Portion size is key to weight management whatever age you are - and given that children are far smaller than adults, their portion sizes need to be correspondingly reduced.

Dr Sinead Murphy, Consultant Paediatrician at Temple Street Children's Hospital, recognises that parents may be feeling that they are doing the right thing for their children by filling them up with 'good food'.

However, it is important to encourage children to recognise when they are full and to allow them to stop eating when they feel they have had enough. As children we were given the familiar parental instruction to eat up all our dinner and clear our plate but, in fact, by urging children to continue eating even after they are full, parents are encouraging unhealthy habits that may be doing damage now and will be hard to shake in later life. Dr Clíodhna Foley-Nolan, Director of Human Health & Nutrition at *safe food*, notes that "young children up to the age of two have good appetite control and only eat what they need, but older children lose this ability to know when they're full".

As Dr Foley-Nolan sums it up, children don't need the same amount

of food as adults do and so parents need to ensure that portion sizes are appropriate for all family members. A five-year-old needs around half the amount of food that an adult needs - though, of course, what the adults in the house need and what they actually eat may be two very different things. Interesting insight into what constitutes a healthy portion can be found on the *safe food* website, www.safe food.eu, which also offers some practical tips on how to change entrenched habits and develop healthier approaches when feeding children. Advice includes using smaller plates and child-sized cutlery as well as serving up smaller portions initially and then offering a little more if the child is still hungry.

Take three minutes to read medicine information

You may have seen or heard in the media a new national public information campaign urging the safer and more effective use of medicines. The campaign comes from the Health Products Regulatory Authority (HPRA), which is the body responsible for protecting and enhancing public and animal health by regulating medicines, medical devices and other health products. Entitled "For the full benefit, take three minutes", the campaign advises the public that in order to get the maximum benefit from their medicine, they need to take the time to read the information provided on the packaging or the leaflet that accompanies the product on the correct dosage, instructions for use and potential side effects. The HPRA stresses that although medicines can improve the quality of our lives in many ways, allowing us to stay healthier and live longer, if medication is not taken properly, it may not work

or may do more harm than good.

To coincide with the launch of the campaign, the first ever launched by the HPRA, the agency released findings of a survey that uncovered some worrying facts about consumers' habits and attitudes to medicine information. The survey reveals that almost a quarter of people (23%) do not read the information that is supplied with their medication and that 26% do not read the directions for use. In addition, one in five people (20%) has taken a prescription medicine for a shorter period than that directed by their doctor and one in eight (13%) admits to taking a prescription medicine that was not prescribed specifically for them, with this rising to 18% or almost one in five for those aged 25-34 years.

These findings are in line with the HPRA's ongoing research that shows a troubling increase in the number of consumers not reading

medicine information, with 26% of adults admitting that they never read product information for an over-the-counter medicine and 21% never reading information for a prescription-only medicine - up from 14% and 12%, respectively, since 2010 when a similar survey was conducted.

According to HPRA Chief Executive Lorraine Nolan, research shows that people who do read medicine information spend about three minutes doing so, and thus the campaign is urging people to always take those three minutes, whether they are taking the medication themselves or giving it to someone in their care. Ms Nolan adds that anyone with any questions or concerns should discuss the matter with their doctor or pharmacist. A leaflet entitled *How to Take Medicines Safely* can be downloaded from the HPRA website, www.hpra.ie.

Money News

 Money News by *Róisín Moloney Weekes*

Scrapping cash

“The existence of cash acts as a constraint on central banks cutting interest rates below zero, which serves as a protection for consumers.”

There is no doubt that many economists and bankers desire a future without cash. The Bank of England has recently designed a long-lasting plastic £5 note but even cash in this new form is predicted by some to not feature in the picture of the future. While consumers seem to use less and less cash than they used to, it is very hard to imagine a functioning world without it.

Some who argue for abolishing cash point to the fact that cash plays a major role in a broad range of criminal activities, such as drug trafficking, extortion, human trafficking and money laundering as well as being central in illegal immigration and the exploitation of illegal immigrants. Cash enables employers to exploit workers by paying cash in hand, often below minimum wage and

without recognition of employee rights.

While the technology exists to facilitate consumers to go cashless and make most payments electronically, there is the question of those who don't bank. According to the Financial Inclusion Commission in the UK, 1.5 million adults in Britain do not have a bank account and about half of those who do have a basic bank account choose to manage their money in cash. It is argued that the end of cash would allow for the introduction of negative interest rates, such as 3% or 5%, effectively paying banks for holding our deposits, whereas interest rates on cash cannot fall below zero. The existence of cash acts as a constraint on central banks cutting interest rates below zero, which serves as a protection for

consumers.

Since the economic crisis, the demand for cash has been on the rise, perhaps because people do not trust the banks, especially when zero interest rates give them little incentive to keep money in them. In an attempt to wean us off cash, the European Central Bank has said it will not supply any more €500 notes and it argues that such high denomination notes are used disproportionately in illegal activities. It remains to be seen how successful advocates for a cashless society will be. It appears, however, that Irish consumers will not take to the change that easily and will not accept such a shift without a fight and certainly not without an improvement in the levels of confidence we have in our financial institutions.

Consumers to double online spending

According to a report from Virgin Media Digital Insights, Irish consumers are to double the amount of money they spend online within the next five years. The report also claims that Irish consumers will spend up to €14.1 billion a year by 2020 on e-commerce sites, but more than half of that will be spent on retailers from outside the country.

The digital economy is currently worth approximately 6% of Ireland's gross domestic product but up to €4.5 billion of consumer

spending is leaving our shores for overseas online companies. With only 41% of our online purchases taking place on Irish websites, Irish retailers have a bit of catching up to do if they wish to claim a potential €8 billion of lost sales between now and 2021 if the situation remains unchanged.

The increase in online shopping is reported as being driven by, firstly, price and, secondly, lack of availability locally. Convenience is cited as the third reason for consumers' online

spending trends but 60% of those who shop online claim that they would purchase the same product locally if they could get it at the same price.



80% of retailers rounding

With the first anniversary of the introduction of rounding approaching, the Central Bank is reporting that it has caught on. Rounding was launched nationally on 28th October 2015 and now, almost one year later, 80% of retailers are applying rounding, according to a survey conducted by RGDATA among its members.

Separately, a RedC opinion poll commissioned by the Central Bank found a 75% awareness rate among the public, while 93% of those polled said they believe that rounding is a good idea or makes no difference.

Rounding was introduced in 2015 to help reduce the levels of one cent and two cent coins in circulation, the majority

of which were not in daily use. These coins are also unique as the cost of producing one cent and two cent coins is greater than their monetary value, with a one cent coin costing 1.65 cent to make, while a two cent coin costs 2.1 cent to manufacture.

Many of us are guilty of hoarding such coins or even throwing them away, and inflation has caused the purchasing power of one cent and two cent coins to diminish by over 20% since their introduction. As a result of rounding, between October 2015 and August 2016, 126 million unwanted coins have been lodged with the Central Bank and the costs of minting replacement coins have decreased.

Rounding is conducted on a

voluntary basis for both consumers and retailers. It is explained that for rounding to happen, both the retailer and the customer must accept it; both have the right to use exact change. Rounding only takes place on the total bill, not on individual prices, so existing price points (for example, items priced at 0.99 cent) remain unchanged. Rounding does not apply when bills are paid electronically, such as by debit card, credit card or store card. Retailers are obliged to retain a sufficient supply of one and two cent coins, even if they are adopting rounding as the consumer will always have the right to exact change and consumers should be aware that they can opt out of rounding if they wish.



Choice Comment

It is interesting to note that the survey referred to is that of retail. The Consumers' Association of Ireland would consider that this form of financial revision would demand a fully independent review rather than that of the grocers who, in general, 'operate' this scheme in its entirety.

It remains the reality from our information received that consumers are seeing rounding on individual items as a part of a basket: a flat denial from retail staff that there is any element of rounding that is voluntary and open to question by the consumer and this is matched with complete silence from a sector that benefits from all individual sales in what has been created to be a standardised 0.99 cent level of pricing in Ireland.

Success, clearly, is in the till of the seller.

Packaging ploys to trick consumers

As you may suspect, manufacturers use product packaging to tempt consumers into making a purchase as much as they do to store and transport their product. We are all aware that, to some extent, we are being lured into purchases but a recent *Which?* investigation uncovers the tactics that manufacturers of toiletries use to tempt us to choose their products.

Persuasive packaging ploys include some of the following:

- Although boxes can be necessary to protect products and make them easier to store and transport, consumers may notice that some products are sold in boxes while similar products have no such extra packaging. This can be a deliberate choice to make products seem more serious, scientific or medicinal than rival brands.

- It is common for marketers to put references to such fashion capitals as New York and Paris on their products in an effort to associate their offerings with the allure of these places, whether or not they have any actual link to these locations.

- Marketers try to communicate that a product is specifically for you to tempt you to buy it. One way to differentiate a product is to label it as being 'for men' or 'for women' and this can help encourage you to quickly pick it over competing products.

- Even if products are not labelled 'for men' or 'for women', the colours used (such as pink or blue) as well as the imagery and buzzwords displayed can be clearly aimed to appeal to one particular gender.

- Lookalike products may not necessarily be easily confused with the original product, but they are designed to convey a similar aura - they have been described as 'winking' at the original - and so suggesting that similar qualities apply.

- Technical-sounding terms and buzzwords can be especially persuasive, lending an air of authority and competence. Sometimes they can make us believe a product is credible even when we are not entirely sure what the jargon means - a ploy that *Which?* experts have termed 'confusion marketing'.

On your next shopping outing, observe the products that you are leaning towards and note some of the above to assess whether you are being tricked.



Product/Tech News

Product News by *Clodagh O'Donoghue*

Mist opportunity

Environmentally conscious consumers, eager to cut down on water usage, might be interested in a new gadget that turns a stream of water from a tap into a fine mist. Washing your hands under a running tap or rinsing the suds off dishes sends a lot of water flowing down the drain - but is there a better way of maximising the water used and minimising the amount needed in the first place? Swedish company Altered thinks so - and consequently has launched the Altered: Nozzle, which atomises tap water so that it emerges as a high-speed mist, radically reducing the volume of water required to do the washing task at hand. The company claims that its water-saving nozzle results in a 98% reduction in water use with no loss of functionality.

According to Altered, atomising the water breaks it up into millions of minute droplets and produces a mist that comes shooting out of a tap, emitting only 0.18 litres per minute but hugely increasing the surface area of the water so that users come in contact with virtually all of the water emerging from the tap with very little flowing down the drain unused. And if you want a drink of water and don't want to wait for ages for the mist to fill the glass, the nozzle can be switched to a regular saving mode that allows the water to flow more freely at 3 litres per minute.

Among its other benefits, the Altered:Nozzle fits onto your existing tap, comes in a range of sizes and finishes, and can be attached in 30 seconds.

With the future of water charges far from clear, a reduction in water usage may not translate into a saving in your water bill - nonetheless, there are those for whom water conservation is not about monetary savings but about eliminating waste and making the most of scarce resources for the good of the planet. Such individuals could well go all misty-eyed at the thought of an affordably priced, easily installed device with such lofty water-reduction claims. Shipping is due to start in December to anywhere in the world with prices starting at SEK374 (Swedish krona; €39 approx.) on Kickstarter following an extremely successful funding campaign.



The Altered:Nozzle

Quicker texting without the typos

For time-strapped smartphone users faced with the cumbersome process of typing a lengthy text, there is a faster way. It has been shown that dictating your texts using a smartphone's speech recognition technology will get the job done much quicker and it will also be - perhaps surprisingly - more accurate.

Speech recognition technology has suffered from a reputation of being slow and hopelessly imprecise but, given the improvements that have taken place over recent years, this may be an unfair assessment. Researchers at Stanford University decided to put the technology to the test in an experiment that pitted Chinese behemoth Baidu's speech recognition software against seasoned texters. The test involved 32 participants aged between 19 and 32 years - an age-group that grew up texting and who bring a considerable degree of experience to the task.

In the experiment, participants took turns typing or speaking 100 phrases, including "have a good weekend" and "go out for pizza and beer" and the testing app recorded the timing and accuracy rates of the texts. Half of the texters performed the task in English and the other half used Mandarin but results were similar across the board - speech recognition was around three times quicker than typing and produced fewer typos and errors.

Although this research involved Baidu's Deep Speech 2 software, the researchers believe that other high-quality speech-to-text functions like Apple's Siri and Google Now would work similarly. Ultimately, the team hopes that the findings will inspire engineers to find new uses for the technology beyond text messaging and emails.

Self-driving tractors plough their own furrow

While self-driving cars are still on the way, robot vacuum cleaners and lawnmowers have been with us for some time – and now driverless tractors are making an appearance. At the recent Farm Progress Show in the US, CNH Industrial showcased the New Holland NHDive concept autonomous tractor, an unmanned vehicle that can carry out a wide range of farming tasks around the clock.

The NHDive looks like a normal tractor and, indeed, it features a standard driver's cab with all the traditional controls so it can be used in the old-fashioned way, with a human being behind the wheel when required. However, it can also eschew human operation and function autonomously, even driving itself to the field using pre-mapped private on-farm tracks and returning to its base when its work is done.

In autonomous mode, the tractor can be monitored and controlled using a desktop computer or mobile device so farmers can check on progress and make operational decisions from wherever they happen to be. As well as a path-plotting screen, there is a live camera feed that offers up to four views from the tractor's vantage point and farmers can access data on engine speed and fuel levels. Farmers can also remotely implement settings, such as seeding rates.

GPS farming systems and self-steering technology already exist to help keep tractors tracking straight over uneven ground or following a predetermined line, but the NHDive takes autonomy to a new level and has been hailed as a "glimpse into the future of farming". One touted benefit is the tractor's ability to work around the clock, day and night, to take advantage of ideal weather conditions for farming operations and New Holland also claims that its machine will be able to "reduce the risks associated with human error".

Taking the concept a step further, a number of cabless autonomous tractors are also in development. With no cab and so no manual operation option, these distinctive looking machines are lighter and significantly cheaper to make. None are available for purchase yet, and there are significant safety, liability, insurance and legal issues that will need to be addressed before this type of farm vehicle can become commercially available – but it may only be a matter of time.

Clever canines

This will not come as a surprise to dog owners but a recent study has produced scientific evidence that your canine companions can understand both the words spoken and the intonation of human voices. Researchers in Hungary trained 13 dogs over a period of months to lie still in an MRI scanner for several minutes at a time so that they could observe the animals' brain activity during testing to reveal how they reacted to voices.

Once in the scanner, the dogs were played recordings of their trainers' voices through a set of headphones. The dogs heard four different recordings with either praise words, such as "well done", or neutral words like "however" and "nevertheless". The words were delivered using either a high-pitched intonation indicative of praise or else a neutral intonation.

When an analysis was conducted of the areas of the brain in which increased activity was noted, the researchers found that dogs generally process vocabulary in a similar way to humans – in the left side of the brain – and that they can recognise distinct words. Intonation, on the other hand, was found to be processed in auditory regions in the right hemisphere of the brain. The tests revealed that the animal participants were able to understand words regardless of intonation but that they only experienced a real sense of reward when praising words were combined with praising intonation.

So the take-home message is that what you say to your dog and the way you say it are both important – but you knew that already!

A warm glow



IQ Design is an Irish company that has created a range of eco-friendly products, with one recent offering being a lamp powered by a single small candle. The ThermLight cleverly converts the heat generated from a tealight candle into electrical energy that can then power an array of 18 bright white LEDs.

Inside the body of the ThermLight is a Thermal Power Generator that makes use of Thermal Electric Plates, which when heated on one side and cooled on the other produce a small electrical voltage. The required heat is provided by the tealight, which is lit and placed inside the device. Thus, there is no

need for batteries or mains electricity and the light output is the equivalent to the light from 20 tealights.

Suppliers suggest that the ThermLight be used indoors as an energy-saving reading lamp, down-lighter or mood light or outdoors when camping or fishing. To this end, the device is made from corrosion-proof materials, helping it to withstand harsh environments. One tealight generally burns for about four hours and LEDs typically have an overall lifetime of around 20,000 hours apiece. Though undoubtedly costing little to run, the ThermLight has a steep purchase price of €194.95, so will burn quite a hole in your pocket.



Supermarket Basket Survey 2016

Supermarket sales are up, but have the prices gone down? We compare the cost of our staple basket of groceries with previous years to check out the trends of 2016.



REPORT by Sarah Breathnach

At a glance

- Survey findings
- Store brands
- Discount retailer basket

The Irish grocery market is flourishing. Recent figures released by Kantar Worldpanel show a 3.7% increase in grocery market sales compared to 2015. Last year, we noted that in an effort to save time and money shoppers were more inclined to do one large weekly or bi-weekly shop rather than making several small trips. This year's growth in supermarket sales is indicative of a shift in consumer behaviour and shopping patterns whereby shoppers are making more frequent trips to the grocery store and consequently spending more. While growth is undoubtedly good news and perhaps a beacon of hope for economic recovery, what does the current supermarket landscape look like for the consumer?

At the Consumers' Association of Ireland (CAI), we have conducted our supermarket survey for well over a decade now and throughout the years we have observed an almost invariable increase in the price of our branded basket - and 2016 is no exception. In the early years from 2000

to 2005, our bill became more expensive on an annual basis by a margin of about 1% to 7%. Between 2007 and 2008, the overall cost of the basket had increased by almost 10%. Although post-2008 the price of groceries began to stabilise, every year since (with the exception of 2011) the average cost of our basket has risen. The good news, however, is that the increase is less than it was last year and remains marginal. As we become an even savvier nation of shoppers, we are confident that there are many ways to keep our baskets from being more of a burden than they were last year.

About the survey

Fifteen years ago, when the CAI first began the supermarket survey, it was decided that the focus of our investigation would be on Ireland's four major retailers - Supervalu, Tesco, Dunnes Stores, and Superquinn - though since 2014, this number has been reduced to three following the acquisition

of Superquinn stores by Supervalu. The products in our basket were carefully selected to be representative of the staples that the average household would likely purchase on a regular basis, such as milk, bread, butter, tea, sugar, orange juice and washing-up liquid along with twelve other common necessities. This year's survey was conducted on 19th-22nd September and prices were sourced from online and bricks-and-mortar outlets of Dunnes Stores, Supervalu and Tesco. An average price for each item was calculated across the three chains and, in an effort to capture representative prices that allow for comparisons across the years, promotions, discounts and multi-buy offers were omitted. In previous years, we did not include discount retailers in our survey; however, given the meteoric rise of Lidl and Aldi over the past few years, we thought that in addition to assessing the branded basket it may be informative to survey an

equivalent basket with the two discount retailers.

Survey findings: Our branded basket

By and large, there were no remarkable price increases on any individual items in our branded basket this year. Nevertheless, albeit only by a few cent, more than half (ten) of the products on our list became more expensive in 2016. Compared to our 2015 basket, a rise in cost was seen in Birds Eye frozen garden peas (450g), Kellogg's cornflakes (500g), Batchelors baked beans (420g), Cadbury Dairy Milk chocolate bar (200g), Squeez orange juice (1 litre), Heinz tomato ketchup (460g), Erin country vegetable packet soup, Head and Shoulders shampoo (250ml), Domestos bleach (750ml) and Irish Pride family pan (800g). The most salient increases were seen in the 200g Cadbury Dairy Milk chocolate bar and Heinz top-down tomato ketchup, which both increased 16 cent on average across the supermarket stores. This was followed by Kellogg's cornflakes and Birds Eye frozen garden peas, which both rose by about 8 cent on average. In 2015, we reported that the cost of Head & Shoulders Classic Clean had increased from €3.89 in 2014 to €4.33, representing an 11% increase. This year, the product has continued to climb but only marginally. The trend of 2016 seems to follow that of previous years with consistent incremental increases being the order of the day, a clever tactic employed by supermarkets and manufacturers that often goes unnoticed but ultimately adds up for the consumer over time.

In comparison to the prices recorded in our 2015 survey, this year, the average price of only three items dropped compared to six items last year. The largest decrease in price was seen in Donegal Catch cod (450g), which has reverted to its average price in 2011, now selling at €5.00, down a significant 33 cent from last year's price. Among the items that saw a more marginal decrease in price was Siúcrá granulated sugar (500g) and Fairy original washing-up liquid (433ml) dropping by 8 cent and 5 cent, respectively.

In relation to price stability, the average cost of just over 31% (six) of items remained constant. Among the items that did not fluctuate were staples such as Avonmore full-fat fresh milk (1 litre), Kerrygold butter (454g), and Denny Gold Medal sausages (227g), which have remained stable for three years running, while Brennan's premium white sliced pan (800g), Lyons Gold Blend tea bags (80 pack), and store-brand fresh milk (2 litres) have not changed in price since last year.

Considering the total price of this year's basket, the average bill for our 19 staple items came to €43.03, up a modest 14 cents (0.3%) on last year's basket, which came to €42.89. When compared to the increase of 86 cent seen in the total price of the basket between 2014 and 2015, the climbing prices of household goods appear to be slowing.

Price matching and special offers

Price matching across chains continues to be a popular practice, with more than half (ten) of the items in our basket carrying identical price-tags across all three supermarkets compared to just over 35% (seven) last year.

Interestingly, the cost of only one of the price matched items in our basket fell, while half of the items remained stable and four products - including Batchelors baked beans, Heinz tomato ketchup, Irish Pride family pan and Domestos bleach - subtly crept up across the board. In theory, price matching should encourage competition among supermarkets, keeping prices down and thus resulting in better value for the consumer. With most products remaining at the same price and quite a few increasing, our findings perhaps indicate a degree of 'tacit collusion' whereby high prices are maintained, without any explicit communication between chains. While the notion of price matching is appealing, it has been suggested that in reality it may, in fact, prevent rather than provoke price wars.

It is not all bad news. Although the

price of the CAI's basket slightly increased this year, it must be acknowledged that discounts, multi-pack deals and various promotions were prevalent in all stores on many of the items on our list. Taking advantage of such deals could reduce the total cost of the basket by between 5% and 15% depending on the retailer.

Store-brand basket

It is thought that a growing positive perception surrounding the quality of store-brand products is an important factor driving growth for supermarket retailers. As consumers seek ways to reduce their spending and gravitate towards non-branded products we decided, in the interests of comparison, to examine just how much a household may be able to save on a few essentials by eschewing the brands. Of the 19 items in our original branded basket, 12 products were directly comparable in terms of product size and type across the three chains we visited. We did not include a chocolate bar or shampoo product in this calculation as own-brand alternatives were not available across the three chains but priced equivalent offerings for all other products. With regard to the total basket bill, all three of our supermarket's store-brand baskets were found to be considerably cheaper than their branded counterpart, coming in at almost half price. The store-branded baskets of Supervalu, Tesco and Dunnes Stores more or less tied for value, with the vast majority of prices aligned closely with the offerings of competitors. On an individual item basis, every store-brand item we assessed without exception was found to be cheaper than its branded equivalent and this held true across all three chains. Unsurprisingly, price matching was also seen across own-brand products but to a lesser extent than was evident in the branded basket.

We noted that when viewing branded products online, both the Supervalu and Tesco websites prompted the shopper to 'swap and save' by opting instead for a store-brand equivalent. This clever manoeuvre reminds consumers of opportunities for potential savings and is likely to further increase sales of the supermarkets' own brands. When it comes to swapping brands for own-brand offerings, it may be a case of trying out various alternatives across the different retailers and finding products where taste and quality balances with price to yield the best choice for your household.

Discount retailer basket

Despite evidence of recovery, it is clear that current household budgets continue to show



cognizance of the precarious nature of the economic climate. Since the establishment of discount retailers such as Lidl and Aldi in Ireland, these supermarkets have gradually gained mainstream acceptance. Lidl and Aldi have worked hard to transform their image, through the installation of in-store bakeries, an increased eagerness to stock Irish produce and the widespread introduction of 'specially selected' luxury ranges. Changing perceptions and attitudes coupled with intensified competition from Lidl and Aldi have massively helped discount overcome original scepticism held by consumers and have undoubtedly gone towards narrowing the competitive gap between discount retailers and the big supermarkets. Today, buying groceries with these retailers has become part of being a savvy shopper. In fact, a recent campaign from Lidl touted that the discounter's customers can do a full shop for half the price of a branded shop with its competitors. Intrigued as to whether this promise also applied to our smaller basket of necessities, we took to the Lidl checkouts to find out and compared this with a similar

shop at Aldi.

The table below shows the products chosen as Lidl and Aldi equivalents to our branded basket. The products were chosen to align as closely as possible with the branded items. Where possible, the comparisons used by Lidl in its 'full-shop' campaign were employed - for instance, Lidl had selected Connell Bakery Traditional Batch Bread as an equivalent to Brennan's Bread and Connell Bakery Medium White Sliced Pan as an equivalent to Irish Pride. We then tried to find the closest equivalents in Aldi. After totting up the basket, we can report that the discount retailers were closely matched in terms of value and that both can indeed deliver an equivalent to our supermarket basket of branded goods at less than half the price.

In comparison to our branded basket, which cost €43.03, Lidl and Aldi customers can purchase equivalents of these essentials for around the €20 mark.

At an item level, similar to the store-brand basket, every product in the discounters' baskets was less expensive and

products were generally either the same size or larger than their branded equivalent.

We noted that price matching between these German rivals was far more pronounced than any matching seen across Tesco, Supervalu and Dunnes Stores, with 16 of the 19 items carrying the same price tag in both stores. If we then examine the price comparison between Lidl and Aldi's basket and our store-brand basket from the major supermarket retailers we find that purchasing the items that we identified in the store-brand section costs roughly the same in Aldi and Lidl as it does in the big three retailers.

It is undeniable that discount retailers have transformed the competitive supermarket landscape in Ireland, over the last number of years. Although the dominant Irish retailers such as Supervalu and Dunnes Stores still hold almost twice the market share that Lidl and Aldi hold individually, when taken together the German discounters become very competitive in terms of the proportion of the Irish market they capture and this appears to be a growing trend.

Lidl Brand Name	Price (€)	Aldi Brand Name	Price (€)
Coolree Creamery Whole Milk 1L	0.75	Clonbawn Whole Milk 1L	0.75
Dairy Manor Irish Creamery Butter 454g	2.19	Kilkelly Irish Creamery Butter 454g	2.19
Glensallagh Irish Pork Sausages 227g	0.79	Brannans' Irish Pork Sausages 227g	0.79
Green Grocer's Garden Peas 1Kg*	0.89	Four Seasons Garden Peas 1.08Kg*	0.89
Ocean Trader Cod Fillets 500g*	2.49	Northern Catch Cod Fillets 500g*	2.79
Crownfield Cornflakes 500g	0.99	Harvest Moon Cornflakes 500g	0.99
Fallon's Gold Blend Tea Bags 80 pack	1.25	McGrath's Gold Blend Tea Bags 80 pack	1.25
Bellbake Granulated Sugar 1Kg*	1.19	The Pantry Granulated Sugar 1Kg*	1.19
Freshona Baked Beans (ring-pull) 420g	0.39	Corale Baked Beans (ring-pull) 420g	0.39
Connell Bakery Traditional Batch Bread 800g	0.98	Ballymore Crusty Pan White 800g	0.89
Bellarom Premium Milk Chocolate 200g	1.49	Dairyfine Milk Chocolate 200g	0.99
Vitafit Pure Orange Juice (chilled) 1L	1.49	Del Riva Pure Orange Juice (chilled) 1L	1.49
Kania Tomato Ketchup 500ml (top-down)*	0.75	Bramwells' Tomato Ketchup 500ml (top-down)*	0.75
Newgate Cream of Vegetable 63g (packet)*	0.55	Harvest Kitchen Cream of Vegetable 70g (packet)*	0.55
W5 Power Green Washing-Up Liquid 500ml*	0.79	Magnum Green Washing-Up Liquid 500ml*	0.79
Cien Antidandruff Shampoo 330ml*	0.89	Carino Antidandruff Shampoo 330ml*	0.89
Coolree Creamery Whole Milk 2L	1.49	Clonbawn Whole Milk 2L	1.49
Connell Bakery Medium White Sliced Pan 800g	0.69	Ballymore Crust Medium White Sliced Pan 800g	0.69
W5 Thick Bleach 750ml	0.62	Powerforce Thick Bleach 750ml	0.62

Prices are correct as of the 19th and 20th of September 2016 and exclude promotional offers.

* Weight does not match branded basket equivalent.

Supermarket Basket Survey - Price Comparisons 2000-2016

	Average price 2000	Average price 2002	Average price 2005	Average price 2007	Average price 2008	Average price 2011	Average price 2013	Average price 2014	Average price 2015	Average price 2016
Avonmore full fat fresh milk, 1 litre	0.79	0.85	0.88	0.90	1.14	1.16	1.14	1.24	1.24	1.24
Kerrygold butter foil wrapper, 1lb, 454g	2.05	1.99	1.83	1.84	2.38	2.67	2.95	2.95	2.95	2.95
Denny Gold Medal (not skinless) sausages, 1/2 lb, 227g,	1.08	1.14	1.39	1.49	1.75	1.55	1.85	1.89	1.89	1.89
Birds Eye fro zen garden peas, 450g (400g since 2014)	1.54	1.61	2.12	1.83	2.23	1.86	2.08	2.14	2.08	2.16
Donegal Catch cod, 450g	3.33	3.58	3.99	4.28	4.99	5.01	5.40	5.54	5.33	5.00
Kelloggs corn flakes, 500g	2.12	2.11	2.16	2.24	2.28	2.55	2.84	2.73	2.82	2.90
Lyons tea bags, Gold Blend, 80 pack	2.34	2.47	2.85	2.78	3.19	3.24	3.78	3.80	3.79	3.79
Siúcra granulated sugar, 1kg (500g since 2015)	1.13	1.14	1.13	1.09	1.09	1.05	1.45	1.55	0.85	0.77
Brennans premium white sliced pan, 800g	1.11	1.17	1.29	1.35	1.59	1.58	1.58	1.58	1.50	1.50
Batchelors baked beans, 420g	0.65	0.66	0.72	0.86	0.77	0.85	0.93	0.99	1.08	1.10
Cadbury dairy milk chocolate bar, 100g (200g since 2015)	1.04	1.08	1.22	1.27	1.57	1.63	1.72	1.87	3.18	3.34
Squeez pure premium orange juice (original), 1 litre	1.32	1.38	1.52	1.64	1.17	1.39	1.60	1.81	1.81	1.82
Heinz squeezable (Top Down) tomato ketchup, 460g	1.47	1.57	1.66	1.68	1.68	2.29	2.58	2.49	2.63	2.79
Erin country vegetable packet soup, 68g (thick country vegetable, 72g, since 2014)	0.95	0.86	0.94	0.96	1.06	1.09	1.18	1.17	1.17	1.18
Fairy original washing up liquid, 500ml (433ml since 2011)	1.55	1.60	1.53	1.49	1.36	1.19	1.54	1.52	1.68	1.63
Head & Shoulders Classic Clean, 200ml (250ml since 2011)	3.26	3.64	3.49	3.39	3.59	3.03	3.86	3.89	4.33	4.39
Fresh milk 2 litre, store's own brand	1.29	1.29	1.22	1.19	1.65	1.49	1.49	1.55	1.49	1.49
Irish Pride family pan, 800g (sandwich pan since 2013)	1.12	1.13	1.21	1.34	1.47	1.53	1.68	1.72	1.48	1.49
Domestos bleach, original (blue), 750ml	1.70	1.86	1.73	1.68	1.63	1.29	1.41	1.52	1.59	1.60

Overall, the cost of the CAI’s basket has remained pretty stable since last year. Although 53% of items on our list rose in price, the increase in real terms is negligible. And while we saw fewer products drop in price this year, those that did fall fell by a larger margin than the products that increased, perhaps helping to balance the basket. It is also important to remember that in conducting this survey in-store promotions were disregarded; that said, in all the stores we visited discounts, deals and offers were widely available and availing of such deals would without question help to reduce the cost of this year’s basket. If savings are the priority, opting on occasion to ‘swap and save’ with store-branded products could again effectively help to cut costs. In the same vein, the value offered by the discount retailers cannot go unnoted. If the offerings of the discounters together with store-brand products can continue to impress by balancing quality with value, then those wedded to brands may start to consider divorcing them.



Prices checked on the 19th- 21st of September 2016 online and in store and an average price calculated across the three major supermarket retailers.



Work Hard, Study Hard: A guide for the working student

Here is what the working student will need to know.

At a glance

- Rights to know
- Taxing work
- The perfect placement



REPORT by Atousa Motameni

Last month, *Consumer Choice* provided a guide for students heading off to college, offering advice on how to manage their finances. As students settle into their new college life, they may start to consider the possibility of working part-time or during holidays as a way of offsetting the rising costs associated with attending university. It is certainly not uncommon for the typical Irish university student to be working at some point while they are earning their degree, either to help lessen the cost burden of third-level education or to further their potential competitiveness for future careers. *Consumer Choice* offers students an overview of their rights in the workplace and outlines the benefits of being a working student.

Rights to know

Student workers generally fall under the part-time, temporary or casual workers category. The Irish Statute Book states that all workers, whether they be full-time or not, are to be treated with the same level of respect and are also

awarded most of the same benefits. During the work day, all workers are entitled to rest periods based on the numbers of hours worked. For anyone working for four and a half hours or more, you should receive a rest period of 15 minutes within that time, and if you work six or more hours, that rest period increases to 30 minutes. If you are working in a shop for six or more hours then you must be given one consecutive hour to rest between 11:30am and 2:30pm if those times are included as part of your six hours. Workers cannot work more than 13 hours in a 24-hour period and have the right to at least one full day of rest per week.

Holidays

Most offices give their employees the day off for public holidays; however, retailers, restaurants, cinemas and the like can make big profits on these days, so if your place of employment stays open, you might need to work on some holidays. If asked to work on a public holiday, you should be given either another day off within a month, an extra

day's pay or an additional day of leave. Part-time workers need to have worked at least 40 hours over a five-week period preceding the public holiday in order to qualify for these benefits. Full-time workers receive a minimum of four weeks (i.e. 20 days) leave per calendar year. For part-time workers, the leave they are allotted is proportional to the amount worked and is often calculated as 8% of the total hours worked per year, with the maximum holiday period being equivalent to around four weeks.

Wages

In addition to holiday rights, all workers also hold the right to fair pay. Since January of this year, the minimum hourly wage in Ireland became €9.15 for an 'experienced adult worker' but in order to qualify as such you must have worked for at least two years over the age of 18. The minimum hourly pay for those under 18 is €6.41; for those in their first year of work after turning 18 it is €7.32; and when you are in your second year it increases to €8.24.

Ages	Minimum wages
Under 18 years old	€6.41
1st year of work over 18 years old	€7.32
2nd year of work over 18 years old	€8.24
Experienced adult worker	€9.15

The timeline for this two-year period starts at the beginning of your first job. The National Employment Rights Authority (NERA) cites that any gaps in between jobs are acceptable and having them will still qualify you towards the two years (starting from the first day you work) it takes to become an experienced adult worker. Along with your pay, you should receive a wage slip detailing the wages you earned and any deductions that were made over the specified pay period.

For those working on Sunday, you are entitled to extra pay of some kind and this can be arranged through your employer but typically manifests in either a reasonable increase in hourly wages or an additional amount of paid time off. Sunday premium benefits, hourly wages, and amount of leave will vary depending on your employer - it could possibly be significantly higher than the minimum set out by Irish law - but always keep in mind that you have a certain level of basic rights in the workplace.

Taxing work

Once you start working you need to get your taxes sorted. As soon as you accept a job offer, give your employer your PPS Number so that the employer can inform the Revenue office that you work there. Then either through your employer or the Revenue office, fill out Form 12A, which is the 'Application for Certificate of Tax Credits and Standard Rate Cut-Off Point', and the tax office will determine the amount of tax credit and standard rate cut-off that applies to you. Once it has calculated these figures, the tax office will send you and

your employer a document essentially detailing the PAYE deduction from your weekly/monthly salary. Basically, the amount of tax you pay is dependent on your level of pay and your tax credits.

It is recommended that you begin this process as soon as possible so that all of your tax requirements are sorted before your first payday. If Form 12A is not submitted in a timely manner, tax deductions will be taken out of your salary on an emergency basis, which means in the first month you receive a fixed tax credit rate, but in the following months the tax deductions increase exponentially, so be sure to fill out that form! Despite the daunting start to lifelong tax obligations, there are some situations in which student workers are entitled to tax refunds. There is also some tax relief available for tuition fees including the Student Contribution Charge, but not for registration, examination or other administrative fees. You can apply for this tax relief via forms available on the Revenue website.

If you decide to only work on holidays and then return to being a full-time student during the semester, you may apply for additional tax refunds. For this you need to fill out Forms P50 and Parts 2 and 3 of Form P45. Although any tax refunds in this category are not guaranteed, if you plan to stop employment completely to focus exclusively on your studies then consider applying and perhaps you will get some of your tax money back! If you continue to work, even on a part-time basis, you will not qualify to receive this tax refund.

The perfect placement

University students have a variety of work experience options available to them in Ireland. The most popular option being working part-time at local pubs, restaurants, retailers, grocery stores and cafes. Most of these businesses are open early, close late, and operate on weekends, so there is plenty of flexibility in your work hours, making it easier for you to work around your academics and social life. In addition to local businesses, your college campus is likely to have a handful of positions available to students in the libraries, gift shops, cafes, etc. Holiday work is also a great option since you can work full-time and ideally save up the money for the following semester. While these positions may seem less career-

orientated, the online student career resource gradireland applauds any form of work experience, saying it provides individuals with 'transferable skills' in communication, customer service, and so on, along with a list of references they can use when applying for other jobs.

If it is more career-focused work experience you fancy, you have many options, but there might not necessarily be any pay involved. Some career-driven alternatives to part-time work are industry placements, internships, and international exchanges. Industry or professional placements are generally completed in the third year of university through your degree programme and the placement will be in a company that is relevant to the course you are in. Professional placements may lead to permanent positions after graduation.

Internships are also typically relevant to your course - however, most require you to apply directly to employers rather than through your university. While there may be some positions available during the academic year, the optimal time to enrol in an internship programme would be during the summer months. Generally, undergraduate internships are unpaid - but depending on the company there could be some form of compensation. The question of compensation aside, internships are a great way to showcase your skills and enthusiasm for potentially getting hired by the company or creating valuable connections for future endeavours.



International exchanges often entail doing an academic semester, year or summer abroad. Some programmes and universities may offer internships alongside the academics. International exchanges provide you with a more global perspective and will add to your competitive advantage in the workforce. Volunteering can also provide a lot of the same valuable experiences and connections, particularly if you are looking to work at any non-profit organisations. Positions in small and medium-sized enterprises (SMEs) are another wonderful option because smaller companies generally have less staff, thus making it more likely for them to give their interns or student workers more responsibility.

In order to participate in any of these work experience opportunities, check local listings and school-specific career portals. If you are still undecided on the type of work experience you want to get during your time in university, the gradireland website provides a comprehensive online system that allows you to search for possible career projections based on the course you are in. Just remember that any type of work experience you choose has its professional perks and all will give you the opportunity to explore different career paths while making valuable connections that will be essential to you when trying to land that dream job after graduation.

A step-by-step guide to entering the workplace

1. First of all, you need to get the job! Keep your options open; create/refine your CV; network; check local job listings and your university's career page; and apply for different positions.
2. Once you're offered a job, get everything clear with your employer, including the job description, your schedule, the pay rate and expected holiday time. If you're satisfied with the offer, accept the job!
3. Figure out the payment method. If wages are to go directly into your account make sure you have a bank account set up. View our article on student banking in the September issue of *Consumer Choice* to help you choose the right bank for you.
4. Give your new employer your PPS number and fill out the 12A tax form to start the tax process as soon as possible to avoid paying emergency tax.
5. Update your CV, LinkedIn profile, etc. and take in as much as you can from your work experience.
6. Once you've finished with the job, apply for any available tax refunds and ask for references from your employer for future use.

Useful websites

Irish Statute Book:

<http://www.irishstatutebook.ie>

The Office of the Revenue Commissioners:

<http://www.revenue.ie>

National Employment Rights Authority:

<http://www.workplacerelations.ie>

Citizens Information Board:

<http://www.citizensinformation.ie>

gradireland:

<https://gradireland.com>



TOP TIPS FOR INVESTING



Consumer Choice investigates consumer investments and outlines top tips and considerations.



REPORT by *Róisín Moloney Weekes*

At a glance

- Risk versus reward
- Lump sum or regular savings
- Investment options

Every potential investor must consider both risk and reward. What rate of return will you accept and what level of peace of mind can you live with? Are you willing to incur losses in an attempt to make your money grow? Investment experts recommend that a consumer's primary investment priorities should include firstly an emergency fund, secondly a pension plan, and thirdly the purchase of your own home. Many individuals get to a stage when they have made headway with these three investments and it is at this stage they may wish to make a further investment depending on their individual circumstances.

What to consider

Any investment decisions will depend on how much money is available and in what form. If you have a lump sum for investment, then you have a broad range of investments available to you, such as buying property or publicly quoted shares. If, on the other hand, you are saving regularly, then you may choose a specially

designed long-term plan. It is important that you have a clear idea about how much you plan to invest. How long can you commit to saving on a regular basis? You will be tying your money up and this may include penalties for early withdrawal but it encourages discipline in your savings that otherwise may be compromised.

How long can you save for? When will you require the money back? Are you investing for a specific purpose or are you aiming to build overall wealth? Different investments offer varying degrees of liquidity, with highly liquid accounts offering you immediate access, such as cash in a deposit account or publicly quoted shares. On the other hand, pensions and property investments do not offer such liquidity.

Consumers must remember that returns vary enormously and the 2008 recession is fresh enough in our minds for us all to heed the warnings. Generally speaking, the higher the return, the greater the risk. The highest returns are made from such investments as commodities

and spread betting but in these kinds of investments you can actually lose significantly more than your original investment. Bank deposit accounts and An Post saving plans offer the greatest security for your investment but with that security come the lowest returns. The level of risk you wish to take needs careful consideration - what would be the consequences for you if you were to lose your investment? Can you afford to lose in an effort to gain a greater return?

A further consideration for any potential investor is tax implications. Do you pay a higher rate of tax? If so, tax savings are a worthwhile consideration and tax-efficient investment options should be researched. It is important to note, however, that such investments carry an above-average risk. Also any gain from such investments will generate a capital gains tax, which carries a much lower rate than income tax, which in turn may make such an investment strategy more attractive for the high-tax earner.



A principle that makes every investment strategy safer is diversification. In an effort to balance risk and return, investors must avoid the safest strategy if they wish to make a decent return. They must also avoid the temptation of taking the risky route and losing it all in an attempt to gain. If your investment is spread across a range of areas with varying levels of risk you can enjoy some safety and some chances of greater return at the same time. Having decided on your own strategy for investment and the level of risk you are happy to take, you must next decide in which areas you should invest your money and how much you should invest in each area.

Investment options

Following your initial three investments mentioned earlier - your emergency fund, your pension and your property - there are a wide range of options open to investors. For further investments, some of the main options are outlined below.

1. Pooled investments

Also known as an investment fund, pooled investments offer a way for individual investors to diversify. The investor's money is pooled together with the money of other investors and each pooled investment has particular objectives, with fund managers indicating the type and level of risk involved. The fund manager will provide investors with a written report on a regular basis explaining how the money is performing. These pooled investments are an excellent way to spread risk with a typical fund investing in a minimum of 50 companies. It is important to be aware that fund managers make their money from a combination of commission and fees, many of which include an entry fee of 5% of the amount you are investing. An annual management

Table 1: Pooled investment options

Investment option	Explained
Tracker bonds	A fund that guarantees to return the initial investment plus a return based on a specific stock market index or indices. For example, it may offer a full refund of your investment after five years plus a percentage of any increase in the FTSE 100.
Unit trusts	Investment money is used to buy units in an investment fund, with the price of these units varying according to the underlying value of the investment. These units can be sold at any time but they do incur charges for buying and selling.
Managed funds	Similar to unit trusts, this fund makes a wide spread of investments in theory reducing the risk, though this is not in practical terms always the case.
Specialised funds	This fund concentrates on a specific market opportunity such as oil shares or companies listed in emerging markets. While this is a riskier option, if the investment performs well, then you can make above-average returns.
Indexed funds	A fund that aims to match the overall market performance such as that of the UK's leading 100 shares (FTSE 100) or Europe's top index, Eurostoxx50.
With-profit funds	Funds run by insurance companies that guarantee a minimum return plus extra bonuses according to how the fund has performed over the longer term. The bonuses may be added annually or when the fund is closed after an agreed term. The terms and conditions, objectives and charges for these funds vary considerably.
Stock market baskets	Stocks are chosen depending on risk. A combination of more and less riskier shares is selected to try to balance return and risk.

fee will also be charged, usually in the amount of 1% of the amount invested but it could be more. If you choose to sell your share of a pooled investment, you may be charged a fee also. Taking, for example, a medium-term to long-term approach to your investment - that is, leaving your money for an absolute minimum of five years - table 1 outlines some of the pooled investment options available.

2. Specialised stock market strategies

This option is not for the inexperienced and solid advice is essential. Included in specialised stock market strategies are futures, options, hedge funds, derivatives and contracts for differences.

3. Alternative investments

Alternative investments incorporate a wide range of options with varying degrees of risk. Precious metals such as

gold are easy to measure, buy and sell while art may be more specialised and have a more limited market, making knowledge a key factor in investing success. This category may arise as an investment option as a result of a special interest you may have and hopefully with that comes a specialised knowledge of the area. Generally, with alternative investments you purchase the actual item and risks attached can be high.

4. Investing in stocks and shares

This option carries much greater risk than buying into a diversified portfolio of shares. If the share price goes up, you will increase your return but, if the price falls or the market crashes, then your shares can become just a fraction of what you initially paid for them. It is recommended that investing in stocks and shares should be considered by investors who have started to build

their capital wealth. Choosing to add individual share holdings to your portfolio of investments and taking into account that over the longer term the stock market has shown a greater return to investors than alternatives, including property, may make this option more attractive. The charges for buying and selling shares have decreased, allowing the purchase of smaller quantities. Shares have widely varying degrees of risk and owning a share in a company means that the investor owns part of the company itself and its assets. Share ownership should bring you a regular income in the form of dividends plus capital appreciation. While private investors can do their own research or they can engage the professional help of a stockbroker, ultimately it is your decision what happens to your portfolio and you should arm yourself with as much information as possible as well as keeping a close eye on the company you have invested in and the sector in which the company operates. Irish shares are liable for two types of taxes: firstly, income tax on any profits or dividends you receive; secondly, when you sell your shares, if you made a gain you will be required to pay

capital gains tax.

A bond is a long-term, fixed interest investment issued by public companies as well as governments. They are essentially a loan given by you to the government, usually referred to as gilt-edged securities, which have a face value and term. A fixed rate of interest is offered for a set period of time. The interest is paid without DIRT being deducted and these investments are both totally secure and offer an inexpensive way to invest.

Buying and selling shares must be done through a registered stockbroker, which will incur a flat fee or a commission depending on whether the stockbroker is advising you as well as the size of the transaction. If advice is not required, you will want an execution-only service and in this case you will be trying to keep costs at a minimum. Shop around online but also check with your bank and with leading stockbrokers for comparisons. If you do require an advisory service, you will pay a commission of, for example, 1.25%. A list of Irish stockbrokers can be found at the Irish Stock Exchange (See *Useful contacts*).

5. Property

While traditionally private investors are attracted to residential and commercial property as an investment, the recent property crash has taught us some lessons. Property values have changed dramatically over the years and so too have rental incomes as well as the tax payable on such income. Property purchase for renting needs close consideration and research, with finding a property that has the right location and is close to public amenities being key.

There is a wide range of possibilities when it comes to investing and these are not limited to big spenders. Information can be freely found online and learning with a hands-on approach puts the investor in control.

Useful contacts:

Irish Stock Exchange
28 Anglesea Street
Dublin 2.
Tel 01 617 4200.

Extension of the Home Renovation Incentive Scheme

For many, the major investment they will make in their lifetime will be in their own home, and homeowners looking to improve or enhance their property should consider availing of the Home Renovation Incentive (HRI) Scheme, which has been extended to the end of 2018 in the just-released Budget 2017.

Originally introduced in 2013, the scheme allows those carrying out repairs or improvements on their home to claim back VAT at a rate of 13.5%, up to a value of €30,000. This scheme was due to run out on 31st December 2016 but has now been extended by a further two years. Under the scheme, tax relief is provided by way of an income tax credit at 13.5% on qualifying expenditure over €4,405 (before VAT) per property. This amount does not have to be paid on one job carried out on your home – it can be the total of a number of jobs conducted on the property over the relevant time period. The job must be carried out by a HRI-qualifying contractor and the work must be done on the owner-occupier's main home – holiday homes and new builds do not qualify. Landlords of rental properties may also claim under the scheme. As is pointed

out by Revenue, even if your planned expenditure does not exceed the €4,405 threshold on the property, it is still worth choosing a HRI-qualifying contractor and ensuring that the work details are entered on HRI online, as you may have further qualifying work carried out in the time period and the spending could add up to the specified amount. Moreover, it is easier to ask contractors to fill out the details initially rather than having to ask them to enter them for a job completed a year or more ago.

The types of works are wide-ranging and include painting and decorating, extensions, the fitting of alarms, plumbing, attic conversions, and tiling – but this is far from an exhaustive list. The VAT rate on works carried out must be 13.5%, and materials such as paint and tiles together with items like carpets, furniture, and white goods as well as services like architects' fees with a VAT rate of 23% do not qualify.

For more information on this scheme, visit <http://www.revenue.ie/en/tax/it/reliefs/hri/>.



Kindle Oasis

The Kindle Oasis is Amazon's newest ebook reader – but is it a device that you won't be able to put down?

 **REPORT** by Clodagh O'Donoghue

In our Product News pages in our June issue, we noted that Amazon, the undoubted leader in the ebook reader category, had unveiled a device with some interesting new twists on previous models – and we looked forward to seeing how it would fare in our labs. Our testers have since got their hands on the Kindle Oasis and the results indicate that this device is definitely one for the books.

A new slant

Unlike other technology categories, the ebook reader segment does not see constant change and most developments are incremental improvements in the processing speed, the resolution of the screen or other internal specifications. The Kindle Oasis, however, is patently different on the outside to previous models. Not only is it substantially lighter than all other Kindles, at a mere 133g, but it sports an asymmetrical design that makes it extremely slimline down one side, measuring just 3.4mm. However, it is not the same thickness all the way across, as the other side tapers out to a depth of 8.5mm, housing the battery and processor and providing an ergonomic grip and a better-balanced holding position for one-handed reading. Indeed, our testers gave top marks to this device for reading comfort and users are not confined to right-handed reading, as the page can automatically rotate 180° to allow for left-handed use. The Oasis impresses in terms of ease of use, with physical buttons on the front of the wider side to enable seamless page turning – or you can opt to use the touch display to change pages.

The same on the inside

For all its exterior changes, this newest Kindle has a lot of the same specifications on the inside as other Kindles already on the market. With essentially the same software as the Voyage and Paperwhite models, the user experience in terms of the speed of page turning and menu operation and navigation is very similar. As with other Kindles, the web browser has limited functionality and you will be tied to buying books from the Amazon store with

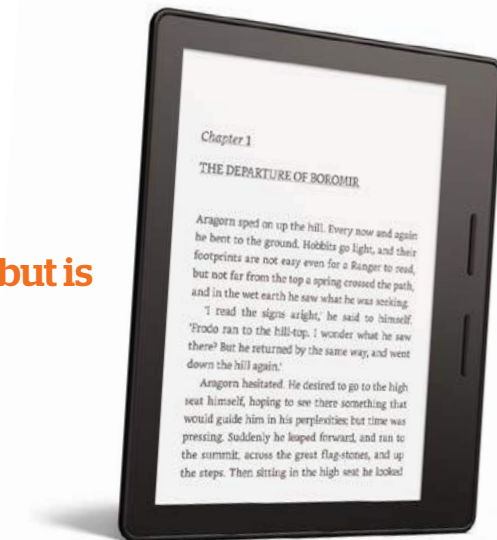
no support for ePub files so no option to borrow ebooks from libraries and so on. The six-inch e-ink screen offers the same impressive 1448 x 1072 resolution as the Kindle Voyage, making for an excellently crisp and sharp display. Although the Oasis loses the Voyage's ability to automatically adjust brightness to suit the prevailing lighting conditions, the Oasis is actually brighter overall than the earlier model, packing in an extra four LED lights on top of the Voyage's six.

Cover story

You should never judge a book by its cover but when it comes to this ebook reader, the removable leather cover containing a rechargeable battery undoubtedly plays a key role. To achieve its svelte shape, the Kindle Oasis has a much smaller built-in battery than that of its predecessors, lasting only a few days. However, Amazon has provided a solution in the form of the cover that comes supplied and that attaches to the back of the ebook reader via a magnetic snap function, which positions the case correctly for automatic recharging that lasts for weeks. As well as protecting the ereader from bumps and knocks, the cover acts as an on/off function, wakening the screen as it opens like a book and putting the device to sleep as it closes. For all its clever abilities, the charging case does have the effect of eliminating the ultra-light feature of the Oasis by pushing the weight up to 233g – or heavier than any other Kindle – and it also robs the device of its ergonomic aspect, hiding away the unique tapered back. Given that the charging cover reduces reading comfort but massively improves battery life, there is definitely a trade-off here that needs to be considered. The test results below are provided for the Kindle Oasis both with and without the cover – and you will see how the reading comfort and battery scores are affected when the cover is added.

Pricey proposition

Based on performance test results, the Kindle Oasis is a Choice Buy – but the eye-watering price may make many



pause before taking the plunge. The newest Kindle would set readers back €380 – and that is for the wi-fi only version. A relatively similar reading experience could be enjoyed on previous models for a fraction of that cost, with the most basic Kindle on sale for €90, the Kindle Paperwhite priced at €150 and the Kindle Voyage – which topped our table last year – currently available for €240. Those looking for an alternative to an Amazon device can consider the Kobo Aura or Kobo Aura H20, priced currently at €119 and €210, respectively. For full reviews and details of these devices, see the July/August 2015 issue of *Consumer Choice*.

Kindle Oasis with cover

Ease of use (30%)
★★★★★
Viewing test (20%)
★★★★★
Loading/Buying (20%)
★★★★★
Reading comfort (13%)
★★★★★
Formats (5%)
★★★★★
Build (5%)
★★★★★
Battery (5%)
★★★★★
Special features (2%)
★★

Total Score: 75%

Kindle Oasis without cover

Ease of use (30%)
★★★★★
Viewing test (20%)
★★★★★
Loading/Buying (20%)
★★★★★
Reading comfort (13%)
★★★★★
Formats (5%)
★★★★★
Build (5%)
★★★★★
Battery (5%)
★★★★★
Special features (2%)
★★

Total Score: 73%



Tumble Dryers

For busy households with laundry loads that rapidly mount up, a great tumble dryer is a must-have – especially over the wet winter months. Our five Choice Buys put in a star turn.



REPORT by Clodagh O'Donoghue

At a glance

- Cutting drying costs
- Fire risk
- Five Choice Buys

Despite the best environmentally friendly intentions, the Irish climate is not always conducive to drying clothes on a washing line. And with winter fast approaching, with the threat of wet conditions, those who cannot wait for the next dry day will need to rely on their trusty tumble dryer. But which ones will do a speedy job with your soggy laundry without letting the energy bills mount up? Our current batch includes vented, condenser and heat pump condenser dryers.

Vented models suck in air, heat it, and blow it through the wet laundry, expelling all evaporated moisture through a hose that will need to be hung out of a window or attached to a vent. A condenser model collects the water from wet laundry in a removable container located within the appliance – though some also have a hose option that will allow you to run the water off through a drain if you want to avoid the job of regularly emptying the water container. Condenser dryers with heat pump

technology re-use the warm air that leaves the drum and passes through the condenser to once again be used to dry clothes. This recycling of the warm air makes these appliances very energy efficient – though they tend to be pricey to buy initially. Indeed, there is a major variation in the price of the models in our current batch, ranging from the positively modest €220 (a vented model) to the eye-wateringly hefty €1,200 (a heat pump condenser dryer). Budget is likely to play a key role in any purchasing decision, but ongoing running costs also need to be taken into account. See our table below to find out how each model fared in our energy-use tests, as well as how they perform when drying cottons and synthetics, how fast they get the job done and whether they are easy to use.

Cutting drying costs

Though heat pump condenser dryers are undoubtedly the most energy-efficient appliance option, keeping running costs low, ►

the steep purchase price may put off many potential buyers. Good tumble drying habits, however, can help to minimise your drying expenditure.



- Before the clothes reach the tumble dryer at all, make sure they have been through a high spin on the washing machine to wring out as much moisture as possible and reduce tumbling time.
- Resist the temptation to pop small loads into your tumble dryer – if possible, wait until you have a full load of clothes to dry, as running one large load will use less energy than a couple of smaller loads.
- It is more efficient to dry fabrics of similar weights together. Loads made up of lighter fabrics will dry quickly, whereas loads containing mixed-weight materials have to keep churning until the heaviest fabrics are dry. As well as helping the sensors to work better, sorting laundry into materials that have similar weights will also improve the evenness of drying.
- If your tumble dryer has automatic sensors, to keep them in tip-top condition you will need to wipe the drum with white vinegar or a stainless-steel cleaner every few months to help the system accurately detect when a load is dry and stop the machine accordingly.
- Untangling laundry from the washing machine as you load it into the tumble dryer also helps to reduce drying times and save energy as the warm air circulates around the drum better. This has the added bonus of leading to more even results with less creasing.
- By selecting the iron-dry programme, your

clothes will spend less time in the machine, emerging slightly damp for easy ironing.

- Another routine maintenance task is to clean the lint filter after each use, helping to maintain efficiency – as well as helping to guard against the potential risk of fire.

- And, of course, the most energy-efficient option of all is to dry your clothes on the washing line whenever weather permits and to save the tumble dryer for more occasional use when you don't have the natural-drying option.

Fire risk

When it comes to fire risk, some appliances have, as a group, a worse track record than others. Research conducted in 2015 by our colleagues in the UK at *Which?* revealed that more faulty washing machines and tumble dryers caught fire than TVs or irons. Whereas few of us are likely to turn on an iron and then leave it unattended, householders often switch their laundry appliances on at night or as they leave the house - making the *Which?* findings particularly worrying.

When a product is found to have a tendency towards a dangerous fault, it is the duty of manufacturers to recall or repair the affected models. A recent product recall involving tumble dryers was initiated at the end of last year, when Whirlpool, the parent company of Indesit and Hotpoint brands, identified a potential concern with condenser and vented dryer models manufactured between April 2004 and October 2015. According to the company, in some rare cases, excess lint or fluff can come into contact with the heating element and present a risk of fire. Whirlpool has stated that affected consumers should get in touch and the company will arrange a visit from an engineer, free of charge, to modify the appliance in order to “enhance the safety and quality of your dryer”. The company indicates that consumers can continue to use their tumble dryer whilst waiting for the modification but that they should not leave the appliance unattended during operation as an extra precaution (i.e. they should not leave the house or have the dryer on whilst asleep). In addition, consumers need to check and clean the filter after each cycle and ensure proper dryer venting, as outlined in the original operating manual.

However, following a major fire in London in August 2016, which was believed to have been caused by a faulty Indesit tumble dryer that was “subject to ‘corrective action’ by the manufacturer” and due to be seen by an engineer, the London Fire Brigade (LFB) has called on Whirlpool

to change its advice. In a statement, the LFB says it is calling for this change because it attends nearly one fire a day involving white goods. It maintains that the advice instead should be that, while there is a fire risk, people should not use their appliance until it has been checked and repaired. In support of its argument, the LFB points out the shortcomings of the Whirlpool advice, including the impracticality of remaining with an appliance for the duration of its cycle and the risk posed to the occupants if a fire breaks out while they are present.

Anyone with an Indesit, Hotpoint or Creda tumble dryer that may have been manufactured between 2004 and 2015 should check if their model is affected by visiting <http://www.indesithotpointsafety.com> or contacting Indesit by telephone on 1 800 804 320.

Risk reduction

Beyond dealing with appliances with known faults, given the history of tumble dryers and other white goods going on fire, should such machines be left unattended while in operation? The provision of time delay features on many appliances implicitly suggests that you will be setting these machines to come on when you are not present. And there are, of course, a number of appliances that stay on at all times – such as fridges and freezers. At very least, you need to make sure you have good, working smoke alarms fitted in your home that are tested frequently.

In addition, when it comes to tumble dryers, regular maintenance is important. Checking and cleaning the lint filter to avoid fluff build-up is key to ensure proper airflow, and the heat exchanger in condenser models needs to be washed out every couple of months. The vent outlet and hose of vented dryers also should be examined regularly. Make sure never to overload your dryer as there will not be sufficient space for the air to circulate and overheating could occur. Many modern machines handily have electronic software that will automatically switch off a device if it detects a fault, such as overheating.



1. Bosch WTWH7560GB €1,200 (Heat pump condenser dryer)

At the top of our table but also at the top of our price bracket is the **Choice Buy** Bosch WTWH7560GB, a heat pump condenser dryer that will keep running costs low while making quick work of drying your wet laundry. Drying times are very good, outperforming many other heat pump machines, and the sensor does a great job of accurately detecting when a load is dry and automatically stopping the machine accordingly. Our testers were also impressed with the ability of this dryer to produce even results, with no soggy patches left behind – though items will emerge fairly creased. The very spacious drum can hold up to 9kg of clothes, making this a good choice for larger households where the laundry builds up rapidly and the heat pump technology makes this an extremely energy-efficient appliance, using approximately half the energy of a standard condenser dryer. This machine is very straightforward to use with a handy digital time-remaining display and child lock - and it is not too noisy either.

2. Siemens WT47W590GB €950 (Heat pump condenser dryer)

Again boasting heat pump technology, the **Choice Buy** Siemens WT47W590GB is a great condenser dryer that performs to a high standard while costing very little to run. Whereas some heat pump dryers can be a little slow, this Siemens model is speedy at removing moisture from clothes and it also does a great job of not allowing any dampness to escape and steam up your kitchen. The water can be collected in a reservoir that will need to be emptied or can be funnelled out through a hose. The drum holds up to 8kg of clothes, catering for larger households, and the automatic sensor is pretty good at knowing when your laundry is dry and stopping the machine accordingly. Even compared to other heat pump dryers, this machine is very frugal in terms of energy consumption and the manufacturer claims that the self-cleaning condenser system keeps the condenser free of lint, further reducing energy use. Other handy features on this easy-to-use appliance include a large display, a child lock and a 40-minute quick-dry programme.

3. Miele TKB540WP €1,100 (Heat pump condenser dryer)

Another very pricey appliance, the **Choice Buy** Miele TKB540WP is a heat pump condenser dryer that delivers great drying performance across the board. The sensors do a sterling job of accurately detecting when both cottons and synthetics are moisture-free and ready to be popped into the cupboard – and you will not have to hang around too long for your dry laundry as programme times are very decent. This machine particularly impresses in its ability to produce very even results – so there should be no soggy surprises waiting for you in the roomy 8kg drum with an extra-wide opening that facilitates loading. Creasing is something of a problem though – so you will need to have a good iron handy. The inclusion of heat pump technology ensures that the Miele TKB540WP is very energy efficient – and although it could not be called quiet, this model is no noisier than average. Scoring top marks for condenser efficiency, it also excels at keeping all moisture trapped inside the appliance, with very little escaping into the surrounding room.



13. Miele TDA 140 C €850 (Condenser dryer)

The top-scoring model among our condenser dryers is the **Choice Buy** Miele TDA 140 C. The lack of heat pump technology is reflected in its energy score, but it is no more costly to run than other models in its category and, otherwise, it is an impressive appliance. Whether you are drying cottons or synthetics, a full load or a half load, this machine proved itself exceptionally nippy in tests – so if fast drying is what you are after, this Miele model could be a great option. In addition, the sensors are effective at accurately detecting when laundry is dry to stop the machine automatically, avoiding wasted energy and overdrying. The 7kg drum should provide sufficient capacity for most medium-sized households, and this is a very straightforward appliance to use, with clear controls, a wide range of programmes, a time-remaining display and 'empty container' and 'clean filter' indicators to let you know when a spot of maintenance is required. A hose option is also available for drainage to eliminate the job of emptying the water reservoir.

14. Bosch WTG86400GB €650 (Condenser dryer)

Costing considerably less than the other current Choice Buys though still far from cheap, the **Choice Buy** Bosch WTG86400GB is great for getting your laundry dry in double-quick time. On both cottons and synthetics programmes, this Bosch condenser dryer proved itself fast and efficient in tests – so you won't be left waiting too long for your dry clothes. What's more, laundry loads will be dried perfectly evenly – with no damp patches left when everything else is bone dry. Condenser dryers are not known for their energy efficiency but this one uses no more power than other models in its category so running costs will be average. Noise levels are reasonable and there should be no problem with moisture escaping into the surrounding room making for steamy conditions. An easy-to-use appliance, the Bosch WTG86400GB offers a clearly laid-out control panel with a large LED display, a countdown indicator, simple-to-select programmes to cater for specialized loads like sportswear and woollens, and an interior light to ensure you don't miss any stray socks hiding at the back of the nicely spacious 8kg drum.

MODEL		SPECIFICATIONS				TEST PERFORMANCE																	SCORE %	
		Price	Size (cm) (hxwxwd)	Energy label	Capacity (kg)	Sensor	Exactness of programme (10%)					Programme time (15%)					Evenness (10%)	Condenser efficiency (10%)	Creasing (5%)	Ease of use (20%)	Energy use (25%)	Noise (5%)		
							Cottons cupboard-dry (70% load)	Cottons cupboard-dry (small load)	Cottons iron-dry	Synthetics cupboard-dry	Overall exactness of programme score	Cottons cupboard-dry (70% load)	Cottons cupboard-dry (small load)	Cottons iron-dry	Synthetics cupboard-dry	Overall programme time score								
Heat pump condenser dryers																								
1	Bosch WTHW7560GB	1,200	84.5x59.5x65.5	A++	9	✓	★★★★	★★★★	★★★★★	★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★	★★★★	★★★★★	★★★	69	
2	Siemens WT47W590GB	950	84x59.5x64.5	A++	8	✓	★★★★	★★	★★★★	★★★	★★★	★★★★	★★	★★★★	★★★★	★★★★	★★★	★★★★	★★	★★★★	★★★★★	★★★	66	
3	Miele TKB540WP	1,100	85x59.5x64.5	A++	8	✓	★★★★	★★★	★★★	★★★★★	★★★★	★★★★	★★★	★★★	★★★	★★★	★★★★	★★★★★	★	★★★	★★★★	★★★	66	
4	Electrolux EDH3887GDE	650	85x59.5x64.5	A++	8	✓	★★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★	★★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★★	64	
5	Grundig GTN38250HGCB	750	84.5x60x65	A++	8	✓	★★★★	★★★★★	★★★★	★★★	★★★★	★★★	★	★★★	★★★	★★★	★★★★	★★★★	★	★★★★	★★★★★	★★★	63	
6	Bosch WTH85200GB	870	84.5x60x63.5	A++	8	✓	★★★★	★★★★★	★★★	★★★★	★★★★	★★	★	★★★	★★	★★	★★★★	★★★	★★	★★★★	★★★★★	★★★	63	
7	Bosch WTH83000NL	550	84.5x60x63.5	A+	7	✓	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★	★	★★	★★	★★	★★★★	★★★	★★★	★★★★	★★★★	★★	61	
8	Siemens WT46W381GB	650	84.5x60x64	A++	7	✓	★★★★★	★★★★	★★	★★★★	★★★★	★★	★	★★	★★	★★	★★	★★★★	★★★	★★★★	★★★★	★★★	60	
9	Beko DHY7340W	460	85x60x58.5	A++	7	✓	★★★★★	★★★★	★★★★	★★★	★★★★	★★	★	★★	★★	★★	★★★★	★★★	★★	★★★★	★★★★	★★	59	
10	Beko DSX83410W	620	85x60x66	A++	8	✓	★★★★	★★	★★★	★	★★	★★★	★	★★★	★★★	★★	★★★★	★★★★	★	★★★★	★★★★★	★★★	59	
11	Hotpoint SUTCDGREEN9A1	600	85x59.5x63.5	A+	9	✓	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★	★	★★★	★★	★★	★★★★★	★★★	★★	★★★	★★★★	★★	58	
12	Hotpoint FTCL871GP	520	85x59.5x62	A+	8	✓	★★★★★	★★	★★★	★★★★★	★★★★	★★	★	★★	★	★★	★★★★	★★★	★★	★★★	★★★★	★	52	
Condenser dryers																								
13	Miele TDA 140 C	850	85x59.5x59	B	7	✓	★★★★	★★★★★	★★★	★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★	★★★★★	★	★★★★	★★	★★★	60	
14	Bosch WTG86400GB	650	84.5x60x65	B	8	✓	★★★★	★★	★★	★★★★★	★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★	★★★★	★★	★★★	59	
15	Beko DCY9316W	360	85x60x65.5	B	9	✓	★★★★	★★★★	★★★	★★	★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★	★★★★	★★	★★	56	
16	Beko DCX83100W	430	85x59.5x65	B	8	✓	★★★★	★★	★★★	★	★★	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★	★★★★	★★	★★	52	
17	Beko DC7112W	280	85x60x57	B	7		★★	★★★★	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	★	★★★	★★	★★	51	
18	Beko DCX71100W	300	84.5x59.5x59	B	7	✓	★★★★	★	★★★★	★	★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★	★★	★★★★	★★	★★	51	
19	Indesit IDC8T3B	280	85x60x63.5	B	8		★★★★★	★★★	★★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★	★★★	★★★★	★★★★	★★	★★★	★★	★★	51	
20	Indesit IDC75B	360	85x60x64	B	7		★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★	★★★	★★★★	★★★	★★	★★★★	★★	★	48	
21	Hotpoint TCF593BGP	400	85x60x63.5	B	9	✓	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★	★★	★★★	★★★★	★★★	★	★★★	★★	★★	47	
22	Hotpoint TCF573BGP	360	85x60x63.5	B	7	✓	★★★★★	★★★	★★	★★★★★	★★★	★★★★	★★★	★★★★	★★	★★★	★★★★	★★★	★	★★★★	★★	★★	47	
23	Hotpoint SUTCD97B6GM	490	85x59.5x63.5	B	9	✓	★★★★	★★	★★	★★★	★★★	★★★★	★★	★★★★	★★★	★★★	★★★★★	★★	★★★	★★★	★★	★	45	
Vented dryers																								
24	Hotpoint TVM570P	250	84.5x60x58	B	7		★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	na	★★	★★★	★★	★★★	57	
25	Zanussi ZTE7100PZ	240	84.5x60x63.5	C	7		★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	na	★★	★★★★	★★	★★	52	
26	Logik LVD7W15	220	84x59.5x56.5	C	7	✓	★★★★★	★★★	★★★	★	★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	na	★	★★	★★	★★★	45	

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer's price if you shop around.
Capacity: The stated capacity of the appliance for a full load of cottons.
Sensor: This feature automatically turns the machine off when it detects that the laundry is dry.

TEST PERFORMANCE

Exactness of programme and programme time: The results delivered by the drying programme and the time taken to complete the programme for the following:
Cottons cupboard-dry (70% load): Fully drying a load of cotton fabrics, with the dryer filled to 70% of its rated capacity.
Cottons iron-dry: Drying a 70%-full load of cottons with some moisture retained so that they are ready for ironing.
Synthetics cupboard-dry: Fully drying a load of synthetic fabrics, with the dryer filled to its rated maximum capacity for synthetics.
Evenness: Whether all items are evenly dried or some are still soggy while others are dry.
Condenser efficiency: How little water from the laundry escapes from the dryer.
Creasing: The extent to which the items that have been dried are creased and in need of ironing. The higher the score, the less creasing produced.
Ease of use: The ease of loading and programming the appliance and of removing the water container and cleaning lint filters and heat exchangers.
Energy Use: The energy consumption of the appliance when it is in operation and on standby.
Noise: How noisy the appliance is at the loudest part of the drying cycle. The higher the score, the less noise the appliance makes.

Useful contacts

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