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\$1,300

Buy a recommended Vision **elliptical exerciser** instead of one from Octane Fitness and save this amount.

\$875

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Who we are

Consumer Reports

is the world's largest independent consumer-product-testing organization. We also survey millions of consumers about their experiences with products and services. We're based in Yonkers, N.Y., and are a nonprofit organization.

What we do We buy all the products we rate.

What we don't do We don't accept paid advertising; we get our money mainly through subscriptions and donations. We don't accept free test samples from manufacturers. And we don't allow our name or content to be used for any promotional purposes.

How to reach us Write to us at Consumer Reports, 101 Truman Ave., Yonkers, NY 10703-1057, attn: Customer Service.

- To send a letter to the editor, go to ConsumerReports.org/lettertoeditor.
- For news tips and story ideas, go to ConsumerReports.org/tips.
- E-mail submissions for Selling It to SellingIt@cro.consumer.org.
- For subscription information, go to ConsumerReports.org/magazine or call 800-666-5261. See page 61 for more details.

Ratings We rate products using these symbols:

● Excellent ● Very good ○ Good ● Fair ● Poor



CR Best Buy Products with this icon offer the best combination of performance and price.



Recommended product Models with this designation perform well and stand out for reasons we note.



Recommended car These tested well, are reliable, and performed adequately if crash-tested or included in a federal rollover test.



Don't Buy We label products with this icon when we judge them to be safety risks or to have serious performance problems.

When to buy seafood

In “Mystery Fish” (December 2011), you tell readers to ask restaurant servers which fish are in season. Please tell us!

Bob Belknap

Newport Beach, CA

The peak availability for fresh cod is January through May and September and October; for several salmon species, July through September; and swordfish and tilapia, year-round, according to a website for chefs.

In March the government will offer detailed information at www.nmfs.noaa.gov/fishwatch.



Best cookies

Concerning your review of chocolate chip cookies (Up Front, December 2011), I bake my own using the CONSUMER REPORTS recipe from February 1985. It's still the best!

Irene Hall, Farmington Hills, MI

Thanks. Other readers, give them a try: The recipe is at ConsumerReports.org/cro/perfectcookie.

Corrections

A report in the January 2012 issue, “Fish Oil Pills vs. Claims,” reported that our tests found “elevated levels of compounds that indicate spoilage” in samples of Nordic Naturals Ultimate Omega 1000mg (180 count). The company challenged our conclusion based on the fact that its product includes natural lemon oil as a flavoring. Upon further review, we found that the industry-standard spoilage test we used can't reliably detect spoilage in products with lemon oil, and we were unable to identify any current well-established methodology for doing so. (Nordic Naturals was the only lemon-flavored pill in our study.) We removed Nordic Naturals Ultimate Omega from digital versions of our article because the spoilage test can't be applied, and the report is based on all products undergoing all tests. Nordic Naturals met all other quality measures in our study. The pills, which cost about 67 cents per day, or \$243 per year, contained their labeled amount of omega-3 fatty acids and met other U.S. Pharmacopeia (USP) and European Union standards, including those for contaminants such as lead, mercury, and dioxins. They also met the stricter California Proposition 65 standard for total polychlorinated biphenyls (PCBs).

Also in the report, we mistakenly called GNC Triple Strength “GNC Triple Organic.”

Ask our experts

We'd like to buy a TV for our unheated summer cottage. But we get winter temperatures around -40° C (-40° to -50° F). Would it hurt to leave a 55-inch LCD TV there?

Bruce and Irene Dearlove

Winnipeg, Manitoba

Brrrr! We wouldn't recommend it. Specs we've checked for various manufacturers give a minimum TV storage temperature of -40° F.

The frozen fish fillets I buy are individually wrapped in plastic. Some instructions say the wrapper should be removed before defrosting. How important is this?

David Gersh Houston

Follow the instructions. But if there are none, it depends on how you defrost the fish. If you use your microwave, remove the plastic because it might not be designed for heat and could melt, leach plastic into the food, or give off-flavors to the fish. If you defrost in your refrigerator, safety is probably not a concern, though the wrapping may hinder thawing.

My parents died years ago. All their financial accounts have been closed, but I have boxes of their records. Must I shred them? Is ID theft even an issue?

Margaret Parkhurst Los Angeles

Thieves have stolen IDs of the dead, but your biggest risk is that there might be something in those boxes about you: beneficiary information,

say, from life insurance policies. Shred the documents or pay a reputable company to do it for you.

You say never to put a space heater in a child's room. What's the best way to heat a cold bedroom without roasting the entire house?

Nathan Maxwell Leavenworth, KS

Sounds like your heat distribution system needs rebalancing. If you have a ducted forced-air system, adjust dampers so that you're getting more hot air to cold rooms and less air to warm rooms. If that doesn't work, call a professional. For hot water and steam systems, adjust baseboards or radiators in warm rooms, and make sure there's adequate hot water or steam flow in cold rooms. The fix might mean adding radiators. No matter your type of heat, if you have several cold rooms, you might need to move the thermostat and/or zone the heating system to better balance temperatures.

Why wasn't the Toyota Camry in your latest report on predicted reliability?

Ivan Gilland Charlotte, NC

Our December report featured those 2012 vehicles that weren't extensively refreshed (as the Camry was) and for which we had adequate reader survey data. For more on the Camry, see our article on page 54.

SEND YOUR QUESTIONS TO WWW.CONSUMERREPORTS.ORG/ASKOUREXPERTS.



SHRED IT Paperwork from even closed accounts should be safely destroyed.

This page highlights efforts of Consumers Union, the policy and action arm of Consumer Reports, to improve the marketplace. Here's some of what we're focused on now.

FROM OUR PRESIDENT

Winners and losers



Sure, giving an award is a thrill, but so is getting one. The Consumer Product Safety Commission has given Consumers Union a Chairman's Commendation Circle Award for our work to prevent deaths and injuries.

We know the work is important to you. Last month's report on arsenic and lead in apple and grape juices drew strong interest. The Food and Drug Administration has set limits on the amount of arsenic and lead allowed in bottled water; to help persuade the FDA to do the same for juice, go to www.ConsumersUnion.org/arsenic.

The CPSC award is a reflection of our dedication to the art and science of prodding the marketplace—and the government—to make safer products and set tighter safety standards.

Really bad ideas

It usually takes intense testing and thorough knowledge of a product to turn up safety issues, but sometimes a product is such a blatantly bad idea that one look tells you there's a problem. Here are three we've highlighted over the years:



1966 With no engine or hood in front, all that came between the driver of a "family bus-wagon" and "all outdoors and its collision hazards" was a glass windshield and some sheet metal.



1975 A toothbrush shaped like a pistol (complete with holster) prompted kids to stick guns in their mouths.



2011 Juicy colors! Fruity varieties! Kids' drink? Nope ... Mistolín household cleaner. And it's child's play to open, with no safety cap.

Jim Guest
JIM GUEST
President

\$220 million

► That's the amount eight pharmaceutical companies paid promotional speakers (overwhelmingly doctors) to talk about their drugs in 2010, according to independent newsroom ProPublica. Beginning in 2013, federal law will require that all companies publicly report such data. Consumer Reports supported the push for full disclosure.

WINNERS CIRCLE

Every driver and passenger in the U.S. is likely to be safer because of Consumers for Auto Reliability and Safety (CARS). The nonprofit auto safety and consumer advocacy organization was one of the five finalists for the Consumer Reports Excellence in Advocacy Award. The group has worked for 30 years to save lives, prevent injuries, and protect consumers from auto-related fraud and abuse.

CARS, led by Rosemary Shahan, helped craft the country's first auto lemon law in California. Now all 50 states have such laws. It recently helped extend protections to military personnel serving or based in California. The group also played a leading role in securing air



LEMON AID Rosemary Shahan (second from left) and CARS helped extend lemon-law coverage to military personnel in California.

bags as standard vehicle equipment and curbs on predatory auto lending.

For details on the award finalists, go to www.ConsumerReports.org/consumeraward.

QUOTABLE

'Clearly, U.S. Bank cannot take the money, contract with our government to provide a service to the taxpayer, violate that agreement, and then say no one on earth can sue them for it.'

—**GEORGIA SUPERIOR COURT JUDGE DENNIS BLACKMON**, denying U.S. Bank's motion to dismiss a lawsuit filed by a mortgage holder who was facing foreclosure. The bank was supposed to use the billions of dollars it received from the government to modify the loans of struggling homeowners. It was being sued after it refused to put on paper why it had turned down a borrower's request for a loan modification.

WEB WATCH

Is this on the record? Find out at www.annualcreditreport.com.

The start of a new year is a good time to check your credit report. Some sites promise you a free report but then try to charge you for services. There's only one authorized source for the free annual credit reports—one from each of the three nationwide consumer credit reporting companies—that are yours by law.





Up front

Tips, trends, everyday products

How to cut the cost of flying

A roundtrip from Philadelphia to Venice on Alitalia for \$247? This offer, seen on Travelocity, seemed like a steal until our reporter discovered, just before booking, that taxes ballooned the price to \$767. How about New York to Nashville on Frontier Airlines for \$87? Great, but the outbound fare was available on only two dates, and our reporter couldn't find a comparable return fare within two months of departure.

Hidden fees, fine print, and blackout dates can make locking in a low price as tricky as a soft landing in turbulence. According to Rick Seaney, co-founder of Fare-Compare.com, which has analyzed price data based on millions of flights from hundreds of airlines and thousands of

routes, the tips that follow can help you get a rock-bottom rate.

Check fares early. Start looking three and a half months before domestic flights, five and a half months before international. That's when the market begins to sort itself out and lower fares appear. Most airlines and travel sites make it easy to set up alerts to track fares.

Compare prices. Airline and third-party sites (Kayak, Expedia, Priceline, Travelocity) often list identical prices for flights, but they have different electronic reservation systems, and add and remove fares at different times. One system can trail another by up to 5 hours. Be sure to check the airline's own site, which may charge slightly less than third-party sites because there's no commission. Also, airlines offer frequent flyers upgrades, seats with extra leg room, and preferential boarding position.

Look beyond discount airlines. They might not be cheapest. "No carrier can afford to be even one dollar pricier than a competitor for a comparable flight at a comparable time," Seaney says, because it lowers placement in search-engine results, causing flights to be overlooked.

Buy at 3 p.m. EST on a Tuesday. That's quite precise, but Seaney says it's when the greatest number of cheap seats are available. Most sale fares kick in on Monday at 8 p.m.; by Thursday at 8 p.m., the sale period is over.

Be wary of weekends. Flights on Friday afternoon, Saturday, Sunday night, and Monday morning can be pricey because those times are popular with business travelers and vacationers.

Fly hungry. The least expensive flights tend to take off at dawn, around lunchtime, and after 6 p.m.

Consider a connecting flight. They can be substantially cheaper than non-stops, especially for international travel.

Shop for one seat. If you're traveling with a group, establish the base price for one passenger and compare it with the price for all. Reservation systems are programmed so that if there's one too few cheap seats for your group, all members get bumped up to the next price level.

Don't delay. You'll pay a premium if you book within 14 days of travel, and even more within seven days. Airlines would rather leave a seat empty than sell it at a steep discount.

■ DID YOU KNOW?

Spirit Airlines dangles promotional flights for as little as \$9, but to qualify you must join its \$9 Club (\$60 per year), pay for checked luggage (up to \$45 per piece) and carry-ons (up to \$40), and reserve a seat (from \$1 to \$199, depending on size, location, and plushness).

Chocolate works of art



Christopher Elbow



Woodhouse



Norman Love

If Whitman's or Russell Stover chocolates won't do for Valentine's Day (and our expert tasters found those merely so-so), you can opt for one of the dozen excellent choices in the Ratings, culled from 31 products our experts tried. To describe them, these typically techie tasters resorted to words like "amazing," "artistic-looking," and "extraordinary."

They tend to have ultrasmooth chocolate and high-quality fillings that range from the usual (nuts, caramel) to the exotic (chili pepper, star anise). The downside: prices of \$26 to \$90 per box—\$3 to \$6.88 per ounce. You must buy most of the chocolates online unless there's a boutique nearby, and shipping cost us another \$18 to \$36 per box. Ouch. Below, we've listed tasty alternatives that are good values.

High price, it turns out, doesn't guarantee high quality. The priciest box, Richart Petits Collection Intense Ballotin, \$8.38 per ounce and \$23 for shipping, didn't make our Select Ratings. Some of its pieces, tasters said, seem made for shock value (soapy, floral, and basil flavors?), and its

chocolate coatings are chalky.

A big name doesn't ensure high quality, either. Hershey's Pot of Gold Premium, Lindt Classics, Whitman's Sampler and its pricier Soho, Russell Stover Assorted Fine Chocolates and Private Reserve, and Fannie May Fine Chocolates Assorted all have flaws that left them no better than good overall. Among the minuses in one or more: little chocolate flavor, artificial flavors, too-sweet fillings, and waxy or chalky chocolate. Ranked last among the 31, just fair overall, was Maggie Lyon Assorted Chocolates Everyday Collection, \$1.44 per ounce. Its pieces are chalky, gritty, or hard.

Bottom line. Any chocolates in the Ratings would make a very special gift. Some are more conventional than others. (Christopher Elbow is especially far from mainstream.) To find a seller, do a Web search on the company's name. Many have toll-free phone numbers. And in case you or your honey needs incentive to consume these works of art, know that their shelf life is as short as one week (for Woodhouse). Most keep for about 10 days to three weeks.

Good values you might find in stores

Four chocolates missed the Ratings but taste very good and are good values. Godiva, Ferrero, and See's are sold in stores, so you might be able to avoid shipping charges. (Leonidas has only one store, in New York City.) In order of taste:

Godiva Gold Ballotin 36-piece, \$2.74/ounce. Mostly traditional fillings such as hazelnut and caramel; milky milk chocolate; quite sweet.

Ferrero Collection Fine Assorted Confections, \$1.25/ounce. Flavorful milk, white, and dark chocolate truffles; limited assortment but well done, with interesting textures.

Leonidas Chocolate General Assortment, \$2.25/ounce. Smooth centers, with many hazelnut and liqueur flavors, but quality varied piece to piece.



Godiva

See's Assorted Chocolates, \$1.06/ounce. Fresh, crunchy nut pieces, well-blended toffees and caramels. Some pieces are more sweet than flavorful.

Select Ratings

All are excellent overall. In order of taste quality.

Rec	Product	Weight (oz.)	Cost*	
			Box	Per ounce
✓	Norman Love Confections (25 pieces) Signature Gift Box	12.0	\$49	\$4.08
✓	Woodhouse Assortment (48 pieces)	16.0	90	5.63
✓	Christopher Elbow (21 pieces)	8.0	40	5.00
✓	Candinas (36 pieces)	16.0	48	3.00
✓	Jacques Torres Jacques' Choice (50 pieces)	16.0	66	4.13
✓	John & Kira's Every Flavor Collection (56 pieces)	21.0	79	3.76
✓	L.A. Burdick Large Wood Box Assortment	16.0	65	4.06
✓	La Maison du Chocolat Coffret Maison Dark and Milk (42 pieces)	10.9	75	6.88
✓	Fran's 36-piece Assorted Truffles Collection	12.0	50	4.17
✓	Nonnie Waller's Traditional Southern Treasure Chest Truffles Turquoise	25.7	82	3.19
✓	Theo Confection Collection (12 pieces)	5.93	26	4.38
✓	Martine's Assortment du Jour Signature (36 pieces)	16.0	76	4.75

*Approximate retail without shipping. Shipping cost is for one box sent overnight to New York in summer. (Winter shipping is cheaper.)



Jacques
Torres

✓ CR Best Buy
✓ Recommended

	Taste
Shipping	
\$36.16	Unusual fillings (key lime, passion fruit, peanut butter and jelly) in fresh, ultrasmooth candies. Truffles, creams, nut bits and butters, fruit purées.
33.00	Ultrasmooth milk, dark, white chocolate encase many flavors and textures. Cinnamon toast, buttery pecan pie, fresh mint explode from first bite.
35.03	Not for the faint of heart. Ultrasmooth chocolate with bold, well-blended, unusual flavor combos (buttery caramels taste of rosemary and balsamic vinegar).
34.80	Ultrasmooth dark and milk chocolates with exceptional hazelnut, caramel, and liqueur-flavored centers; hints of fresh cream and butter.
18.15	Ultrasmooth milk, dark, white chocolate encloses tropical fruit, key lime, caramel, coffee, nut butter, chili pepper, more. Hint of cream. Variety of small pieces.
23.95	Ultrasmooth, dark chocolate squares flavored with coffee, raspberry, ginger, star anise, others. Candies infused with mint tastes as if leaves were just picked.
18.50	Ultrasmooth, tiny bites of sophisticated, subtle flavor combos with intense chocolate. Variety of pieces with hints of fresh cream and butter.
28.31	Ultrasmooth, mostly dark chocolates and chocolate-based fillings with hazelnut, fruit, cinnamon, liqueur flavors. Hint of fresh cream.
25.00	Ultrasmooth milk and dark pieces; mostly chocolate-based fillings with hazelnut, coffee, caramel flavors. Great for truffle lovers.
26.00	Huge truffles of milk, dark, white chocolate that scream cream. Very smooth, "meaty," dense truffles, coconut, and marzipan. One piece could be a dessert.
31.89	Outstanding pieces, such as lemon ganache, fig, mint, and ginger, enrobed in flavorful dark chocolate.
27.00	Dark, milk, white chocolate cover mostly traditional fillings (caramel, hazelnut, raspberry, liqueurs) with varied textures and flavors. Flavorful nuts.

SCAM ALERT

No, your computer isn't infected

If someone claiming to work for a reputable company calls or e-mails with a warning that your computer has a virus, you might be worried enough to follow the person's instructions: Go to a website, download a program, or grant remote access to your computer.

Don't do it. The warning is a scam, and the scammers are after password-sensitive information or credit-card data that will let them rack up unauthorized charges.

The scam has become so widespread that Microsoft has studied the problem in four countries, including the U.S. The study found that scammers stole an average of \$875 from victims and caused \$1,730 in damage to their computers. In October, the Better

Business Bureau issued its second alert about the scam.

What to do. Ignore messages or ads saying that your computer may be infected, and never click on a link that leads to a website (or downloads a program) promising a free computer scan. Instead, install a virus-protection program such as the free AVG Anti-Virus 2012 (free.avg.com/us-en/homepage), and make sure it's set to update automatically to protect against the latest threats.

Before assuming that a computer's slow operation, frequent crashes, or error messages are due to a virus or other malware, search the Web with a description of the problem and look for responses from other users on message forums, or contact tech support.

Home warranty: What's in it for you?

A sputtering heating system or leaky pipes can keep you up at night. Home-warranty companies claim to offer peace of mind.

Unlike homeowners insurance, which covers damage or loss after an emergency or disaster, a home warranty typically lets you repair or replace your home's major appliances, water heater, plumbing, wiring, or heating and cooling systems for one year due to normal wear and tear.

The warranty company contracts with local service technicians, so you can't choose your own. Most companies have a 24-hour call service to handle requests. (If emergency service isn't available and you call another company, you might not be reimbursed.) The annual cost is about \$400 to \$500, and if the repair is covered by the contract, you'll pay about \$65 for a service call. Pre-existing conditions and improper installation generally aren't covered.

In 32 states, home-warranty companies must be licensed or registered by the state's regulatory agency, says Stephen K. McDaniel, a spokesman for the Service Contract Industry Council, a trade group. That helps ensure that contracts will be honored if the company goes bust.



Bottom line. Peace of mind isn't worth the price. For most people, it makes more sense to put money in a home-maintenance fund. The exception: someone who's selling a house and wants to boost the buyer's confidence. About 25 percent of sellers offered potential buyers a warranty over a 12-month period, according to a recent study from the National Association of Realtors. If you're buying, be sure the warranty is paid in full; know the responsibilities, limitations, and exclusions; and check on the contractors the company uses.



Coors outscores Bud

Our experts conducted blind taste tests of eight top-selling regular and light beers, plus offerings from Trader Joe's and Walgreens (yes, beer from a drugstore). And the winner is: Coors regular, by, let's say, a field goal. It has balanced flavors with some citrus notes, and no off-tastes. It's a CR Best Buy, at \$6.45 for a six-pack. Three runners-up are also CR Best Buys:

Name Tag (Trader Joe's), Big Flats (Walgreens), and Miller High Life.

All of the tested beers are lagers, which usually have a mix of floral, fruity, yeasty, malted-grain, and boiled-hop (pungent) flavors. Most are pale yellow and light-bodied, and don't stay foamy for long. Other face-offs:

Regular vs. light. Light beer will save

you about 20 to 50 calories per can (due to lower carbs and slightly less alcohol), but no tested light scored high enough to be very good. Best of the bunch is Miller Lite. Worst is Corona Light, a bitter brew with traces of tinny and sulfury off-notes.

Price vs. taste. Corona Light costs far more than higher-rated Miller Lite; and Corona Extra costs about twice as much as three better beers.

Store brands vs. big names. Trader Joe's and Walgreens stood up to the competition, doing about as well as Miller High Life and besting Corona Extra and Bud.

Cans vs. bottles. We tasted beer from cans, which may seem less refined than bottles, but they keep light, beer's nemesis, from getting inside. Light can react with beer within weeks or even days to create compounds similar to those a skunk uses to defend itself.

Bottom line. None of these beers has enough complexity and balance to be excellent, but Coors comes fairly close. Check the taste comments for the four very good beers to see which sounds best to you.

Which kitchen essentials pass our inspection?

A new "must have" kitchen gadget seems to emerge each week, especially on TV infomercials. We asked our Facebook fans which basic gadgets they actually use, then tested several variations—some 40 products in all.

Personal considerations such as hand size and cooking habits precluded our experts from naming any single-best gadget. But they've pointed out the types of can opener, peeler, grater, zester, and garlic press whose wide appeal and smart design should guarantee years of use.

More often than not, old reliable designs pleased most of our testers. We did, however, discover some clever twists on the tried-and-true, as well as a few brave new variations that could warrant a spot in your kitchen drawer. Worthy choices are at right. Two other specialty tools worth considering: the Zyliss Smart Guard Mandolin, \$20, which slices uniform fruit and vegetable rounds (for dishes like potatoes au gratin or a pear tart) and the Chef'n Juicester, \$15, whose large reamer and built-in measuring cup make it easy to squeeze precise amounts.



Garlic press
Oxo Good Grips
#28181, \$16

Features that count. Large garlic chamber, ergonomic grip, built-in rubber cleaner.

Bottom line. Lever-style garlic presses let you mince cloves with minimal pressure. We also tested a one-piece garlic rocker that eliminates moving parts but can trap garlic in its mincing holes as you rock it over the cloves.



Peeler
Kyocera Ceramic
Peeler, \$18

Features that count. Comfortable handle and sharp ceramic blade that adjusts to left, right, and horizontal positions.

Bottom line. Vertical blades are tried and true, but some testers liked horizontal blades, for right- or left-handers. Others favored double-sided blades that peel toward you or away. Some testers said serrated and ceramic blades were especially sharp.



Grater
Oxo Good Grips
Box Grater, \$18

Features that count. Multiple grating surfaces, soft grip, nonslip base, and optional storage container with measurement markings.

Bottom line. Box graters offer the best combination of stability and grating options but are bulky. Consider adding a smaller, handheld rotary grater for tabletop grating of hard cheese. Versions with a sealed cap let you store cheese inside.

Ratings Beer

In order of taste quality within types.

CR Best Buy

Rec.		Per can		Taste
		Price*	Calories	
REGULAR BEER				
VERY GOOD				
✓	Coors	\$0.90	149	Clean, good balance, citrus notes.
✓	Name Tag Classic Lager (Trader Joe's)	0.67	132	Sweeter, more flavorful, deeper gold than others. Apricot notes; syrupy texture and taste.
✓	Big Flats Lager 1901 (Walgreens)	0.58	148	Simple, with slight molasses flavor.
✓	Miller High Life	0.62	143	More bitter than most. A bit astringent, very carbonated, but nice clean and fruity flavors.
GOOD				
	Corona Extra	1.20	148	Very light flavors, quick finish, a bit astringent.
	Budweiser	0.85	145	Slight off notes (tin and sulfur) and lighter, yeasty notes. A bit astringent.
LIGHT BEER				
GOOD				
	Miller Lite	0.60	96	Clean; more flavor and a little fruitier than most.
	Bud Light	0.85	110	Simple, straightforward.
	Coors Light	0.85	102	Some fruity notes; light and simple overall.
FAIR				
	Corona Light	1.15	99	Bitterness and off-notes overwhelm other flavors. A bit astringent.

*Based on average of all carton sizes.



BY THE NUMBERS

What America needs

Who knew? People *really* like their microwave ovens. When we asked 950 Americans which of nine innovations from the past few decades would be hardest to live without, here's the percentage that named each.



- Microwave oven **26%**
- Home computer **19%**
- Cell phone **15%**
- Cable and satellite TV **14%**
- Broadband Internet service **10%**
- Smart phone **7%**
- ATM **5%**
- Digital camera **2%**
- GPS **2%**



Can opener Oxo Magnetic Locking Can Opener, \$20

Features that count. Cushioned handle locks shut to hold can secure as you turn knob; magnetic arm keeps lid from falling into can.

Bottom line. Traditional manual openers like this one required little effort. They left sharp edges, however, which is why we also liked manual openers that cut cleanly along the side of the can, though you can't then use the lid to squeeze liquid from, say, a can of tuna.

Zester Better Blade ZestNest, \$15

Features that count. Sharp blade and easy-grip case that holds one-third cup zest.

Bottom line. Conventional zesters, with a handle and curved metal end, are easy to use; a grater-style zester can work fast. ZestNest combines both virtues and stores extra zest. The downside: You can't see how much you've zested.

Think again

Three gadgets made us scratch our heads, when we weren't worrying about scraping our knuckles.

► **The Joseph Joseph 3-in-1 Design Rotary Peeler, \$12**, offers a straight, serrated, or julienne blade with a twist of the dial. Unfortunately, holding the 2½-inch-diameter tool was awkward for larger-handed testers, and peels collected in the blades.

► **The Chef'n GarlicZoom XL, \$15**, has spinning blades that mince cloves with a few easy rolls. But testers had trouble removing all the garlic from the chopping chamber and had to avoid pointy blades.

► **KitchenAid's Cup Grater, \$15**, has grating blades that don't lock onto the base, so you have to hold both parts with one hand or they can separate.

5-MINUTE CONSULT

HPV: A danger at any age



Orly Avitzur, M.D., a board-certified neurologist, is a medical adviser to Consumer Reports.

A FEW MONTHS ago, after a friend learned he had late-stage cancer of the base of the tongue and another friend died from the same disease, I knew it had to be more than a sad coincidence. Neither man was a smoker or regular alcohol drinker, two risk factors associated with squamous-cell carcinoma of the mouth and throat. That left one other likely, albeit less discussed, cause: infection with human papillomavirus, or HPV.

Researchers are discovering that this virus, widely linked to cervical cancer and genital warts, also seems to greatly increase the risk of oropharyngeal cancers—malignancies of the tonsils, soft palate, throat, and base of the tongue. They're more than twice as likely to occur in men as in women, and the number of cases is growing to the point that medical experts have begun referring to the problem as an epidemic.

Ballooning risk

The presence of HPV in mouth and throat tumors was around 16 percent in the 1980s, then it mushroomed to roughly 73 percent in the 2000s, according to an extensive review of data from three cancer registries in the Nov. 10, 2011, issue of the *Journal of Clinical Oncology*. The authors of the study predict that by 2020, the number of HPV-related mouth and throat cancers will surpass those of cervical cancer, currently the focus of HPV vaccination. Middle-aged men appear to be at particular risk; the striking growth in

oral cancer cases in the U.S. in recent years has been mainly in white men in their 50s and younger.

It's pretty well known that HPV spreads through genital contact, increasing the risk of genital warts and several cancers, including those of the cervix, penis, and anus. What some people might not realize is that the virus can also be transmitted through oral sex, the type of transmission that's linked to oral cancers. When you consider how alarmingly common HPV infection is—at least 50 percent of sexually active men and women get it at some point in their lives, and about 20 million Americans are currently infected—it's not hard to understand why health-care professionals have started throwing around the word "epidemic" in relation to the virus.

Those sobering statistics are one reason I decided a few months ago to have my two teenage sons vaccinated with the HPV4 vaccine, Gardasil. Approved in 2006 for girls and women ages 9 to 26, it was later approved for boys in the same age group.

In October 2011, an advisory committee with the Centers for Disease Control and Prevention took the bold step of recommending that 11- and 12-year-old boys receive Gardasil as a routine vaccine. The link between the vaccine and the prevention of oropharyngeal cancers is still under study, but the hope is that vaccinating boys will safeguard them against these cancers and other HPV-related conditions and, by reducing the transmission of the virus, also provide indirect protection to women.

The idea of vaccinating children against something transmitted through sexual

What you can do

If you're older than 26, Gardasil isn't an option because it's approved only for children and young adults. But there are other precautions you can take to reduce your chances of HPV infection and oral cancers—or to catch such cancers early, when they have a greater chance of being successfully treated.

▶ Stay in a monogamous relationship; otherwise, use condoms for any sexual activity, including oral sex. They're not foolproof, but they may reduce the risk of HPV.

▶ Be sure that your regular dental visit includes an oral soft-tissue exam. Because the base of the tongue lacks pain fibers, tumors in this area often cause no symptoms until they've grown significantly.

▶ Go to a doctor if you see or feel any suspicious, persistent lumps in your neck or if you experience difficulty swallowing, an unexplained weight loss, or pain in your mouth or ear.

▶ Be on the lookout for signs of genital HPV infection: warts, blisters, sores, ulcers, white patches, or other abnormalities. Even if they don't cause pain, you should see your doctor immediately.

contact is controversial, but it's the best weapon we have at this time against HPV-related cancers. And clinical trials have found that the vaccine is generally well tolerated and at least as safe as other routinely recommended vaccines. Based on the scientific evidence, many of my physician friends are vaccinating their children, too.

▶ DID YOU KNOW?

Don't take echinacea if you're allergic to ragweed

The two plants are related, so taking echinacea for a cold could actually cause allergy symptoms, making you more miserable. Even if you're not allergic, there might not be much reason to bother with the herb. Some research has suggested it might shorten the duration of a cold, but a December 2010 study in the *Annals of Internal Medicine* found very minor benefits at the dose that was tested—and that could have been

due to chance. The researchers concluded that the benefits would probably be too insignificant to matter to most people. Echinacea can also interact with certain drugs, including cholesterol-lowering statins, clarithromycin (Biaxin and generic), and diltiazem (Cardizem and generic). And it shouldn't be used by people with autoimmune disorders, since it might make those conditions worse.





► Toys? No. Novelty lighters

What were they thinking? These lighters are sold in many states and online, generally costing under \$10. But they could attract the interest of children, who may think they are playthings. About 15 states have laws restricting the sale of novelty lighters, with Hawaii being the latest to do so this past summer. At press time, six other states—Michigan, Nebraska, New York, Pennsylvania, South Carolina, and Wisconsin—were considering legislation. Even the Lighter Association, the trade group representing traditional lighters, has decided to call for a nationwide ban.



► RECALLS

AUTOMOBILES

'01-'03 Honda/Acura models

The driver's air-bag inflator may deploy with too much pressure, causing it to rupture and possibly cause injury or death. This expands a previous recall of '01-'03 Honda and Acura vehicles to replace the driver's air-bag inflator that was originally installed. In addition, about 640 driver's air-bag service parts were sold for installation for collision repair or vehicle service. Honda will inspect an additional 603,000 vehicles and replace those parts as necessary.

Models: 273,000 '01-'02 Honda Accord, '01-'03 Honda Civic, '01-'03 Honda Odyssey, '02-'03 Honda CR-V, '03 Honda Pilot, '02-'03 Acura 3.2 TL, and '03 Acura 3.2 CL vehicles sold in the U.S.

What to do: Contact Honda at 800-999-1009 or www.recalls.honda.com or contact Acura at 800-382-2238 or www.recalls.acura.com to see whether your vehicle needs repair.



HOUSEHOLD PRODUCTS

Wolfgang Puck electric reversible tri-grill/griddle

A defect in the wiring poses risks of overheating, melting, and electrical shock.

PRODUCTS: 27,000 combination electric grills/griddles sold by Home Shopping Network from April 30, 2011, through May 6, 2011, for about \$100.

WHAT TO DO: Do not use the appliance. Contact W.P. Appliances at 855-666-0478 or go to www.brtgg010-recall.com for instructions on returning the grill for a full refund.



Rocketfish mobile battery case for iPhone 3G/3GS

The battery case can overheat while the battery is charging, posing a fire hazard.

PRODUCTS: 31,000 Rocketfish Model RF-KL12 battery cases sold at Best Buy and online from April 2010 through September 2011 for \$10 to \$60.

WHAT TO DO: Do not use the case. Call Best Buy at 800-917-5737 or go to www.bestbuy.com for details on how to return it.



► CONSUMER NOTES

NHTSA probes Chevy Volt fires

The federal government has started a safety investigation of the Chevrolet Volt plug-in hybrid hatchback because of a fire after a crash test.



The Volt's battery pack and battery coolant lines were damaged in that test over the summer. More than three weeks later, a fire erupted when the car was parked next to other vehicles at the test facility.

Though the National Highway Traffic Safety Administration (NHTSA) says that it's unaware of any Volt crashes on

public roads that have resulted in fires, it experienced two additional Volt fires in tests.

According to NHTSA, Volt drivers should take the same precautions after an accident that they would in a traditional gasoline-fueled car: Exit the vehicle if possible, move a safe distance away, and call 9-1-1.

General Motors says it will provide free loaner cars to any Volt user who is concerned about the situation while the investigation is continuing.

► ON THE RECORD

'I could feel the small resistance of the mechanical brake give way and the [ATV] vehicle pick up a lot of speed. We traveled very quickly down the upper part of the hill and struck a tree head-on.'

—CONSUMER COMPLAINT TO SAFERPRODUCTS.GOV

about an accident with the Bad Boy Buggy Classic all-terrain vehicle, approximately 9,000 of which were recalled.



OUT WITH THE OLD In our tests, the halogen bulb, far right, was slightly brighter than the CFL, far left, and just as bright as the 100-watt incandescent bulb in the middle, which is being phased out.

New bulbs, new choices

But some replacements don't measure up

THE INCANDESCENT LIGHTBULB hasn't changed much since Edison's time. And though it was revolutionary in 1879, Edison's bulb is an energy hog. Less than 10 percent of the energy it uses produces light.

That inefficiency makes the incandescent long overdue for a makeover. Compact fluorescents, light-emitting diodes, and halogen bulbs each have advantages, but unlike the incandescent, there are differences in their performance and savings.

Our previous tests of CFL and LED replacements for 60-watt bulbs found many stellar choices. But when you're replacing 100-watt incandescents, our latest tests of CFLs and halogen bulbs reveal that you may sacrifice some brightness to save money.

The Energy Independence and Security Act of 2007 requires most screw-in lightbulbs to use at least 27 percent less energy by 2014. CFLs, LEDs, and some halogen bulbs, a type of incandescent, meet that requirement. Standard incandescents do not and are being phased out. As of Jan. 1, 100-watt bulbs were no longer made or imported

but can be sold until supplies run out. The 75-watt incandescent bulb goes away in 2013, and a year later it's lights out for 60- and 40-watt bulbs.

CFLs save money. Fans of 100-watt incandescents like their added brightness. The halogen bulbs remained brighter than the CFLs and about as bright as a 100-watt incandescent. But when compared with a 100-watt incandescent, a CFL can save you \$100 or more on electricity per bulb over its lifetime, while a halogen bulb will save only \$3 to \$8.

All bulbs lose brightness over time, including old-fashioned incandescents. But even the brightest CFLs were only roughly 1,400 lumens after 3,000 hours

of testing. Energy Star recommends 1,600 lumens or more to replace a 100-watt bulb when new, though it allows lumens to drop off as CFLs age. None of the bulbs' lumen output declined more than Energy Star allows. (Lumens measure brightness; watts indicate energy use. Those numbers are on the Lighting Facts Label on the packaging.)

Brighter but not better. Brightness becomes especially important as you age—starting roughly in your 40s to early 60s. As the lenses in your eyes become more rigid and then cloudier, more light is needed to provide contrast, says R. Linsy Farris, M.D., a professor of clinical ophthalmology at Columbia University. Even so, brighter wasn't necessarily preferred, according to 12 staffers age 40 and older.

We asked each staffer to sit at a desk and read for a couple of minutes under two CFLs from the same brand, a new bulb and one that had undergone 3,000 hours of testing and was roughly 200 lumens dimmer. They read under each light separately. About half preferred the dimmer bulb. But when the bulbs were put side by side, almost all of the staffers were able to tell that the new CFL was brighter. We'll continue testing the CFLs to see whether lumen output drops more.

Halogens have advantages. In addition to brightness, halogens are dimmable and brighten instantly. Their Color Rendering Index is also higher. CRI measures how accurately the bulb displays colors. Both halogens we tested use less energy than the incandescents they replace but use significantly more than CFLs, and they don't last nearly as long. That short life span, similar to an incandescent's, is one reason halogens don't meet Energy Star standards. If you think a halogen-CFL hybrid would offer the best of the technologies, see "Close-up" to find out how one bulb fared in our tests.

LEDs lag. Prices of LEDs are dropping fast, but LED replacements for 100-watt bulbs from major manufacturers aren't available. They're working on fitting all the diodes and circuitry needed to produce enough lumens into a standard-sized bulb, and on dispersing the heat those components generate. They hope to have those LEDs in stores later this year. In the meantime, we're testing an LED that replaces a 75-watt bulb. As you switch to more efficient bulbs, we'd like to hear your questions or comments. Send an e-mail to ConsumerReports.org/lettertoeditor.

▶ CHECK OUT OUR VIDEO

Using your smart phone, download the ShopSavvy or the RedLaser app, then scan this code. Or go to www.ConsumerReports.org/comparebulbs.



Overview

These CFLs provide a warm, yellow light but are slightly larger than incandescent bulbs. The halogens' light is slightly whiter.

☒ Recommended

All are high-performing models.

Best 100-watt equivalent bulbs:

A1 Utilitech \$1.65

A2 Feit \$2.35

A4 Philips \$5.50

A1, a CFL, trades some brightness for a slightly faster warm-up time. **A2**, also a CFL, took a few seconds longer to warm up but is slightly brighter. **A4**, a halogen, is dimmable and is the brightest bulb tested, though it won't last as long or save as much money as a CFL.

Close-up: A hybrid CFL-halogen bulb

Can't decide between a CFL and a halogen? The GE Energy Smart Hybrid Halogen-CFL, \$5.50, claims to offer the best of both. Unlike most CFLs, the hybrid brightens instantly, thanks to the halogen capsule inside the swirl of the CFL. The halogen turns off when the CFL fully brightens, saving energy by allowing the CFL to do most of the work. You can save about \$54 in energy over the bulb's lifetime, based on our tests. That's more than you'd save with a halogen bulb but slightly less than with a CFL. But after 3,000 hours of testing, we found that the hybrid combines the

worst of both technologies, too.

This GE was the only bulb that struggled in our rapid cycling test, where we turn on a bulb for 2 minutes and then turn it off. The test shows how well a bulb will work in a fixture that you frequently turn on and off. The halogen part of the bulb continued to work, but the CFL part failed almost three times sooner than the other CFLs in our tests. So when the halogen capsule turned off, the bulb went dark—well before the 75-watt equivalent's 8,000-hour claimed life. But the bulb was fine when we left other samples of it on for more than 5 minutes at a time.



Ratings Lightbulbs

In performance order, within types. (Types designated A and B.)

☒ Recommended

● Excellent ● Very good ○ Good ● Fair ● Poor

Recommendation	Rank	Brand & model	Price	Overall score	Test results										Features			
			Price per bulb	0100 P F G V G E	Bulb type	Claimed life (hr.)	Brightness	Rapid on/off testing	Warm-up time	Life testing	Efficiency	Brightness (lumens after 3,000 hr.)	Color temperature (kelvins after 3,000 hr.)	Dimmable	Works in fully enclosed fixture	Works with electronic timer, motion sensor, and photocell	Works outdoors, not exposed to moisture	

A 100-WATT EQUIVALENT CFL and halogen bulbs; can be used in many applications. Most have a Color Rendering Index (CRI) between 81 and 83.

<input checked="" type="checkbox"/>	1	Utilitech 100W Soft White CFL UHS236B 0252475 (Lowe's)	\$1.65	69	CFL	10,000	○	●	●	●	●	1378	2724	●	●	●	●
<input checked="" type="checkbox"/>	2	Feit Electric ECObulb Plus 100W BPESL23TM/ECO 87533	2.35	68	CFL	10,000	●	●	○	●	●	1413	2687	●	●	●	●
<input checked="" type="checkbox"/>	3	EcoSmart 100W Soft White CFL ES5M8234 EDX023 475110 (Home Depot)	1.50	64	CFL	10,000	○	●	●	●	●	1281	2771	●	●	●	●
<input checked="" type="checkbox"/>	4	Philips Energy Saver 100W T60 Halogena 20969 816952 Dimmable	5.50	61	HLgn	3,000	●	●	●	○	●	1790	2854	●	●	●	●
	5	Philips Energy Saver Soft White Mini Twister 100W EL/MDT2/23 40834	2.25	59	CFL	12,000	○	○	●	●	●	1310	2691	●	●	●	●
	6	Sylvania Micro-Mini Instant-on 100W Soft White CF23EL/Micro/827 26963	3.50	59	CFL	12,000	●	○	●	●	●	1390	2632	●	●	●	●
	7	GE Energy Smart 100W 50% longer life 73864	3.20	58	CFL	12,000	○	○	●	●	●	1333	2904	●	●	●	●
	8	MaxLite Home Comfort Series MicroMax Spiral HCS23WW	2.00	55	CFL	10,000	○	●	○	●	●	1298	2607	●	●	●	●
	9	Sylvania Soft White Halogen 100W Dimmable 72A17/SS/HAL/SW/4 50006	2.25	55	HLgn	1,000	●	●	●	○	●	1541	2999	●	●	●	●

B 75-WATT EQUIVALENT CFL-halogen hybrid; can be used in many applications. CRI is 82.

	1	GE Energy Smart 75W New Hybrid Halogen-CFL PLGA212SW20HBF 63506	5.50	60	Hybrid	8,000	●	●	●	●	●	1011	2811	●	●	●	●
--	---	---	------	----	--------	-------	---	---	---	---	---	------	------	---	---	---	---

① CRI is 99 to 100, the maximum, and is much higher than the CFLs in this group. ② CRI is 79 and is slightly lower than the CFLs in this group.

Guide to the Ratings

Overall score combines life and rapid on/off testing, brightness after 3,000 hours of use, efficiency, and warm-up time. **Brightness** indicates brightness of each bulb after life testing and was compared with the brightness of a comparable incandescent bulb. **Rapid on/off testing** reflects the average number of 2-minute-on and 2-minute-off cycles each bulb survived. **Warm-up time** is how long the bulb took to reach near-full brightness. **Life testing** measures how many bulbs survived 3-hour-on and 20-minute-off cycles after

being on for 3,000 hours. **Efficiency** measures how many lumens per watt the bulb produces. **Brightness (lumens after 3,000 hr.)** and **color temperature (kelvins after 3,000 hr.)** are the averaged measured brightness and temperature of 10 bulb samples after life testing. Those with 2,700K are closest to incandescent bulbs; those with 3,000K are similar to halogen bulbs; 4,000K and higher appear white to bluish-white. Higher temperature light provides more contrast, but its bluish tones can be unflattering. **Price** is approximate retail.



Take on your bank

More fees are coming. How to fight back—or flee.

PEOPLE SAY THEY'RE FURIOUS at behemoth banks, for myriad reasons: lending practices that helped sink the economy, government bailouts, foreclosures, huge bonuses for CEOs, and now higher fees and tougher account requirements.

Get ready to vent some more. Here's what's industry experts and our own analysis suggest you'll find now and in the coming months:

- Fee hikes and tougher account requirements will probably continue, especially while the economy remains weak. For example, some banks, like Chase and PNC, are now charging a \$25 fee even to close certain accounts.
- Customers with a lot of accounts at one bank might avoid some fees, but they're not immune. Banks may try a spectrum of charges even for good customers, including fees for paper statements and higher safe-deposit costs.
- You're more likely to find lower fees and better rates at community banks, larger

credit unions, and online institutions.

Banks are trying to make up billions in lost revenue due to the bad economy, new regulations, and in some cases perhaps even their own inefficiencies. But you don't have to be the one to pay the price.

Does it make sense for you to switch banks? We'll show you what to expect and what your options are.

Escalating fees

For David Bookbinder, a computer technician from Peabody, Mass., the decision about whether to ditch his megabank was an easy one. When Citizen's Bank imposed tougher requirements in 2010 for customers who wanted to maintain no-

fee checking, he transferred his personal and business accounts to East Boston Savings Bank, an institution with a fraction of Citizen's assets.

"I didn't have the time/patience or attention span to waste on watching my accounts so as to avoid the fees," he wrote to *The Consumerist*, one of CONSUMER REPORTS' websites.

It's a common refrain. Bank experts say that institutions are increasingly depending on fees from traditional bank accounts and other lines of business.

Bank of America, which recently dropped plans for a \$5 monthly debit-card fee after an uproar, is charging some customers \$5 to replace lost debit cards and \$20 for rush replacement, which had not been extra. It also charges e-banking customers \$8.95 each month they use a teller to make a transaction. In December TD Bank began charging \$15 for incoming domestic wire transfers. And in February Chase imposed a \$12 fee on its standard checking account, which had been free

Big banks have higher costs, so they charge more, an analyst says.

for most customers.

Some banks even charge fees if you close an account too soon after opening it. For Chase, it's \$25 if the account is closed within 90 days. U.S. Bank and PNC charge \$25 if it's closed within 180 days.

You're probably paying more and getting less. Fewer than half of the noninterest checking accounts are now free, down from 76 percent just two years ago, according to a 2011 survey by Bankrate.com.

And the average fee banks charge non-customers to use their ATMs rose to a new high for the seventh consecutive year, from \$2.33 in 2010 to \$2.40. Add your own bank's fee for using an out-of-network ATM and the charge climbs to \$3.81 on average. The average fee to cover insufficient funds hit a record \$30.83, up from \$30.47.

More to come

Experts predict that banks will continue to experiment with fee increases, tougher account requirements, cost-cutting, and new sources of revenue, such as sharing customers' marketing data.

"Banks are closely examining what costs they can eliminate and where they might be able to charge, and what the market will bear and not drive customers away," says Beth Robertson, director of payments research for Javelin Strategy & Research in California.

It's likely the megabanks will lead the pack, as small institutions wait to see whether they should follow along or court angry customers by offering better deals.

Here's what to expect:

More relationship accounts. Banks will probably dangle more carrots and brandish more sticks to get you to consolidate your accounts at a single institution, which will mean more fees. But you can avoid them by, for example, having direct deposit of your paycheck or linking your savings and investments. Mike Moebs, an economist and CEO of Moebs Services, an economic research firm in Lake Bluff, Ill., says customers with multiple accounts are the most profitable for banks.

Move toward electronic banking. Banks save when you serve yourself, just like gas stations do when you pump your own. So expect them to push computer and mobile-phone banking. That means you might pay more if you use a teller or speak with someone on the telephone. Some banks might present the changes as a perk, not a fee. TD Bank offers customers a \$1 discount off their monthly checking

maintenance fee if they agree to online statements instead of printed ones.

Higher penalty fees. Do something wrong, such as overdraw your account, and you'll probably pay more. It costs banks just a few cents to handle a debit-card transaction, but when an account is overdrawn and the bank has to figure out what happened, the cost can escalate to \$13, Moebs says. Because 87 percent of Americans don't balance their checkbooks, he says, there could be lots of fees.

Big credit-card push. Banks are likely to encourage the use of credit cards, says Bill Hardekopf, CEO of LowCards.com, a consumer resource for credit-card information in Birmingham, Ala. They get a swipe fee when someone uses a credit card, and so far those fees have escaped regulation that has made debit cards less profitable for banks. Moebs predicts that banks will shrink the grace period on credit-card purchases, now around 20 days, and eventually eliminate it. So even customers who pay their bill off every month could be hit with interest charges.

Less-favorable rates. Banks could try to reduce their losses by increasing the

interest-rate margin—the spread between what they pay to borrow money and what they charge to lend it. That could mean higher lending rates, especially on credit cards and other unsecured loans, as well as on auto loans.

Higher loan fees. Don't be surprised if you're suddenly charged a fee when you apply for a car loan, Moebs says. And fewer banks might offer to drop origination fees on mortgages.

Charges for premium services. Customers could see new or higher charges for premium services, such as safe-deposit boxes, online budgeting tools, or person-to-person payments, such as Chase's QuickPay service, which allows you to send money to someone else using just an e-mail address or mobile-device number.

Quirky new features. Check your account statement these days and you might notice retailer ads or coupons. With so-called transaction-driven marketing, banks have begun allowing marketing and data-mining companies to sift through customer transactions and tailor offers based on what they find. Fifth Third Bank's Prewards program provides digital

Stay or switch?

If your bank plans to stick you with new fees or tougher account requirements, your first thought might be to find a new one. That might be your best option, but switching banks can be a hassle. So it's important to weigh your options before making a decision to move.

❑ **Check the terms.** If you're facing a single new fee, see what it would take to avoid it. Increasing your account balance by a few hundred dollars or signing up for direct deposit might work.

❑ **Change your habits.** For example, plan a weekly visit to an ATM in your bank's network to withdraw cash instead of going out of network. And check your statements more carefully so you don't rack up overdraft fees.

❑ **Try to negotiate.** You might be able to get a fee waived if you tell your bank you're thinking about moving your accounts.

❑ **Consider convenience.** Banking is about much more than rates and fees. It's also about the day-to-day banking experience. Does the bank have adequate ATM locations and local branches with

convenient hours, or give you privileges to use out-of-network ATMs?

❑ **Do your homework.** Check with competing banks and credit unions, starting with their websites. That's where you'll find complete information about rates, fees, terms, and conditions.

❑ **Plan your getaway.** If you've decided that moving your money is the best solution, make the process as smooth as possible. Check to see whether your new bank offers a "switch kit" to help you streamline the process. Or you can check out our step-by-step guide at www.ConsumerReports.org/bankaccount.

❑ **Make your move.** Open up the account in your new bank or credit union with a small deposit. Then you can transfer funds from your old bank to the new institution electronically. Arrange to switch over your automatic payments and deposits to the new account.

❑ **The grand finale.** Leave at least a small amount of cash in your old account and close it once you're sure all checks and transfers have cleared.

coupons that automatically apply a discount when you swipe the bank's debit card at a specified retailer.

Why this is happening

Banks are fighting pressure on several fronts. Lending is down, interest rates are at historic lows, and there's been a decline in investment income.

"Fee income really has served to stabilize revenue in light of the volatile interest-rate environment of the past dozens years," says Greg McBride, Bankrate.com's senior financial analyst.

Big banks are also struggling with out-of-control costs, Moebs notes.

He says banks with assets of around \$50 billion or more have exceeded their optimal efficiency level, which he places between \$500 million and \$5 billion.

"The big banks have gotten themselves in the mess that they're in, and it's a cost mess," he says. "And that is something the average consumer and government officials don't see. They're always saying bigger is better. Bigger is not better."

Taking all expenses into account, including salaries, buildings, and equipment, Moebs estimates that it costs a megabank \$350 to \$450 to maintain a checking account annually, compared with \$175 to \$240 for community banks and credit unions.

That "translates to higher fees, higher balance requirements, higher loan rates and lower deposits rates," he says. That's why, he says, overdraft fees for big banks average \$35, compared with \$28 for small banks and \$25 for credit unions.

Scott Talbott, senior vice president of



Credit unions and smaller banks charge consumers less, our data show.

governmental affairs for the Financial Services Roundtable, an industry group, says it's hard to compare institutions of such different sizes. "Banks compete with each other on a daily basis, and those competitive forces result in a wide-variety of products and services being offered to the consumer," he says.

Analysis performed for CONSUMER REPORTS by Informa Research Services, a market-research firm in Calabasas, Calif., found other differences among the more than 1,000 financial institutions it tracks. For example, among those that charge a monthly fee for noninterest checking, the average was \$10.27 at the largest 10 banks, compared with \$7.45 at banks with less than \$4 billion in assets and \$6 at the 10 biggest credit unions. The fee was high-

er (\$6.91) at credit unions that had assets below \$4 billion than at the largest ones.

An Informa study published in The American Banker in July found that interest rates at community banks were lower than national averages for credit cards, home-equity loans, and lines of credit. But they were higher for five-year auto loans.

Bank of America's debit-card-fee attempt caused particular outrage because customers didn't like the idea of having to pay to get their own money, Hardekopf of LowCards.com says. "There's no charge for writing a check, so why should there be a fee for me to access my own money to buy that tank of gas?" he asked.

David Darnell, co-chief operating officer of Bank of America, says it recognized customers's concerns regarding the debit-card fee. "As a result, we are not currently charging the fee and will not be moving forward with any additional plans to do so," he says.

But a study by the Research Intelligence Group, a market-research company in Fort Washington, Pa., found that customers don't easily forgive. Almost a third of the respondents said they would leave their bank if it charged for debit-card payments, and two in five would harbor ill feelings even if the bank reversed the fees.

Matt McFarland, an attorney from Nashville, Tenn., abandoned Regions Bank last fall for a smaller bank when Regions imposed a monthly \$4 charge on debit-card transactions. The bank reversed its decision and refunded charges to customers, but he isn't eager to go back. "They said everyone is going to do this, which turned out to be wrong," he says. "They were trying to put it off on Congress."

Changing landscape

At a time when banks are relying more on fee income, federal regulations have indeed clamped down on fees in several ar-

Banks vs. credit unions			
The largest credit unions tend to have lower fees on average than the biggest banks.			
Noninterest checking/mo. BANK FEE \$10.27 CREDIT-UNION FEE \$6	Minimum balance to waive fees BANK FEE \$1,115.97 CREDIT-UNION FEE \$500	Online bill payment/mo. BANK FEE \$6.95 CREDIT-UNION FEE \$0	Use another bank's ATM BANK FEE \$2.21 CREDIT-UNION FEE \$1.07
ATM surcharge BANK FEE \$2.96 CREDIT-UNION FEE \$2.79	Insufficient funds BANK FEE \$34.48 CREDIT-UNION FEE \$27.82	Stop payment BANK FEE \$31.09 CREDIT-UNION FEE \$19.43	Overdraft BANK FEE \$34.48 CREDIT-UNION FEE \$27.82

Source: Informa Research Services banking data.

eas. The regulations are intended to stop what consumer groups and government officials saw as banking-industry abuses.

The latest rule, which took effect in October, limits the so-called “interchange” fees that large banks—those with more than \$10 billion in assets—can charge retailers when people swipe their debit cards to pay for a purchase.

They’re now capped at 21 cents to 24 cents per transaction, about half the average amount banks had been charging. (The actual cost of processing a debit transaction requiring a PIN is 8 cents on average, and one requiring a signature is 13 cents.) That change alone is expected to cost banks \$6.6 billion a year, Javelin says.

It follows other rules that took effect in 2010. One limits the ability of credit-card issuers to raise interest rates on cardholder balances. The Boston Consulting Group estimates that new regulations will cost banks about \$18 billion a year. Another provision bars them from charging overdraft fees in connection with ATM and debit-card transactions unless customers opt for overdraft protection. Javelin estimates that will cost banks \$5.6 billion a year.

It’s not surprising that banks are reacting by raising fees in areas not regulated, says McBride of Bankrate.com. “If the government came along and said you can only charge so much for a hamburger, you’d charge more for soda and fries,” he notes.

John Hall, a spokesman for the American Bankers Association, says that as with any business model, when you reduce income, banks are going to rethink their strategies.

Others question bank tactics. Jean Ann Fox, director of financial services for the Consumer Federation of America, says, “All kinds of adverse financial changes have struck banks, and it appears that they are turning to their captive customers to make up that revenue, knowing how difficult it is to switch accounts.”

Your other options

Suze Orman, personal finance expert and TV host, says everyone should size up their bank and check out the fees they’re paying, but many won’t. “People barely open up their statements because they don’t want to see the money they don’t have,” she says. “You’re now asking people to open a statement and try to find the fees they’re being charged.”

There’s a lot of business at stake. Moebs estimates there are 132 million people who have checking accounts with banks and

credit unions. The Credit Union National Association says its members have 45 million checking accounts. But the association noted in a 2009 report that its members are much smaller in asset size than the biggest banks. (About 650,000 accounts were added in the four weeks following Bank of America’s announcement of its since-rescinded debit-card fee, CUNA says.)

Credit unions were originally organized to serve small groups of customers from a workplace or community. Gradually, regulations have been loosened. In 1998, for example, Congress allowed credit unions to offer membership to people in well-defined geographic areas.

Specialized credit unions have been able to offer services on a wider scale. For example, the Pentagon Federal Credit Union, at www.penfed.org, was set up to offer services to members of the military and their families. Now, you can join for \$20 even if you don’t have military connections.

Many credit unions have expanded services to match what you’ll find at a bank. Since they’re nonprofit institutions that

exist solely for the benefit of their customers, fees tend to be lower. Larger credit unions have consistently lower fees than smaller ones, according to Informa data.

While some credit unions might not have as many branches and ATMs, a number belong to cooperative networks. You can search for credit unions that might be a good fit for you at the CUNA website locator, at www.creditunion.coop.

Sorting through the terms and conditions in banking agreements can make it hard for consumers to comparison shop. There’s an effort under way to make it easier. Sens. Dick Durbin (D-Ill.) and Jack Reed (D-R.I.) have asked banks to adopt a one-page, easy-to-read disclosure form developed by the Pew Charitable Trust, a nonprofit policy group.

They’ve also asked the Consumer Financial Protection Bureau to require financial institutions to post a concise, consumer-friendly disclosure form on their websites. Consumers Union, the advocacy arm of CONSUMER REPORTS, supports this move as a way for customers to shop for the best deals in banking.

Banking fees and features

Most services have fees attached, although they may be waived in certain instances.

Name	Account name	Basic checking monthly fee	Bal. needed for free checking	Min. direct deposit(s) per mo. for free checking	Min. overdraft fee	Stop payment
10 LARGEST BANKS (by assets)						
JPMorgan Chase	Total Checking (NY)	\$12.00	\$1,500	\$500	\$34	\$34
Bank of America	MyAccess Checking (CA)	12.00	1,500	250	35	30
Citibank	Basic Checking (NY)	10.00	1,500	Any DD with online bill pay	34	30
Wells Fargo Bank	Value Checking (CA)	5.00	1,500	250	25	31
U.S. Bank	Easy Checking (MN)	8.95 ^①	1,500	500	10	30
PNC Bank	Free Checking (PA)	—	—	—	25	33
HSBC Bank USA	Choice Checking (ND)	8.00	1,500	Any DD	35	30
TD Bank	TD Simple (DE)	3.99 ^②	—	—	35	30
SunTrust Bank	Everyday Checking (GA)	7.00	500	100	25	36
Branch Banking and Trust	BB&T Bright Banking (NC)	10.00	1,500	100	—	34
5 LARGEST CREDIT UNIONS (by assets)						
Navy Federal Credit Union	Everyday Checking	—	—	—	29	20
State Employees' Credit Union	Checking	1.00	—	—	—	8
PenFed (Pentagon FCU)	Checking	10.00	500	Any DD	30	15
BECU (Boeing Employees)	Checking	—	—	—	25	25
SchoolsFirst FCU	Free Checking	—	—	—	20	15

^① For accounts with paper statements; \$6.95 with online statements. ^② For accounts with paper statements; \$2.99 with online statements.



Where to put your money

We judge advice and brokerage service at major financial companies

DEPOSIT \$75,000 or more into a new or existing brokerage account at Charles Schwab and you could be eligible for a new Android smart phone. Move your money to TD Ameritrade and get 60 days of commission-free online trading and a possible bonus of up to \$600. Bank of America's Merrill Edge has up to \$500 waiting for anyone opening a new IRA.

At Fidelity and Schwab, clients can get a complimentary investment plan created by a financial adviser. Merrill Edge has a similar offer for clients with less than \$250,000 in "investable assets"—stocks, bonds, and mutual funds, for instance. Establishing, transferring, or rolling over \$100,000 or more to T. Rowe Price entitles you to a free asset-allocation plan and sav-

ings or income analysis prepared by an advisory counsel under the supervision of a certified financial planner. Vanguard offers a free plan by a CFP if you transfer or roll over at least \$100,000.

Whether you're a seasoned investor, a newbie, or someone retesting the waters after a scary loss, financial-services companies want your business. But aside from potential incentives, what will you get for moving your accounts? Is the service up to par? Is even free advice worth your time?

CONSUMER REPORTS investigated what financial-services companies are really providing to their customers. We surveyed our online subscribers about their experiences with their brokers. We sent staff members into brokerage offices in New York and Washington state to experience

how clients seeking advice are served. And we asked major financial-services companies to prepare investment plans based on the profiles of five of those staff members. Two independent financial planners and

DID YOU KNOW?

37%

That's the percentage of survey respondents who selected their brokerage based on a recommendation from family, friends, or a professional.

their teams evaluated the appropriateness of the advice in the companies' plans.

Our results reveal good news and cautionary notes. If you're an active investor, like most of the subscribers who responded to our survey, you can feel good about the level of service and help you'll get at major U.S. brokerages, we found. We also discovered that investors of all stripes can get free, basic investment plans from several financial companies. But to make the most of that advice, you'll need to understand the process and be aware of the plans' limitations.

Highlights of our three-pronged investigation include the following:

- Our readers were very satisfied with 10 of 13 major brokerages. USAA's brokerage arm led in overall satisfaction. Scottrade, an online broker, and Vanguard, the mutual-fund giant, also scored very highly overall as well.

- In our field test, participants encountered some questionable sales tactics. One staff member was shown a chart on a portfolio's performance that omitted the significant impact of fees. Another tester was pitched a complicated annuity product though the adviser knew little about her.

- Plans prepared for us by Citibank and T. Rowe Price had somewhat more appropriate advice. Two expert financial planners analyzed 20 investment plans created for us by Citibank, Fidelity, Schwab, and T. Rowe Price, and judged them about equally good. Citi and T. Rowe Price earned somewhat higher marks for the appropriateness of investment recommendations. Citibank's approach toward planning was deemed more comprehensive than the others'.

Still, our judges found inappropriate advice in several plans. They also found most of the documents to be filled with boilerplate language and short on real, actionable advice.

Judging the free advice

We learned that free investment advice from financial companies is not always free. To be eligible, you have to have an account, and some companies require a specified level of assets.

Most of the financial advisers we encountered at that entry level appear to be brokers (also referred to as registered representatives) and not certified financial planners. The distinction is important: CFPs pledge to adhere to a fiduciary standard, meaning they must put their cli-

ents' interests ahead of their own and disclose all conflicts of interest. Brokers are held to a suitability standard, meaning only that their recommendations must be suitable for you. So a broker could suggest a particular mutual fund that fits your asset-allocation needs but has higher

You'll need to have an account before you can get free investment advice.

fees than other, comparable options. (Complicating matters, brokers might also be "dually registered" as investment advisers. And as advisers, they're held to the fiduciary standard, but they can switch

hats and be held to the suitability standard when selling products to follow through on their recommendations.)

There's no arguing with the price, but we wondered whether free advice was worth consumers' time. So in late summer and early fall last year, seven CONSUMER REPORTS employees in New York and Washington state went as themselves to branch offices or websites of banks and investment companies where they held accounts and asked each for an investment plan. They didn't mention that they also were doing research for a CR article.

We also sent profiles and financial information for five of the testers, who were not identified, to four major financial companies—Charles Schwab, Citibank, Fidelity, and T. Rowe Price. The companies received identical information but were

Pitches, hedges, and fudges: What to look out for

Whether you're paying for advice or getting it free, keep an eye out for these red flags seen by our testers who shopped recently for investment plans:

Variable annuity pitch. One tester in her mid-50s and focused on early retirement was offered a Prudential variable annuity at her first meeting with a Citibank adviser. Variable annuities, marketed to preretirees seeking guaranteed income, are complex insurance products that can include costly embedded fees. "A variable annuity has a number of tax- and investment-related features that would demand extensive analysis before a recommendation is made," said David Yeske, a certified financial planner who served as one of our project judges. If an adviser brings this up after just meeting you, find someone else.

Focus on proprietary funds. Some testers received recommendations that included mainly funds from the investment company they were visiting. No surprise there. But always ask what other, similar alternatives are available, and at what cost; you'll want funds with low expense ratios. Sometimes the house brand might be the best option.

Sealed lips on compensation. Few of the advisers our testers met in branch offices volunteered how they were compensated. You have a right to know whether the adviser is being paid a salary, a commission based on sales, a percentage of the assets managed, or

some other way. Ask on your first visit. And once you see the adviser's detailed investment recommendation, ask again for a full accounting of the fees involved with purchasing the investments, holding them over time, and selling them.

Target-date-fund recommendation.

If you don't have a large retirement nest egg, your adviser might suggest a target-date fund, which is a portfolio of stock and bond funds based on your expected retirement date. Over time the asset mix shifts to favor bonds. Target-date funds appear to be good options for investors who want to manage their own accounts with little fuss. But the Consumer Reports Money Lab's recent study of 156 target-date funds found that high expenses were one drag on their performance. Of the 26 fund families that have offered target-date funds for at least four years, more than half had funds with expense ratios exceeding 1 percent of assets, on average. (Vanguard's index-based target-date funds in our study were the cheapest, with average expenses below 0.2 percent.) Ask the adviser to lay out the costs and alternatives.

Silence on fiduciary duty. None of the branch-office and phone advisers at the brokerages and banks mentioned fiduciary duty—that is, an obligation to act in the best interest of the client. We surmise that most were acting as brokers, who need only make "suitable" recommendations. If your adviser doesn't volunteer his or her credentials, ask for them.

allowed to e-mail the participants additional questions through a reporter. Testers also filled out the companies' questionnaires, which asked about their tolerance for risk and other concerns. (Four companies—JPMorgan Chase, Merrill Lynch/Bank of America, Vanguard, and Wells Fargo—declined to participate.)

What our testers found

Two seasoned certified financial planners and their staffs judged the plans the companies sent back on a number of criteria, such as appropriateness of investment recommendations, ease of use, and quality of the overall process. Diahann W. Lassus, CFP, CPA/PFS, is president and chief investment officer of Lassus Wherley, a fee-only financial-planning company in New Providence, N.J., and Bonita Springs, Fla., and past chair of the National Association of Personal Financial Advisors. David

Our test subjects faced both subtle and strong sales pitches.

Yeske, CFP, is managing director of Yeske Buie, a fee-only planning firm in San Francisco and Vienna, Va., past chairman of the Financial Planning Association, and distinguished adjunct professor at Golden Gate University, focusing on financial and insurance planning.

Our judges also commented on several plans obtained in the field test, some of which were from the four companies. (We sent the plans masked of identifiers to reduce judges' bias.)

In the field, our test subjects learned that advice doesn't always come easy. Those without a significant amount of as-

sets, or the right kinds of assets, were sometimes rebuffed. Katerina, 33, who wished to roll over a five-figure Merrill 401(k) to a Merrill IRA, found that by law she couldn't get advice until she moved that money. When a tester with a Citibank account asked an adviser for free advice without committing to moving additional money to Citi, the rep asked her, "Why would I do that?" (The rep later provided advice after the tester showed her financial statement.)

At Fidelity, clients with an account of any size can in theory walk into an office or call an 800 number for a free consultation and guided tour through Fidelity's planning software. (Fidelity says the software its advisers use is essentially the same as what you'll find on its website.) But unless your investable assets are worth at least \$250,000, you're not guaranteed a dedicated Fidelity adviser. "I would be as-

Our financial foot soldiers

The CONSUMER REPORTS employees below were part of our field test of brokerages. We also sent their profiles, with their identities masked, to the four financial-services companies that agreed to participate in this project.



Young, single man

Curtis, 34, wanted advice on his portfolio, which outside his 401(k) consists principally of \$26,000 in stock. He's open to aggressive investing, and his plans reflected that. They recommended from 0 to 5 percent in cash, appropriate for his age. Citi's plan—52 percent large-cap stock, 8 percent mid-cap, 8 percent small-cap, 20 percent international, 10 percent emerging markets, and 2 percent cash—was the most aggressive. With such a small portfolio, Curtis wouldn't be entitled to a free plan in many cases. Still, Diahann Lassus, a financial planner who judged the plans, faulted those companies for not addressing his cash flow or telling him how to carry out their recommendations.



Single, midcareer woman

At 53, Carolee is focused on paying down credit-card debt and building her nest egg: currently about \$100,000, split between an IRA rollover and 401(k). She's a financial novice with no interest in researching money decisions on her own. Fidelity offered her two choices for money outside her 401(k): a professionally managed account or a "single-fund approach" with either a target-risk fund that allocates 70 percent of her investments in stock or a 2025 target-date fund, which shifts the asset mix from aggressive to conservative as she gets closer to retirement. Lassus suggested Carolee ask a planner to help compare options among such funds, which vary in expenses and performance.



Married, with two children

Thomas and Jean, ages 44 and 45, face a conundrum: fund college for their children or focus on retirement? They make more than \$200,000 annually, but their cash flow is hampered by credit-card debt, a second mortgage, and the high cost of living in New York. Schwab offered the couple two options, one of which cut retirement savings to fund education and help pay off credit-card debt. "This is not the type of recommendation we would make without a lot of education around the risks involved," Lassus said. David Yeske, another judge, faulted T. Rowe Price for tackling only the couple's retirement, with no mention of paying down debt, funding college, or building an emergency fund.

signed to a strategy adviser group of 75 to 85 people, not to any one adviser,” noted Carolee, a midcareer staffer, after a phone consultation with Fidelity. For that group service, she was told she’d be charged about 1.13 percent of her account per year.

Once in the door, our subjects faced both subtle and strong sales pitches. “He sent me pretty quickly to his recommendation: a balanced, managed set of funds,” said David, our “empty-nester,” after a first visit to a Chase office in suburban Seattle, “without reviewing or comparing the other options.”

The company representatives’ had titles such as “account executive,” “financial adviser,” “financial consultant,” “financial planning specialist,” and “investment adviser.” Just three of the nine advisers consulted by the test participants seemed to hold a certified-financial-planner designation. And the advisers

didn’t initially mention or were often vague about how they’d be compensated, with one exception: a Citi adviser who said she was “salary based.”

The finished product

Most of our participants received an initial plan at their second visit. Some spoke in the interim on the phone to supply more information. David, our tester outside Seattle, was very satisfied with his Schwab adviser’s research. The adviser reviewed his client’s investment statements, spending records for the prior six months, current income information, and expected income in retirement. “He spotted immediately that our top priority is not our retirement investments but the restoration of our emergency-cash reserve,” David said.

In New York, Thomas, a 44-year-old father of two, visited a Fidelity adviser with

his wife and got an initial plan after just one visit of almost 2 hours and some follow-up phone calls. They discussed the role of diversification, asset allocation, the risks associated with various investments, expenses and costs, tax implications, and how various life decisions could affect returns. “The meeting was relaxed, not rushed,” Thomas reported. “He seemed to do a decent job of hearing our concerns.” That jibes with our survey results, showing that Fidelity and Schwab clients were happy with the helpfulness, specificity, and clarity of the advice given.

Other testers had less satisfying experiences. At his third visit to the Chase office, David was shown a historic simulation report that compared the 11-year performance of the Chase Strategic Portfolio, 5.98 percent, with a benchmark index’s 3.87 percent. But the report didn’t take into account Chase’s annual management fees



Empty-nesters

David and Joanne, ages 55 and 61, plan to retire at different times. They’ve amassed a nest egg of more than \$1 million and have little debt. But they’re leery of financial advisers and want to invest conservatively. Schwab recommended they invest almost 80 percent of their holdings in fixed-income and cash investments. The other companies recommended stock allocations of 50 percent. Lassus said a stock position of 55 percent to 65 percent was more appropriate for this couple. “We have a responsibility to balance what they want with what we believe they need and design a portfolio to try and meet that need,” she said.



Preretiree

Don, a 60-year-old widower, plans to retire in the next year or two with investable assets of about \$1 million and a fairly generous pension. He prefers investments that are less risky. Citi, Fidelity, Schwab, and T. Rowe Price all recommended that Don invest 50 percent of his funds in bonds and cash. The judges felt that, like David and Joanne’s investments, Don’s allocations were timid, considering the inflation Don could face over so many years in retirement. At minimum, Yeske said, he should invest 70 percent in equities. With a pension providing most of his income, he could step that allocation up to as much as 80 percent.

Advice for retirees

Though none of our testers was retired, any retiree’s financial plan should include these elements, among others:

- Projections of your cash flow and return from investments. A good planner can tell you whether the common guideline—to withdraw an average of 3 to 4 percent of your assets annually—will work for your situation.
- A schedule of when and how much to withdraw from taxable and tax-deferred accounts.
- Timing of gifts to charities and family members.
- A discussion of estate-planning concerns, including insurance, wills, and other end-of-life documents.
- An analysis of options for claiming Social Security benefits if you haven’t already done so. Waiting to start collecting until after your full retirement age can raise your monthly benefit significantly. So can properly timing a claim for spousal benefits.

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of 1.6 percent for the first \$250,000 in assets, which would lower the portfolio's performance to 4.38 percent, not much above the benchmark. Lassus told us that Chase's 1.6 percent management fee was higher than the usual 0.75 to 1.5 percent. Both judges agreed that the illustration wasn't consumer-friendly.

"Even when reporting aggregate performance for all portfolios combined, we account for fees," Yeske said. "We feel it's a fuller form of disclosure."

In general, Lassus said, the plans generated by advisers in the field offices were not as high-quality as what the corporate offices provided. That should come as no surprise, given that the corporate-based advisers ostensibly had lots of eyes viewing their plans. Nonetheless, only one plan from any source, a Vanguard plan created for Don, 60, considered the tax implications of changing his investments. "They projected estimated capital gain or loss for each transaction," Lassus said. "This was a good feature."

Results of our corporate test

Citibank, Fidelity, Schwab, and T. Rowe Price all made it clear that the plans they were providing for our project were not based on an ideal process. (Moreover, consumers can't access the experts in those companies the way CONSUMER REPORTS did for this test.) Normally, planners would have an ongoing conversation with the client. The back-and-forth over several sessions would help the advisers fine-tune the plans and gauge a customer's reaction to recommendations. Even after implementing a plan, an adviser would contact the customer at least once a year to adapt the plan as needed. "This is definitely an ongoing process," said Brennan Miller, a Charles Schwab financial consultant in Northbrook, Ill., who participated in the project.

DID YOU KNOW?

95%

That's the percentage of USAA Brokerage Services or Vanguard customers who reported none of the following: unexpected fees, inappropriate advice, or pressure to buy an investment.

8 questions to ask an adviser

Whether you deal with an independent financial professional or one who works at a financial institution, make sure the adviser completely understands your situation, needs, and goals. And get answers to these questions:

- ▶ How are you being paid? Is it a salary, commissions, fees based on assets, hourly, or a flat fee?
- ▶ What is your objective in offering a free plan? Are you looking to sell products or is this a loss leader to encourage me to sign on with you?
- ▶ What are the transaction fees and expenses related to the recommended investments? What, if any, are the fund's 12b-1 sales fees and loads? Are the loads

paid up front or when I sell the fund?

- ▶ What are the potential conflicts of interest in the funds you recommend? What, if any, is your incentive to recommend one fund family over another?
- ▶ How do you or your firm choose the funds you recommend?
- ▶ What's your educational and professional background? How much experience do you have advising investors like me?
- ▶ How will you carry out or help me carry out my plan? Will you provide a step-by-step action plan?
- ▶ How much follow-up will we have, and what will it cost?

Many of the plans provided only asset allocations, not more specific recommendations. The plans offered us a look at each company's approach to financial planning. And the companies' plans had some features in common.

Plans were often long and confusing.

Plans from the field and from the corporate planners were often larded with boilerplate language as well as unnecessary tables and graphs. In general, Citi and Schwab were the worst offenders, with most plans running more than 70 pages long. "Too much to keep track of," Yeske said.

Advice didn't always address clients' questions. T. Rowe Price's plan for Thomas and Jean didn't include their goal of saving for college for their two children. And it wasn't able to accommodate David and Joanne's plans to retire six years apart. A T. Rowe Price planner later told us that the company's software is designed only to address retirement and asset allocation—and only when both members of a couple plan to stop work at around the same time. "It's really just a function of our systems and our modeling," she said.

Plans left out explanations. Plans generally advised a mix of large-cap, mid-cap, and small-cap stock mutual funds, as well as international holdings and bond funds, but none explained what the asset categories meant. (Large-cap stocks, such as those in the Standard & Poor's 500 index, are major companies with market values of more than \$4 billion. Mid-cap

stocks generally have values between \$1 billion and \$4 billion, and small-cap companies are valued at less than \$1.4 billion. Smaller companies generally are riskier, though they have greater potential for growth than large-cap stocks.)

Asset allocations tended to be conservative. Every company hewed to an asset allocation of 50 percent in equities for Don, our tester on the cusp of retirement. Yeske's team labeled that ratio as low for such a young retiree. Even a low average annual inflation rate of 3.5 percent would double a retiree's cost of living in 20 years, Yeske said. For that reason, he'd recommend a young retiree, especially one like Don, with a sizable pension, put at least 70 percent in stocks to hedge against inflation. Maria Selca-Maher, a planner from Citi, said her team had reduced Don's original equity allocation based on guidance from her company's chief investment officer. "In an actual relationship," she said, "Don's financial adviser would continue to review his portfolio and make adjustments based upon his needs and Citi's investment research."

Our judges also found good advice and some nice personalized touches. Fidelity offered some detailed recommendations up front for all five clients. Yeske's group praised Citi's timeline to follow through on its advice, as well as the company's research on long-term-care insurance options for Don, the preretiree. The judges praised T. Rowe Price's reports for their

relative brevity and readability.

Yeske's team said that the plans need to be accompanied by time-intensive discussions and follow-up. Lassus was a bit more generous: "Individuals who are just getting started might find this type of planning helpful in terms of the education and the process," she told us. "The process also pushes them to think about their goals and objectives."

What you should do

If you can't afford to pay much for investment advice and you satisfy your financial-service company's criteria for getting a free plan, ask for one. Just be aware of their limitations and potential strings. "The companies are not doing the free plan for altruistic reasons," Lassus said. "They are doing it to accomplish an objective: selling products or establishing a re-

lationship for the long term."

Following these steps will help you get the most personalized plan possible:

Don't hold back information. Most of the corporate-based planners told us afterward that they found it easier to plan for David and Joanne, who volunteered the most about themselves and their attitudes about money. Judges said they gave Citibank and T. Rowe Price plaudits for asking

Our readers rate brokerage firms

All the brokerages in our survey of online subscribers earned high marks for customer service, and for helpfulness, specificity, and clarity of the financial advice provided. The higher the respondents' balances, the more satisfied they tended to be, therefore the Reader score was adjusted for account size. The strongest predictor of satisfaction was how much their accounts had grown.

Notably, our brokerage ratings appear to reflect the experience of active investors. Sixty-one percent of survey respondents reported having more than one brokerage account. Of the respondents who made trades in the past 12 months, more than half—54 percent—had traded from six to more than 20 times. The advice those readers experienced could have been anything from a quick confirming phone call to a full-blown financial plan.

USAA leads in satisfaction

No one type of brokerage led the pack. Top-ranked USAA is part of a financial company with insurance, banking, and brokerage services. Scottrade and Vanguard, which tied for second place, are respectively an online brokerage and a mutual-fund company.

Wells Fargo, Merrill Edge/Bank of America, and Morgan Stanley Smith Barney scored lower than other brokerages. The survey didn't take into account whether recent mergers affected our readers' judgments of their service. Wells Fargo was in the midst of integrating Wachovia over the survey period. Morgan Stanley's merger with Citigroup's Smith Barney unit was unveiled in 2009. Bank of America had completed its purchase of Merrill Lynch.

Within customer service, consumers had the most gripes about how their brokerages had handled errors or mistakes; 37 percent were less than highly satisfied in that category. Seventeen percent of respondents going online for help reported that they couldn't find information they needed on their brokerage's website.

Fees also irked some consumers. Ten percent of those reporting on Merrill Edge and 9 percent reporting on Morgan Stanley said they'd been charged unexpected fees.

Ratings Discount/online brokerages

Brokerage	Reader score	Survey results				Account information	
		Customer service	Financial advice	Website usability	Phone service	Minimum balance to open account	Standard stock-trading commission
	0 100						
USAA Brokerage Services	93	●	—	●	—	none	\$8.95
Scottrade	89	●	—	●	○	\$ 500	7.00
Vanguard Brokerage Services	89	●	●	●	○	3,000	7.00
Charles Schwab	84	●	●	●	○	1,000	8.95
TD Ameritrade	83	●	—	●	●	500	9.99
E-Trade	82	—	—	○	—	500	9.99
Fidelity Brokerage Services	81	●	●	●	○	2,500	7.95
WellsTrade (Wells Fargo)	74	●	●	○	●	1,000	19.95
Merrill Edge/Bank of America	72	●	●	○	○	none	6.95

Ratings Full-service brokerages

Brokerage	Reader score	Survey results				Account information	
		Customer service	Financial advice	Website usability	Phone service	Minimum investment required	Lowest-tier fee (% of assets, per year)
	0 100						
Edward Jones	83	●	●	—	●	\$50,000	1.35-1.50%
Raymond James	82	—	●	—	—	50,000	1.25-1.75%
Ameriprise	80	●	●	—	—	25,000	up to 2%
Morgan Stanley Smith Barney	71	●	●	—	○	25,000	up to 2%

Dash (—) indicates insufficient data.

Guide to the Ratings

Ratings are based on a 2011 Consumer Reports National Research Center online survey of 7,327 ConsumerReports.org subscribers reporting on their experiences with brokerage firms between October 2010 and October 2011. The **reader score** (statistically adjusted for account size) represents overall satisfaction with the brokerage firm but is not limited to the factors listed under **survey results**. If all respondents were completely satisfied, the reader score would be 100; a score of 80 indicates respondents were "very satisfied" on average; 60, "fairly well satisfied"; and 40, "somewhat dissatisfied." Differences of less than 4 points are not meaningful. **Customer service** and **website usability** are based on ratings of excellence in various aspects of each service. **Financial advice** measures the helpfulness, specificity, and clarity of the advice provided. **Phone service** reflects the percentages who reported no specific problems. Account information on minimums, commissions, and fees are samples because the companies offer different types of accounts. For full-service brokerages, **minimum investment required** shows the amount of assets subject to the company's highest percentage fee. Ratings are based on the experiences of ConsumerReports.org subscribers, who might not be representative of the general U.S. population.

good follow-up questions. In theory, the more questions you answer—and ask—the better your plan is likely to be.

Take the time needed. Most of our participants who got plans in the field visited or talked with their advisers just once or twice before receiving an initial plan. But to get the best plan, you'll need to have an ongoing conversation with the adviser. Planners we interviewed said they recommend revisiting the plan at least once a year with an adviser, and often much more frequently. "We talk to customers throughout the year," said David Olsen, a regional planning consultant in New England for Fidelity Investments.

Get organized. Our testers spent from 20 minutes to around 20 hours collecting all the information the advisers needed. (The median time spent was 3½ hours.) "This has been a useful exercise already," David said. "This is the first time in years that we have added up all our investments and pensions to see where we really stand."

Some plans were larded with graphs and unnecessary boilerplate text.

Before you visit an adviser, gather your most recent investment statements, including those from employer-sponsored retirement plans, estimates of any expected pension income, tax returns for the past two years, details of your life-insurance coverage, and six months' worth of spending records. (Intuit's Quicken and its free online cousin, Mint, offer good ways to track spending.)

Our judges agreed that spending more time with an adviser would add the most value to any plan. During those conversations, insist on understandable explanations for the recommendations and the full cost of carrying them out.

Get a second opinion. For a fee of a few hundred dollars, less than you'd pay for a full-fledged financial plan, you can bounce your adviser's plan off of a professional planner. For example, the Garrett Planning Network (www.garrettplanningnetwork.com), made up of more than 300 independent financial advisers, offers hourly, as-needed financial planning and advice. In fact, it wouldn't hurt to let your adviser know that another expert will review your plan, just to keep him on his toes.

HEALTH NEWS YOU CAN USE FROM

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What works and what doesn't work

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To lose weight, eat breakfast. Studies found that people who habitually eat the

morning meal were four times less likely to be obese.

WORKS!



To reduce your risk of cancer, sip tea. Studies of tea drinkers

have shown a link between tea and reduced risks of various cancers, including stomach, skin, and breast.

WORKS!



To guard against germs, unless you are in a hospital, don't bother with

antibacterial cleansers — they are no more effective than plain soap in guarding against disease-causing germs.

DOESN'T WORK.



To lower your blood pressure, eat FISH! Most people should have about 2 grams of

omega-3 fatty acids a week. That translates into two small, weekly servings of fatty fish like salmon, sardines, trout, and whitefish.

WORKS!



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SC224B



Home workouts

How to choose a machine you'll use without breaking your budget

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HAVING AN EXERCISE machine at home is the ultimate in convenience, not to mention privacy. (You don't even have to wear matching gym socks.) But you probably don't want to shell out \$1,000 or more on a machine only to have it languish like last year's gym membership.

We've got good news on that front: Our survey of readers who owned a treadmill or elliptical exerciser found that about 60 percent of the machines were used at least as much as their owners had expected. And the majority of them held up decently over time, causing no serious problems or need for repairs.

That's encouraging, since a piece of home exercise equipment can be a big purchase, as our tests of 35 treadmills and 18 elliptical exercisers show. Our top-rated nonfolding treadmill, the Precor 9.31, costs a cool \$4,000; the top-scoring elliptical, the Octane Fitness Q37ci, costs \$3,100. Spending that much can get you sturdier construction, better hardware, and more

features. But you can get a decent machine that provides a great workout for less than a third of that price. For example, our top-rated budget treadmill, the NordicTrack C900, \$1,000, scored comparably to the Precor 9.31 in several categories and had some of the same features. If you're a walker, it may be more than sufficient to meet your needs.

Most of our readers took the budget route, with almost three-quarters of treadmills, ellipticals, and other large-scale home exercise machines purchased since 2008 costing \$1,000 or less. But those who spent more than \$1,000 tended to be happier with their purchases. And those who bought pricier elliptical machines reported fewer aggravations such as difficulty setting them up or finding the machine awkward or uncomfortable.

Our survey yielded other interesting information: reliability data on the most popular types of home exercise machines, to complement our already extensive tests of those products. And for the first time,

we have a sufficient number of responses to provide satisfaction rankings for the top brands of treadmills and elliptical exercisers, which you'll find on page 33.

We asked, you answered

Our survey, conducted by the Consumer Reports National Research Center, included 42,918 subscribers who responded to our 2011 Annual Questionnaire. The 18,984 of them who owned cardiovascular exercise machines told us about 27,825 machines (some people had more than one).

Treadmills were the most popular, accounting for 38 percent of the bunch; next most common were elliptical trainers and upright stationary bikes (each 16 percent), and recumbent bikes (11 percent).

Owners of 61 percent of machines said they were highly satisfied with them. And for 55 percent of machines, owners said they'd buy the same model or a similar one from the same brand if they had it to do over. Among the other findings:

Home advantage. The top reasons readers cited for using a home machine instead of other types of exercise included ease of use (little preparation required to exercise; 56 percent), the ability to multitask by reading or watching TV while exercising (40 percent), the ability to use the machine when other forms of exercise weren't available (due to, say, bad weather; 37 percent), and ability to get a suitably tough workout (37 percent).

Space can be a concern. Most machines didn't cause notable problems for their owners. But among those that did, the most common problem by far was that they simply took up too much room, cited for about one-fifth of machines.

Reasons for stopping. For the minority of machines that hadn't been used in six months or longer, the reasons tended to have more to do with owners' exercise preferences than the machine itself. In about one-fourth of cases, owners said they'd gotten bored or given up; about the same number reported preferring to exercise elsewhere, like the gym or outdoors.

Reliability was encouraging. Of the almost 7,000 ellipticals, treadmills, recumbent bicycles, and upright bikes that readers had purchased new since 2007, only 12 percent required repairs or had serious problems. Repair rates, which we adjusted for machine age and use, varied somewhat across machine types. Only 8 percent of recumbent bikes and 9 percent of upright bikes had been repaired. Ellipticals had a

DID YOU KNOW?

77%

That's the percentage of folding treadmills in our survey, though only 16 percent of their owners said they always folded them up after use.

higher repair rate than either type of bike: 14 percent. Twelve percent of treadmills had been repaired.

Treadmills

Our tests included 35 models that we evaluated on ease of use, ergonomics, construction, exercise range, and safety. We

found 12 models to recommend, including three CR Best Buys. And since lower-priced treadmills are so popular, we added a section for budget models to our Ratings.

The top treadmill for the third year running is also the priciest: the excellently constructed Precor 9.31, now \$4,000 (up from \$3,300 in our last test). People on tighter budgets can find solid choices in the nonfolding Sole S77, \$1,900, and the folding ProForm Performance 600 and Horizon T202, both \$800.

We found that some higher-end perks such as Internet connectivity are trickling down to more wallet-friendly machines. The \$800 NordicTrack T7.0, for example, offers an optional \$99 iFit Live module, which includes customized workout plans from celebrity trainer Jillian Michaels, virtual running and walking routes from

7 ways to ramp up your workout

Our technical experts, including assistant project leader Alex Willen (pictured), have logged hundreds of hours and thousands of miles testing elliptical exercisers and treadmills in our labs. Here are their tips for getting more out of your machine:

Try an interval program. Alternating between high and low intensities can burn more calories than a similar duration of exercise at a single intensity. Use the preset interval program or create your own. For example, spend part of your treadmill workout switching between 60 seconds of running and 30 seconds of walking.

Don't lean on the machine. You can gently hold the hand rails on the treadmill or elliptical machine (if you're not using the moving arms), but don't put your weight on them, because that reduces the workout you're giving your muscles. If you're having trouble balancing, lower the intensity.

Squat while you pedal. If you're an advanced elliptical user and want an extra workout for your quadriceps and butt, try exercising in a squat position (shown). To prevent injury, keep your chest upright and your back flat, and don't let your knees go past your toes.

Side step. Advanced treadmill users can work their inner and outer thighs with this move: With the machine off, stand sideways with feet hip-width apart, knees slightly bent, and torso tilted slightly forward. Start the machine and walk very slowly sideways without crossing legs. Increase the incline for more of a challenge. This technique is best done supervised.

Push and pull the handlebars. If you really move the arms of the elliptical rather than just letting them glide along, you'll feel more of a workout in your upper body. Pushing works the triceps and chest; pulling pumps the biceps and back.

Don't get too into that magazine. Reading or watching TV while you workout is great if it helps keep you moving. But don't get so absorbed that you let your posture go or sink out of your target heart-rate zone.

Walk to the gym. If you're exercising at a health club, why wait until you get there to start your workout? Leave the car at home or park a half-mile away, then walk or jog to the gym to warm up.



around the world, and the ability to track your workouts online. (You need Wi-Fi for the module to work, and the subscription is \$120 a year after the first year.)

Ellipticals

These mimic the motion of running but without the impact. And the moving hand grips and adjustable resistance allow you to turn your cardiovascular workout into a full-body workout.

Pricier ellipticals tended to be larger and sturdier, and their parts come with longer warranties. The top-rated Octane Fitness Q37ci, \$3,100, is solidly built, has four heart-rate programs, comes with a chest-strap heart-rate monitor, and earned very high marks for safety. If you don't need the heart-rate monitoring and can forgo certain other features, consider the Octane Fitness Q37c for \$500 less.

We gave our tests a makeover this year, adding new criteria for construction and design and new safety tests, such as measuring how much force is required for a machine to tip over. We also turned a sharper eye to ergonomics, evaluating features such as the position of foot pedals and the motion of the elliptical path.

Choose the right machine

Budget and midpriced treadmills and ellipticals are sold at large retailers such as Dick's Sporting Goods, Sears, Sports Authority, and Walmart. For more expensive brands, you'll generally need to hit a specialty fitness store. If you want to shop online for the

best price, be sure to try the machine in person first. You might notice a problem—your knees bump against the elliptical's frame-work or components, or the deck is too short on a treadmill—that you couldn't detect by sight or reviews alone.

Here are other criteria to consider:

Size. Most treadmills are about 6.5 feet by 3 feet. Folding treadmills are about half the length when folded. Don't assume that because you buy a folding treadmill you'll actually fold and stow it. If that feature is important, try folding the machine before buying to see how easy it is to do and whether folding it indeed makes it easier to store.

Most of the ellipticals are about 6 feet by about 2.5 feet, although the FitnEX E55SG is just over 5 feet long. Since you'll be more elevated than you would on a treadmill, make sure you have a space with a sufficiently high ceiling. And with either machine, you'll need adequate space to get on and off safely.

Safety features. All tested treadmills have a safety key that clips onto clothing and turns the machine off if you fall off. The recommended LifeSpan TR4000i, \$1,700, has a feature that beeps for 5 seconds after 20 seconds of nonuse and then pauses the machine.

All of the ellipticals we tested were very good or excellent for safety. But they're inherently dangerous for children, who could get pinched or trapped in the moving parts. People with children at home or as visitors should make sure that they

DID YOU KNOW?

Try before you buy

Respondents to our survey who tried out their exercise machine before buying it were more satisfied and more likely to keep using it than those who didn't try it first.

can't access the machines.

Ergonomics. If running is more your speed than walking, check treadmills' deck length, since you'll need a longer one to accommodate your stride. If you want the space-saving that a folding treadmill provides, make sure the deck isn't too heavy to lift.

On ellipticals, check the comfort of the hand grips and make sure the foot pedals aren't too far apart. The stride length and elliptical path should feel natural. Most models scored very well in this area, but the lowest-rated Endurance E400 didn't pedal smoothly.

High-tech features. Docks for iPods, USB ports, and wireless Internet connectivity are popping up on many treadmills and some ellipticals. The recommended ProForm Power 995 and LifeSpan TR4000i treadmills allow access to an online program that tracks your exercise. The LiveStrong LS 13.0T and LS 8.0T also include an online tracking program. Among ellipticals, the Livestrong LS13.0E and FitnEX E55SG have a USB port; the Smooth CE 3.6 and Horizon EX-79 have an iPod dock.

Adjustability. Most tested treadmills incline to at least 10 percent; some go as high as 14 or 15 percent. Some ellipticals also have an incline. Check to see whether it's automated, as on the Horizon EX-79, or requires you to manually adjust it, as on the Horizon EX-69. (We didn't test those features.)

Assembly. A treadmill or elliptical machine can weigh up to 400 pounds, so ask about delivery and check whether assembly is included or available at an additional cost. It might be worth it if you're not particularly good with a toolbox. It generally takes our experienced engineers about 1 to 2 hours to put together an elliptical or treadmill, depending on the number of steps. Lifting heavy parts, adding grease, and working on your knees are part of the process. Some of the steps require two people.

Warranty. Look for one that provides two to three years of coverage on major moving parts and a year on labor. Our surveys suggest that an extended warranty probably isn't worth it.



NO SWEAT Project leader Peter Anzalone designed this device to test the ergonomics of elliptical machines. It represents the range of statures of adults in the U.S.



1 Octane Fitness

2 Vision



3 Smooth

4 BH

Overview

A good elliptical is well built, easy to use, and comfortable, and has a range of exercise options. None of the models in the Ratings can be folded for storage.

☒ Recommended

These are high-performing models that stand out for the reasons below.

Best overall:

- 1 **Octane Fitness Q37ci** \$3,100
- 2 **Vision X30 Premier** \$1,800
- 3 **Smooth CE 3.6** \$1,300
- 4 **BH XS1** \$1,700

All except **4** come with a chest-strap heart-rate monitor. All except **3** allow users to create their own resistance program. **3** has pedals that adjust to your foot position and an iPod dock, but it lacks a magazine rack.

▶ CHECK OUT OUR VIDEO

Using your smart phone, download the ShopSavvy or the RedLaser app, then scan this code. Or go to www.ConsumerReports.org/ellipticals.



Ratings Ellipticals

In performance order.

☒ Recommended

- Excellent
- Very good
- Good
- Fair
- Poor

Recommendation	Rank	Brand & model	Price	Overall score	Test results						
					Ergonomics	Exercise range	Ease of use	Construction	Heart-rate monitor	User safety	Chest strap included
<input checked="" type="checkbox"/>	1	Octane Fitness Q37ci	\$3,100	78	●	○	○	●	●	●	●
<input checked="" type="checkbox"/>	2	Vision X30 Premier	1,800	72	●	○	○	●	●	●	●
<input checked="" type="checkbox"/>	3	Smooth CE 3.6	1,300	71	○	○	○	●	○	●	●
<input checked="" type="checkbox"/>	4	BH XS1	1,700	71	○	○	○	○	○	●	●
	5	Octane Fitness Q37c	2,600	68	●	○	○	●	○	●	●
	6	True TX	2,700	67	○	○	○	●	○	●	●
	7	Vision X30 Deluxe	1,600	67	●	○	○	●	○	●	●
	8	Horizon EX-69	800	63	●	○	○	○	○	○	○
	9	Horizon EX-79	1,000	63	○	○	○	○	○	○	○
	10	Livestrong LS13.0E	1,300	62	○	○	○	○	○	○	○
	11	Vision X30 Simple	1,300	61	○	○	○	○	○	○	○
	12	Fitnexus E55SG*	1,000	51	○	○	○	○	○	○	○
	13	Endurance E400	2,200	49	○	○	○	○	○	○	○

*Runs on a generator. All other models use AC power supply.

Guide to the Ratings

Overall score is based on ergonomics, exercise range, ease of use, construction, heart-rate monitoring, and user safety. **Ergonomics** assesses pedaling motion and how well an elliptical accommodates people of various sizes. **Exercise range** indicates available intensities as measured by incline and the effort to pedal the machine through its resistance-level settings. **Ease of use** indicates how easy it is to use controls, read the

display, and use the programs. **Construction** considers aspects that indicate good construction methods, design choices, and our perception of quality based on operating noise, feel, and ride. **Heart-rate monitor** evaluates heart-rate sensors, programs, and how heart rate controls the elliptical operation. **User safety** indicates aspects of safety including pinch points, materials, stability, and static loading. **Price** is approximate retail.

Top picks from previous tests

Because we made substantial changes to our testing methodology for elliptical machines this year, we couldn't include models from our previous tests in the Ratings. All previously tested models recommended in our last Ratings (February 2011), are listed below. All are still available.

In order of performance:

Diamondback 1260 Ef • \$2,200

Sole E35 • \$1,300

Precor 5.31 • \$4,000

Nautilus E514 • \$750 **CR Best Buy**

Schwinn 420 • \$500 **CR Best Buy**



Nautilus E514

Schwinn 420

Overview

Nonfolding treadmills tend to be more stable, a feature that may be important to some runners. Folding treadmills, including the budget versions, can save space.

✓ CR Best Buy

These models offer the best combination of performance and price. All are recommended.

✓ Recommended

These are high-performing models that stand out for the reasons below.

Best nonfolding models:

A1 Precor \$4,000

A2 Landice \$3,800

A3 True \$2,400

A4 Sole \$1,900 **CR Best Buy**

All have quick speed and incline controls, chest-strap heart-rate monitors, and heart-rate control programs. **A1** comes with a large magazine storage bin, and its programs are very easy to use. **A2** has the highest horsepower and a reading shelf that doesn't block displays or controls. **A3** and **A4** both have a 60-inch running surface, which is longer than the one on **A1** and **A2**. **A1** and **A4** have a 22-inch-wide running surface, which may be difficult for some users to straddle when standing on the side rails.

Best folding models over \$1,000:

B1 LifeSpan \$1,700

B2 Smooth \$1,600

Both have quick speed and incline controls and come with chest-strap heart-rate monitors and heart-rate control programs. **B2** lacks a shelf for magazines or books, but it has a longer, 60-inch running surface.

Best for tight budgets:

C1 NordicTrack \$1,000

C2 ProForm \$1,000

C3 ProForm \$800 **CR Best Buy**

C4 Horizon \$1,000

C5 Sole \$1,000

C6 Horizon \$800 **CR Best Buy**

All have quick speed and incline controls. None has a chest-strap heart-rate monitor except **C5**, which also has heart-rate control programs.

▶ CHECK OUT OUR VIDEO

Using your smart phone, download the ShopSavvy or the RedLaser app, then scan the code at right. Or go to www.ConsumerReports.org/treadmills.



Ratings Treadmills

In performance order.

Recommendation	Rank	Brand & model	Price	Motor (hp)	Overall score	Test results					Features		
						Ease of use	Ergonomics	Construction	Exercise range	User safety	Chest-strap heart-rate monitor	Maximum incline	Maximum speed (mph)

A NONFOLDING

✓	1	Precor 9.31	\$4,000	3	85	○	●	●	●	●	●	15.0%	12
✓	2	Landice L7 Cardio Trainer	3,800	4	84	○	●	●	●	●	●	14.0	12
✓	3	True PS300	2,400	3	81	○	●	○	●	●	●	14.2	12
✓	4	Sole S77	1,900	3.5	81	○	●	○	●	○	●	11.8	12
	5	Vision T9500 Deluxe	2,400	3	79	○	○	●	●	○	●	13.1	12
	6	Precor 9.23	2,200	3	78	○	●	○	●	○	●	15.7	12
	7	Vision T9200 Simple	1,400	2.5	69	○	○	○	○	○	○	13.0	10
	8	SportsArt T611	3,000	3	68	○	●	○	○	○	○	13.3	12
	9	Endurance t3	1,400	2.2	60	○	○	○	○	○	○	10.3	10

B FOLDING

✓	1	LifeSpan TR4000i	1,700	3.25	78	○	●	○	○	○	●	13.3	12
✓	2	Smooth 7.35	1,600	3.5	77	○	●	○	○	○	●	7.7	12
	3	Fitnexus TF55	1,800	3	74	○	○	○	●	○	○	14.0	10
	4	Nautilus T514	1,200	2.75	72	○	○	○	○	○	●	13.0	12
	5	Kettler TX1	2,000	2.5	71	○	●	○	○	○	○	12.0	10
	6	Vision T9250 Deluxe	2,000	2.5	70	○	○	○	○	○	●	13.4	10
	7	Vision T9250 Premiere	2,200	2.5	69	○	○	○	○	○	●	13.2	10
	8	BH TS1	1,400	2.25	69	○	●	○	○	○	○	9.8	10
	9	Vision T9250 Simple	1,700	2.5	69	○	○	○	○	○	○	13.4	10

Guide to the Ratings

Overall score is based mainly on ease of use, ergonomics, exercise range, construction, and safety. **Price** is approximate retail. **Motor (hp)** is the manufacturer's continuous horsepower rating. **Ease of use** is how easy it is to adjust exercise levels, read the display, and operate program functions. **Ergonomics** is how well the machine accommodates users of different sizes and how easy it is to get on, exercise, and get off the



● Excellent ● Very good ○ Good ● Fair ● Poor ✓ CR Best Buy ✓ Recommended

Recommendation	Rank	Brand & model	Price	Motor (hp)	Overall score	Test results					Features		
						Ease of use	Ergonomics	Construction	Exercise range	User safety	Chest-strap heart-rate monitor	Maximum incline	Maximum speed (mph)

B FOLDING continued

10	10	10	10	10	10	10	10	10	10	10	10	10	10
11	11	11	11	11	11	11	11	11	11	11	11	11	11
12	12	12	12	12	12	12	12	12	12	12	12	12	12
13	13	13	13	13	13	13	13	13	13	13	13	13	13

C BUDGET (FOLDING)

1	1	1	1	1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9	9	9	9	9	9	9
10	10	10	10	10	10	10	10	10	10	10	10	10	10
11	11	11	11	11	11	11	11	11	11	11	11	11	11
12	12	12	12	12	12	12	12	12	12	12	12	12	12
13	13	13	13	13	13	13	13	13	13	13	13	13	13

*Discontinued and replaced by the TR200i. According to the manufacturer, the TR200i has all the same features, plus a USB port for saving workout data online.

machine. **Construction** is our judgment of quality and the results of our durability tests. **Exercise range** is how well each machine provides an effective workout for a range of users. **User safety** is our assessment of safety and security, including Stop button size and location, safety-key operation, effects of striking the motor housing, and the security of the deck when folded.

Most satisfying brands

The charts below are based on responses about 1,302 elliptical machines and 1,891 treadmills purchased new since 2006 by CONSUMER REPORTS subscribers. A reader score of 100 would mean that all respondents were completely satisfied; 80 indicates very satisfied, on average; 60, fairly well satisfied. We also asked about specific problems that may have contributed, along with other factors, to readers' overall satisfaction with their home machines.

Among elliptical exercisers, ProForm received more complaints than other brands about being difficult to adjust to the needs of different users (that's important because about one-quarter of all ellipticals had been used by three or more household members) and having a poor range of workout options. NordicTrack scored substantially worse than the other brands for being bulky and difficult to set up. There were no differences among treadmill brands in the rate of those or other problems. Prices represent the median paid by respondents for each brand.

Ellipticals

Brand	Reader score*	Median price
Precor	88	\$2,184
LifeFitness	86	1,765
Sole	84	1,361
NordicTrack	77	762
ProForm	71	453

*Differences of less than 6 points are not meaningful. Scores adjusted for machine age.

Treadmills

Brand	Reader score*	Median price
Sole	88	\$1,279
Horizon	84	754
NordicTrack	82	862
ProForm	80	584

*Differences of less than 4 points are not meaningful. Scores adjusted for machine age.



STEP IT UP Most walkers can get all the tracking they need from a regular pedometer like the top-rated Mio Trace, \$30. Serious athletes might want to spring for a pricier GPS watch.

Pedometers

Accuracy and cool features for \$3 and up

TAKING 10,000 STEPS a day (about 4 miles or so) is often touted as the ideal fitness goal. But even 7,000 steps can have health benefits, the American College of Sports Medicine says. Pedometers can help you get motivated, plus track your progress. We tested 16 and found that you don't have to spend much to get an accurate model. And we tested a few you can download to your smart phone for less than the cost of a Starbucks latte.

Our test included 10 regular pedometers, three GPS watches, and three cell phone apps that claim to measure steps and distance through your phone's movement. The recommended models range in price from \$3 for the Pedometer Pro GPS+ app (for iPhone) to \$300 for the Timex Ironman Global Trainer GPS watch.

All of the conventional pedometers had excellent or very good step-count accuracy. Two of the three phone apps were also accurate. The exception was the Max CA Apps, \$1, which didn't perform well. All three GPS watches were excellent outdoors for distance measurement.

How we tested

Conventional pedometers count steps by detecting movement. Some also calculate calories and distance based on your weight and a stride length that you program in at the beginning of the workout. GPS models

are pricier—\$200 to \$300—and measure distance outdoors via satellite information. (Garmin and Nike sell shoe pods to use when the satellite can't be accessed because you're indoors or somewhere heavily wooded, but we didn't test them.) Since GPS watches track distance, not steps, they can also be used for biking and, in some cases, swimming, though we didn't test those uses. The phone apps measure steps by sensing body motion. They may take more trial and error to use, but also cost the least; all were \$4 or less.

To test the conventional pedometers and apps, staff volunteers clipped each device to their waistband or belt while walking on a treadmill at various speeds, climbing and descending stairs, and walking outside. (For the apps, the phone was clipped to a belt with a cell-phone holder or carried in a pocket.) We compared the

DID YOU KNOW?

2,491

That's how many additional steps people who wore a pedometer walked each day compared with people who didn't wear one, a Stanford University School of Medicine study found.



B1 Accupedo



A9 Sportline



C1 Nike+

pedometer step counts to the testers' own counts. For GPS watches, volunteers ran 1 mile outside on level terrain and another 0.8 mile downhill. We measured accuracy against a professional distance-measuring wheel. Sensory panelists also evaluated each device on how easy it was to use.

All of the regular pedometers scored highly, but the best were the Mio Trace Acc-Tek and Omron GOSmart, both \$30. Walmart's Sportline Step & Distance, \$5, is a CR Best Buy but has limited features, and you can unintentionally switch between the distance and step displays if your thumb hits the "mode" button. Most of the models suggest walking 10 paces to measure your stride length (which enables the device to track your distance), but walking at your normal pace over a longer known distance, such as a high-school track, might give a better measure.

For the GPS watches, the Nike+ Sport-Watch GPS and Garmin Forerunner 210 were excellent overall. The Timex Ironman is also very accurate, but it was bulkier than the other models, and the directions were difficult to follow.

Both of the higher-scoring apps were accurate. But they lacked detailed instructions, and you may have to adjust the sensitivity setting to maximize accuracy.

How to choose. If you run, walk, bike, or swim and want to precisely track your distance and speed, consider getting a GPS watch. But the average walker probably doesn't need one. Note that the phone apps use a lot of battery power, and the GPS watches have to be recharged, similar to a cell phone.

Overview

Conventional pedometers and phone apps count steps and compute distance; GPS watches calculate speed and measure distance. Unless otherwise noted, all models calculate calories. Most come with at least a 1-year warranty.

Easy-to-read displays:

A1 Mio \$30

A3 Yamax \$30

A4 Sportline \$28

A7 Timex \$20

A10 Accusplit \$30

Each is designed so that you can read its display while it's clipped to your belt, which makes it much easier to see than models that have only a front display.

A3 displays multiple pieces of information at a time (e.g., steps and distance).

Options for swimmers:

C1 Nike+ \$200

C3 Timex \$300

Both are water resistant to 50 meters or a pressure of 5 atm (feature not tested).

C3 also has a GPS mapping function, not tested.

Best for slower walkers:

A1 Mio \$30

A2 Omron \$30

A4 Sportline \$28

A6 Oregon Scientific \$40

B1 Accupedo \$4

They had the highest accuracy at our slow treadmill speed (2 mph).

Ratings Pedometers

In performance order, within types.

☒ CR Best Buy
☒ Recommended

● Excellent
 ● Very good
 ○ Good
 ● Fair
 ● Poor

	Brand & model	Price	Overall score	Test results	Features
Recommendation	Rank			Accuracy Ease of use Features	Stopwatch Calculates speed Backlight Memory function
			0 100 P F G V E		

A CONVENTIONAL PEDOMETERS Worn on belt or waistband; best for walkers.

<input checked="" type="checkbox"/>	1	Mio Trace Acc-Tek	\$ 30	90	● ● ● ● ●
<input checked="" type="checkbox"/>	2	Omron GOSmart Pocket HJ-112	30	88	● ● ● ● ●
<input checked="" type="checkbox"/>	3	Yamax Digi-Walker CW-701	30	82	● ● ● ● ●
<input checked="" type="checkbox"/>	4	Sportline Calorie, Step, Distance 345	28	82	● ● ● ● ●
<input checked="" type="checkbox"/>	5	Sportline TraQ Any-Wear 370	45	80	● ● ● ● ●
<input checked="" type="checkbox"/>	6	Oregon Scientific Gaiam Calorie Coach G1 PE980	40	79	● ● ● ● ●
<input checked="" type="checkbox"/>	7	Timex T5E011M8	20	78	● ● ● ● ●
<input checked="" type="checkbox"/>	8	New Balance VIA Slim 50060	30	77	● ● ● ● ●
<input checked="" type="checkbox"/>	9	Sportline Step & Distance SB4202 (Walmart) [1]	5	73	● ● ● ● ●
<input checked="" type="checkbox"/>	10	Accusplit Eagle AE170XLG	30	64	● ● ● ● ●

B CELL-PHONE APPS Used on phone in pocket or in holder clipped to belt; best for walkers.

<input checked="" type="checkbox"/>	1	Accupedo pedometer widget (for Android) [2]	4	73	● ● ● ● ●
<input checked="" type="checkbox"/>	2	Pedometer Pro GPS+ (for iPhone) [3]	3	69	● ● ● ● ●
	3	Max CA Apps Pedometer TM (for iPhone) [3]	1	29	● ● ● ● ●

C GPS WATCHES Worn on waist; best for fitness enthusiasts who do multiple activities outdoors.

<input checked="" type="checkbox"/>	1	Nike+ SportWatch GPS	200	94	● ● ● ● ●
<input checked="" type="checkbox"/>	2	Garmin Forerunner 210 [1] [4]	200	93	● ● ● ● ●
<input checked="" type="checkbox"/>	3	Timex Ironman Global Trainer GPS Speed + Distance T5K267F5	300	73	● ● ● ● ●

[1] Does not calculate calories. [2] Tested on HTC Thunderbolt Android. [3] Tested on iPhone 4. [4] A related version, sold for \$250, includes a heart-rate monitor and counts calories.

Guide to the Ratings

Overall score is based on mostly on accuracy, with ease of use and features also considered. **Accuracy** for conventional pedometers and cell phone apps was measured against a manual step counter; for GPS watches, it was measured against a professional-grade measuring wheel that gauges distance.

Ease of use includes clarity of instructions and how easy it was to operate the devices as judged by four sensory panelists. **Features** include calories, memory, backlight, multiple mode display, dual positioning (for conventional pedometers), water resistance, and speed. **Price** is approximate retail.

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Dental do's & don'ts

How to keep your teeth healthy without going broke

GOING TO THE dentist is no one's idea of a good time, but the 51,768 CONSUMER REPORTS subscribers who told us about their oral health were nevertheless overwhelmingly satisfied with their dental care. In fact, they rated it higher than most other services and on a par with the care they got from their doctors. What's more, few readers reported experiencing anything beyond mild pain—even for the infamous root canal.

That doesn't mean all is well. Our survey revealed these problems:

- Only about a third of readers brushed and flossed as often as they should.
- Cost was the No. 1 reason they delayed dental care.
- Some patients might be paying for cosmetic treatments they don't need.

The experiences of our subscribers are most likely more positive than those of the public at large, in part because many of them are much better insured. Seventy-one percent of those who had at least one dental procedure in the last five years said they had dental insurance, but only 57 percent of the general public is covered, according to the National Association of Dental Plans, an trade group. "This segment of the population really appears to be

getting very good dental care," says Jay W. Friedman, D.D.S., M.P.H., an expert on dental public health and quality standards from Los Angeles.

Do brush and floss

Recent research suggests that poor dental health can affect a lot more than your smile. The plaque-causing bacteria on your teeth and gums, for example, could enter your bloodstream and clog arteries.

▶ WHAT DENTISTS SAY

'If you're going to chew gum, choose a sugarless gum that has xylitol, a natural sugar alcohol that helps prevent cavities.'

— Nicole Holland, D.D.S., Wellesley, Mass.

▶ WHAT DENTISTS SAY

'For all treatment recommendations, ask your dentist why. Listen, and see if it makes sense. You should understand the basis of the treatment.'

— James Bader, D.D.S., Chapel Hill, N.C.

People with diabetes and poor blood glucose control are at higher risk for tooth and gum problems, and that in turn can worsen diabetes. And oral infections left untreated can spread to other parts of the jaw and skull, causing major complications including brain injury and death.

Good oral hygiene can help prevent those problems. But our readers get mixed grades in preventive care. In fact, they show a tendency to leave the job to their dentists rather than doing it themselves.

Overall, 70 percent of respondents said they went to a dentist for a checkup or cleaning at least twice in the previous year. Another 19 percent went once, and 11 percent didn't go at all.

Home care was a different story. Only 34 percent reported consistent, all-around good hygiene, which we defined as brushing at least 14 times a week and flossing at least 7 times a week. Fifty-seven percent reported brushing at least twice a day with a regular or electric toothbrush, and 53 percent said they flossed every day. But 30 percent said they never flossed, and 4 percent didn't brush their teeth daily.

If you assume that getting your teeth cleaned every six months will compensate for lax home hygiene, think again. "There's no evidence that it does," says James Bader, D.D.S., a research professor at the University of North Carolina at Chapel Hill. But it might improve gum health for some, he adds. And it's a good idea to get plaque and tartar professionally cleaned from your teeth from time to time. (But there's no harm in twice-a-year cleaning if you want it.)

Paradoxically, those in our survey who maintained consistent home hygiene were also more likely than others to go to the dentist at least twice a year for routine checkups or cleaning. But that might be overkill, Friedman says. "There are many

Is this treatment necessary?

Only about 2 percent of our respondents said their dentist recommended a treatment they thought might be unnecessary. But about half of those who had a cosmetic procedure said they did so at the suggestion of their dentist. Our dental consultant, Jay W. Friedman, D.D.S., of Los Angeles, says that some practice-management courses train dentists to push cosmetic treatments to boost their bottom line.

"Every time a patient sits down in that chair you've got to generate a certain amount of income," Friedman says.

Even noncosmetic procedures can be overused, especially when a dentist is paid by the procedure. "There is an economic incentive to do something rather than nothing," says James Bader, D.D.S., a research professor at the University of North Carolina.

Some treatments to be wary of:

▶ **Teeth whitening.** Your yellowish teeth are probably fine the way they are. "If the natural tooth is white, it suggests that the tooth is not as well calcified as one that has a light yellow coloration," Friedman says. Ordinary cleaning will remove stains from coffee, tea, or tobacco, he adds.

Respondents who bleached their teeth at home using a tray made by their dentist were more satisfied than those who had their teeth whitened in a dentist's office. Readers paid an average of about \$260 for a custom tray and spent an average of about \$250 for an ultraviolet in-office whitening treatment. Over-the-counter whitening kits cost considerably less. Our tests found that whitening strips produce the best results.

▶ **Amalgam filling replacement.** Thirteen percent of our survey respondents had a mercury amalgam filling replaced with a composite filling solely for cosmetic reasons. But "every time you replace a filling, you have to take

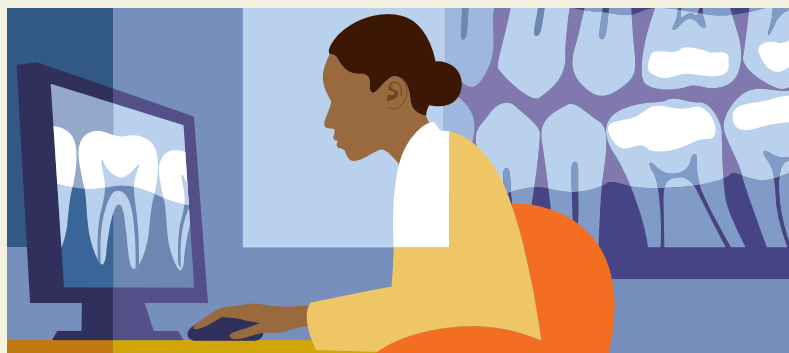
more tooth structure away to hold the new filling," says Albert H. Guay, D.D.S., chief policy adviser for the American Dental Association. And composite fillings aren't as strong or durable as amalgam fillings. Amalgam fillings do contain mercury that is chemically bound to other metals, but they haven't been linked to health problems.

▶ **Unnecessary restorations.** Some dentists say their advanced diagnostic equipment can detect microscopic defects on the outer portion of a tooth, but it's not clear whether those "microcavities" will develop into invasive decay. The minerals in saliva can sometimes repair your teeth, especially when aided by fluoride. "The last thing you should do is open the tooth up and fill it," Bader says. He recommends monitoring the decay to see whether it advances to the point of needing treatment. And fiberoptic cameras that photograph teeth in extreme close-ups to show "fractured" enamel that supposedly requires a crown or filling might really show superficial cracks that don't need treatment. Ask your dentist if the fracture is enough to cause decay. If it is, a simple filling might suffice. Even if you do need a crown, if it's for a back tooth that's not very visible, a metal one is more durable than one made of ceramic porcelain.

▶ **'Precautionary' removal of wisdom teeth.** Unless they're causing problems, they can be left alone.

▶ **X-rays.** An annual bitewing X-ray is fine for many patients, but those who rarely get cavities can go 18 months or longer.

▶ **TMJ surgery.** Temporomandibular joint disorder can be painful, but surgical treatments haven't proved to be helpful. "The real cure for TMJ is waiting until it goes away," Friedman says. Meanwhile, a night guard might provide some relief.



people who really don't need to see a dentist more than once a year," he says. People with good dental hygiene who don't develop tartar quickly or have obvious problems, like gum disease or frequent cavities, can get by with an examination and cleaning every 12 to 18 months.

Don't fear pain

The most painful of the procedures we asked about turned out to be tooth extraction. That makes sense, Friedman says, because having a tooth pulled leaves you with a

WHAT DENTISTS SAY

'If an office appears unkempt and dingy, think about going elsewhere.'

— Jay W. Friedman, D.D.S., Los Angeles

healing wound. Even so, only 6 percent of the respondents said the pain was severe; 61 percent reported mild pain. (For more on what readers said about pain, see the table on page 40.)

Forty-four percent of those who had root-canal surgery experienced mild pain

afterward, and 5 percent reported severe pain. "The pain you have associated with a root canal is largely the toothache preceding it," Friedman says, adding that the treatment itself usually isn't painful because it's done under local anesthetic.

For mild pain after a tooth extraction,

Paying for dental care, with or without insurance

Having dental insurance is better than not having it, especially if you get it through a job. But don't expect free or nearly-free care. Our survey found that of the 71 percent of respondents who had dental insurance, 90 percent received some sort of coverage for a procedure. But only 46 percent said it covered more than half the cost.

Dental plans are structured to promote the prevention of serious dental disease to avoid expensive fixes down the line. So they might provide complete or partial coverage for such preventive treatments as cleanings and oral exams, 80 percent for fillings and other first-line treatment, and 50 percent for last-ditch treatments including crowns or bridges, often with an annual benefit cap.

The scope of your dental coverage depends to a major extent on whether it comes with your job or you purchase an individual policy on your own.

Employer-sponsored insurance

Of the 57 percent of Americans with dental coverage, 98 percent get it through their employer or a group such as AARP, according to the National Association of Dental Plans. That's usually a good deal,

because most employers cover some or all of the premiums.

Types of insurance

Dental PPOs. Preferred provider organizations are the most common type by far, accounting for about 74 percent of dental plans. Like their medical analogs, PPOs offer more generous coverage for in-network dentists but allow you to use out-of-network providers if you're willing to pay a bigger share of the cost. There's usually an annual coverage cap of between \$1,000 and \$2,000.

Dental HMOs. A dental health maintenance organization pays dentists a fixed annual amount for each patient rather than for each service provided. Dental HMOs have the most generous coverage and usually place no annual limit on the care you receive. But you can't use nonparticipating dentists and might have to wait for an appointment.

Indemnity plans. Those plans cover services the same way a PPO does, often with an annual deductible of \$50 to \$150. The difference is that you can go to any dentist you want. But premiums are high and some procedures are usually excluded.



Individual insurance

Individual plans make up less than 4 percent of the marketplace. And 39 percent of the enrollees let their coverage lapse each year, meaning that they're "buying it, using it, and dropping it," according to Evelyn Ireland, executive director of the National Association of Dental Plans. That suggests that people are signing up for the insurance only when they need expensive care, which leads to higher premiums and more-limited coverage for everyone. It's one reason few individual plans cover orthodontic treatment.

Are individual plans worth it? It depends on your needs. We looked at four Chicago-area plans offered on eHealthinsurance.com, a national insurance shopping site, and compared the coverage offered with what you'd pay on your own based on estimates from HealthcareBlueBook.com, a nonprofit that provides the average costs of various procedures paid by major insurers and large employer plans.

Three of the four plans had premiums that were less than the cost of annual cleanings, checkups, and one set of X-rays. One, an HMO, could offer savings for more-significant dental work as long as the procedures were on its list of covered services and you didn't need a specialist to do them.

Insurance: Taking the bite out of dental costs

Here's the average out-of-pocket cost (and the range) reported by readers for procedures they received during the previous five years.

Procedure	Insured		Uninsured	
	Average cost	Range	Average cost	Range
Filling	\$141	\$0 to \$240	\$288	\$95 to \$500
Filling repair	\$149	\$0 to \$200	\$265	\$80 to \$400
Extraction	\$317	\$20 to \$600	\$501	\$100 to \$800
Crown	\$563	\$100 to \$1,000	\$1,018	\$250 to \$1,500
Root canal	\$593	\$50 to \$1,000	\$1,201	\$400 to \$1,900
Gum treatment	\$598	\$30 to \$1,400	\$972	\$120 to \$2,000
Bridge	\$1,479	\$100 to \$3,000	\$2,698	\$350 to \$5,000
Implant	\$2,825	\$400 to \$6,000	\$3,938	\$700 to \$8,000

Source: Consumer Reports National Research Center 2010 Annual Questionnaire.

root canal, or other procedure, an over-the-counter pain medication usually does the trick after the local anesthetic wears off, Friedman advises. For severe pain, your dentist might prescribe a narcotic such as codeine.

It's normal for mild pain or discomfort to linger for a few weeks after root-canal surgery. But if a dull ache continues longer than that or it still hurts to chew—or if the symptoms worsen—additional surgery might be required.

Swelling and pain is common for a day

The others had annual caps from \$500 to \$1,200, which you would probably crash against if you needed significant work—and our survey suggested that major procedures tended to come in spurts. What's more, two imposed waiting periods of six months for basic procedures like fillings and up to 18 months for root canals, crowns, and other major work. In other words, you might have to pay an annual premium of about \$450 for 18 months to get partial coverage for a root canal.

Dental discount plans

For an annual membership fee of around \$50 to \$100, you get access to a network of dentists who have agreed to discounted rates. But watch out for pricey add-ons and extra procedures you don't need.

Public insurance programs

Original Medicare doesn't cover ordinary dental care. Some private Medicare Advantage plans offer limited coverage. Medicaid and the Children's Health Insurance Program offer dental care for children, and some state Medicaid plans cover adults.

Paying without insurance

Shopping and bargaining. Look up typical insurance-paid rates in your area at FairHealthConsumer.org and HealthCareBlueBook.com, then ask providers to accept that amount, or less, as a cash payment. Readers who negotiated for lower fees were often successful, especially for costly procedures including implants and dentures.

Free and low-cost clinics and health centers.

Some community health centers offer dental care with fees based on the ability to pay. Call your local health department to find one near you. But expect to encounter waiting lists in some locations.

Dental and dental-hygienist schools. If you're willing to be treated by supervised students, many of these schools offer free or discounted care to the public. A list of schools is at www.ada.org/267.aspx.

Test Your WEIGHT LOSS SMARTS

True or False: (Check your answers below)

True False

- | | | |
|---|--------------------------|--------------------------|
| 1. Sleep deprivation may increase your waistline. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Jogging burns more calories than swimming. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Your BMI is the best indicator of whether you're overweight. | <input type="checkbox"/> | <input type="checkbox"/> |

Often, it's the little-known facts like these that can make a huge difference in your life. That's why you'll want to read CONSUMER REPORTS ON HEALTH. It brings you objective facts to help you make smart decisions about your health.

1. True. Sleep deprivation significantly **raises the appetite-boosting hormone ghrelin**, while lowering the hunger-reducing hormone, leptin.

2. False. Both swimming and jogging **burn about the same amount of calories**. Swimming is easier on the hips and knees, but jogging helps protect against osteoporosis.

3. False. Your BMI (body mass index) number is **not the best indicator of being overweight**. It has several problems, including not being able to distinguish muscle from fat.

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or two after an extraction. If the pain persists, gets worse, develops into a dull ache, or doesn't go away after a couple of days, check with your dentist.

Do deal with anxiety

If you fear the dentist, your best strategy is to keep up with your regular cleaning and home hygiene so you don't have to go as often. "It's a self-perpetuating cycle," says Albert H. Guay, D.M.D., chief policy adviser for the American Dental Association. "You avoid going because you fear it being difficult or painful, but that allows your problem to become more severe and require more extensive treatment, which reinforces the original fear."

If you need a cavity filled or root-canal surgery, tell your dentist and his assistants that you're an anxious patient so they can give you choices to deal with pain and discomfort. You can even arrange a hand signal that lets them know you need to

WHAT DENTISTS SAY

'It's not just sugar. Pay attention to your whole diet. Frequent snacking can promote cavity-causing bacteria.'

— Nicole Holland, D.D.S., Wellesley, Mass.

take a break during a procedure.

If all else fails, an antianxiety drug might be an option, although it's best to use it sparingly. General anesthesia should almost always be avoided, Friedman advises, because it can increase the risk of complications, including jaw injury if the dentist needs to force your mouth open.

And our survey suggests there's another reason to deal with anxiety: Readers who delayed getting care were less satisfied with their dental work than those who got prompt care.

Do insist that dentures fit

Among our readers, the most common

problem after mild pain was poorly fitting dentures. Twenty-three percent with full dentures reported this. So did 18 percent of those who had a denture adjustment or repair, and 13 percent who received partial dentures. By contrast, only 6 percent of the respondents who got a bridge said it didn't fit properly.

Ill-fitting partial dentures are not only uncomfortable but can also create sores on your gums and loosen your remaining teeth. Sometimes all it takes to restore a good fit is to have your dentist grind them down at certain pressure points. But if you continue to have discomfort or gum sores, ask your dentist for a realignment or even a full replacement.

Full dentures should be checked for fit every year even if you're not feeling discomfort. Grinding might relieve minor pressure points, but if you're still having problems, ask about having the dentures relined. "Dentures need maintenance just like teeth," Guay says.

If you can afford it, opt for dental implants. More people in our survey got them instead of full dentures, and just 2 percent reported problems with the way they fit. Only 3 percent reported severe pain or discomfort with implants, half the rate of those who got full dentures, though slightly more reported mild pain or discomfort.



Relax—this will only hurt a little bit

Readers who had dental procedures for health reasons in the previous five years reported few serious problems and little more than mild pain or discomfort.

Procedure	Mild pain or discomfort	Severe pain or discomfort	Persistent bleeding or infection	No problems
Tooth extraction	61%	6%	5%	30%
Root canal	44	5	2	46
Dental implant	44	3	2	47
Gum-disease treatment	41	3	2	52
Full dentures	38	6	4	43
Removable bridge	29	1	2	56
Crown or jacket	29	1	0	64
Emergency treatment of pain	29	4	3	61
Permanent bridge	29	2	2	61
Cavity filling	23	1	0	72
Filling replacement	23	0	0	74
Filling repair	20	0	0	74
Denture adjustment/repair	20	3	2	59

Source: Consumer Reports National Research Center 2010 Annual Questionnaire. Rows may not total 100%. Respondents may have selected more than one problem and not all problems we asked about are shown.

The cost barrier

Seventeen percent of the respondents who had a dental procedure for health reasons said they had delayed it. That's a much lower percentage than in nationally representative surveys, in part because our respondents are better insured than the population at large.

Still, the biggest reason for delay, cited by 43 percent, was cost. Those without dental insurance were more likely to mention this than those who had it.

But even many of the people with insurance put off a treatment they needed; 23 percent because insurance wouldn't cover the procedure, and 24 percent because they had already used up the maximum that their insurance plan would cover for the year.

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Rival e-readers get touchy

Amazon and Barnes & Noble are going head to head with touch-screen e-book readers: Amazon's first touch-screen model, aptly named the Kindle Touch, and a refreshed version of the Nook Simple Touch Reader with updated software and a lower price—\$100, matching the lowest-priced, ad-supported version of the Kindle Touch. They're CR Best Buys and have lots in common (including the fact that you have to pay \$10 for an AC power adapter). But the Nook is a bit faster and has controls that give it a slight edge over the Kindle. Here's how they compare:

► **Type readability.** Like most of the better e-readers, the **1 Nook Simple Touch** and **12 Kindle Touch** (and its touch-capable siblings) have 6-inch screens that use the latest Pearl version of E Ink, the energy-frugal, black-and-white screen technology. The updated Nook had slightly better type than the Kindle, but we judged both excellent for readability.

► **Page turns.** The Nook is faster than the Kindle. It was judged excellent, compared with the Kindle's very good score. The Nook also offers physical controls that you can use as an alternative to turning pages using the touch screen, a plus in our view. The Kindle doesn't have such controls. But it does offer EasyReach, which lets you advance a page by touching anywhere within a wide swath of the screen. With other e-readers, including the Nook, you must touch within a narrow band along the right side of the screen. Amazon touts EasyReach as a special boon for lefties.

Like all other Kindles, the Touch version persists in using "location numbers" rather than the page numbers used by the Nooks and most other e-readers. Each page turn appears to advance the location number by anywhere from 8 to 15, and it isn't consistent.

► **Library book downloads.** Here, the Kindle has the edge. Though you must download library books to a computer, you can transfer them to the Kindle wirelessly. With the Nook, as with most models, you must tether the e-reader to the computer to make the transfer.



CR BEST BUYS
Barnes & Noble's Nook Touch (near left) has a slight edge over Amazon's first touch-screen Kindle.

Select Ratings

Best choices from our tests of 27 6- to 7-inch models.

☒ CR Best Buy ☒ Recommended

● Excellent ○ Very good ○ Good ○ Fair ● Poor

		Brand & model	Price	Overall score	Test results							Screen			
Recommendation	Rank			0100 P F G V G E	Readability	Versatility	Responsiveness	Page turn	Navigation	File support	Battery life (claimed)	Weight (oz.)	Display size (in.)	Touch	Color
	1	Barnes & Noble Nook Simple Touch Reader	\$100	<div><div></div></div> 79	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	6.0	6.0	<div><div></div></div>	
	2	Amazon Kindle Keyboard 3G	190	<div><div></div></div> 79	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	8.2	6.0		
	3	Amazon Kindle Keyboard 3G with Special Offers	140	<div><div></div></div> 79	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	8.2	6.0		
	4	Barnes & Noble Nook Color	200	<div><div></div></div> 76	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	up to 8 hr.	15.8	6.8	<div><div></div></div>	<div><div></div></div>
	5	Amazon Kindle Keyboard	140	<div><div></div></div> 76	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	7.7	6.0		
	6	Amazon Kindle	110	<div><div></div></div> 74	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	30 days	5.9	6.0		
	7	Amazon Kindle with Special Offers	80	<div><div></div></div> 74	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	30 days	5.9	6.0		
	8	Kobo eReader Touch Edition	130	<div><div></div></div> 72	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	30 days	6.6	6.0	<div><div></div></div>	
	9	Amazon Kindle Touch 3G without Special Offers	190	<div><div></div></div> 71	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	7.0	6.0	<div><div></div></div>	
	10	Amazon Kindle Touch 3G with Special Offers	150	<div><div></div></div> 71	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	7.0	6.0	<div><div></div></div>	
	11	Amazon Kindle Touch without Special Offers	140	<div><div></div></div> 68	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	7.0	6.0	<div><div></div></div>	
	12	Amazon Kindle Touch with Special Offers	100	<div><div></div></div> 68	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	60 days	7.0	6.0	<div><div></div></div>	
	13	Kobo Vox eReader	200	<div><div></div></div> 67	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	7 hr.	15	7.0	<div><div></div></div>	<div><div></div></div>
	14	Sony Reader Wi-Fi PRS-T1	130	<div><div></div></div> 67	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	>30 days	5.8	5.8	<div><div></div></div>	

► **Bottom line.** Both of the e-readers are recommended and comparable in most respects, and either is a worthy choice. If you already own a library of Kindle or Nook books, stick with your current brand. Neither type can be converted to the other format. Otherwise, if you want an ad-free experience for \$100, get the Nook Simple Touch. Only the Kindle Touch with Special Offers costs \$100; the ad-free Wi-Fi version (11) is \$140. If you frequently borrow library e-books, the Kindle's wireless transfers might appeal to you.

Color contenders

The Barnes & Noble Nook Color and the Kobo Vox eReader, each \$200, are the best e-book readers with color screens, but they don't match black-and-white e-book readers for readable type, small size, and low price. Unless you read a lot of color books and magazines, we'd pass. As tablets, they offer less functionality than some comparably priced models.

Time-worn habits to break



Lining the oven with foil

Placing aluminum foil directly on the bottom of your oven can trap heat and throw off oven performance, and might even void the manufacturer's warranty. The foil can also melt, which can damage the oven or even cause a fire.

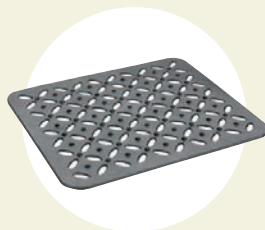
INSTEAD Use a sheet of heavy-duty foil (a few inches bigger than the cooking pan) on the rack below the one you're using. It will catch drips and allow heat to circulate.



Relying on pop-up thermometers

They are calibrated to pop at 180° F, past the ideal cooking temperature for turkey.

INSTEAD Use a meat thermometer to check for doneness. For a turkey, insert it into the innermost part of the thigh and wing, and into the thickest part of the breast. Remember that food continues to cook for a few minutes after it has been removed from the oven.



Leaving mats in the sink

A rubber mat provides a cushion when you're washing glasses and dishes, but leaving it in a stainless-steel sink can trap water underneath and cause rust and pitting. Similarly, steel wool can scratch the surface and leave steel particles, which will rust, in the sink's surface.

INSTEAD Remove the mat (and any sponges) after each use, rinse the sink thoroughly, and allow the sink to dry.



Using cooking spray on nonstick pans

Cooking spray can damage the coating on nonstick pans, which could cause food to stick. Very high heat can also break down the coating.

INSTEAD Use nonstick pans on low or medium heat—without spray.



Washing certain plastics in the dishwasher

High heat can degrade polycarbonate, a hard, translucent plastic that was commonly used in food containers, baby bottles, and sippy cups. That can cause bisphenol A, or BPA, to leach into food and drinks. Some studies have linked BPA exposure to health problems.

INSTEAD Minimize leaching by hand-washing those plastics, and consider using alternatives.



Hot new smart phones

We've finished testing the **Samsung Galaxy S II Skyrocket** and **Motorola Droid Razr**, ultrafast, dual-core-processor-powered smart phones we previewed in the January issue. Both are now among the highest-scoring phones in our Ratings, nudging out all other smart phones for the top spot in their respective carrier's categories.

► **The Samsung Galaxy S II Skyrocket (\$250, AT&T)** This phone is one of the first to run on not one but two high-speed 4G data networks: AT&T's newly upgraded 4G (LTE) network and the carrier's more prevalent HSPA+ network. Its huge 4.5-inch display performs superbly, delivering outstanding readability under most lighting

conditions. It offers exceptional ease of use, messaging, and Web browsing.

► **The Motorola Droid Razr (\$300, Verizon)** This is not your father's Razr. Motorola totally revamped this best-selling phone from a few years ago. It has a large 4.3-inch sharp (960x540 pixels) display. It's easily one of the thinnest 4G LTE phones on the market—about 0.3 inch thick (though the camera fattens the top of the phone to roughly 0.4 inch). Like the Galaxy S II Skyrocket, it offers exceptional ease of use, messaging, and Web browsing performance. One quibble: You can't change the battery yourself.

Look for our full test results of the Galaxy and Razr in a forthcoming issue. (Prices are based on a two-year contract in December 2011 from the indicated carriers, including rebates.)

Finally, low-cost tablets worth buying

If you've been waiting for a lower-priced tablet that could challenge the iPad, your strategy worked. The **Amazon Kindle Fire**, \$200, and **Barnes & Noble Nook Tablet**, \$250, fill the bill. They are CR Best Buys. Each has a very good display, something we had not seen until now at those prices. And the Nook Tablet has excellent touch response, also unusual for a tablet at that price. Both had just over 6 hours of battery life in our tests, fairly typical for a 7-inch tablet.

Movie business

The two models differ in how they offer content. With **B7 Kindle Fire**, you can stream, rent, or buy movies, and borrow a book a month via Amazon Prime, an \$80-a-year service. There's also an Amazon music store. Multimedia content on **B8 Nook Tablet** comes from Netflix, Pandora, and other sites. You can load your own music onto both tablets.

You get a lot more storage on the Nook, thanks to the included 16GB and a memory-card slot that lets you add up to 32GB. That provides plenty of room for storing photos and other files, as well as movies for off-line viewing. The Kindle Fire has just 8GB of storage, but you can stream all of your content from Amazon's Cloud Drive and store 5GB of non-Amazon files free of charge.

The challenges

The Kindle Fire and the Nook Tablet offer e-mail apps, but you can't add attachments to e-mail on the Nook. (Other tablets have e-mail shortcomings. **B6** has no e-mail client, and **B4** and **B5** allow you to send and view attachments, but you can't save them.) Amazon's Silk browser is supposed to load Web pages faster than others, but in our tests many pages took longer with Silk's accelerator turned on. Amazon says that will improve over time.

So why spend \$500 or more on an iPad? It has the most apps, at 140,000, compared with "thousands" for the Kindle Fire and Nook Tablet. (Amazon and Barnes & Noble say they will continue adding apps to their stores.) And there's that excellent 9.7-inch display for reading magazines and watching movies. Still, if you don't mind a smaller screen and fewer apps, the Kindle Fire and Nook Tablet make great, budget-priced alternatives to the iPad.



A1 Apple iPad



A2 Samsung Galaxy Tab



B7 Amazon Kindle Fire



B8 Barnes & Noble Nook

Select Ratings

Best choices from our tests of 36 models.

☒ CR Best Buy ☒ Recommended

● Excellent ● Very good ○ Good ● Fair ● Poor

Recommendation	Rank	Brand & model	Price	Overall score	Test results				Features & specifications			
					Ease of use	Display	Touch response	Portability	Weight (lb.)	Internal storage (GB)	Operating system	Cellular data

A 9- TO 10-INCH SCREEN All but A1 and A3 use the Android operating-system version noted.

<input checked="" type="checkbox"/>	1	Apple iPad 2 (Wi-Fi, 3G, 32GB)	\$730	9.7	82	●	●	●	1.3	16, 32, 64	1	●
<input checked="" type="checkbox"/>	2	Samsung Galaxy Tab 8.9 (Wi-Fi, 32GB)	570	8.9	82	●	●	●	1.0	16, 32	3.1	
<input checked="" type="checkbox"/>	3	Apple iPad 2 (Wi-Fi, 32GB)	600	9.7	80	●	●	●	1.3	16, 32, 64	2	
<input checked="" type="checkbox"/>	4	Samsung Galaxy Tab 10.1 (Wi-Fi, 32GB)	600	10.1	79	●	●	●	1.2	16, 32	3.1	
<input checked="" type="checkbox"/>	5	Sony Tablet S (Wi-Fi, 32GB)	600	9.4	79	●	●	○	1.3	16, 32	3.2	●
<input checked="" type="checkbox"/>	6	Samsung Galaxy Tab 10.1 (Wi-Fi, 3G/4G, 32GB)	800	10.1	78	●	●	●	1.3	16, 32	3.1	●
<input checked="" type="checkbox"/>	7	Motorola Xoom (Wi-Fi, 3G/4G, 32GB)	600	10.1	76	●	●	●	1.6	32	3.1	●
<input checked="" type="checkbox"/>	8	HTC JetStream (Wi-Fi, 3G/4G, 32GB)	850	10.1	75	●	●	●	1.6	32	3.1	●
<input checked="" type="checkbox"/>	9	Motorola Xoom (Wi-Fi, 32GB)	500	10.1	75	●	●	●	1.6	32	3.1	●
<input checked="" type="checkbox"/>	10	Asus Eee Pad Transformer (Wi-Fi, 32GB)	470	10.1	75	●	●	○	1.5	16, 32	3.1	●
<input checked="" type="checkbox"/>	11	T-Mobile G-Slate (Wi-Fi, 3G/4G, 3 GB)	500	8.9	74	●	●	●	1.4	32	3.1	●
<input checked="" type="checkbox"/>	12	Lenovo IdeaPad K1 (Wi-Fi, 32GB)	500	10.1	72	●	●	○	1.6	32	3.1	●
<input checked="" type="checkbox"/>	13	Toshiba Thrive (Wi-Fi, 32GB)	480	10.1	72	●	●	○	1.7	8, 16, 32	3.1	●
<input checked="" type="checkbox"/>	14	Acer Iconia Tab A500 (Wi-Fi, 32GB)	500	10.1	72	●	●	○	1.7	16, 32	3.1	●
<input checked="" type="checkbox"/>	15	Lenovo ThinkPad Tablet 1838 (Wi-Fi, 32GB)	570	10.1	71	●	●	○	1.7	16, 32, 64	3.1	●
<input checked="" type="checkbox"/>	16	Acer Iconia Tab A501 (Wi-Fi, 3G/4G, 32GB)	550	10.1	71	●	●	○	1.7	16, 32	3	●
<input checked="" type="checkbox"/>	17	Asus EeePad Slider SL101 (Wi-Fi, 32GB)	580	10.1	68	●	●	●	2.1	16, 32	3.2	●

B 7- TO 8-INCH SCREEN All but B6 use the Android operating-system version noted.

<input checked="" type="checkbox"/>	1	Samsung Galaxy Tab (Wi-Fi, 3G, 16GB)	550	7.0	73	●	●	●	0.8	16	2.2	●
<input checked="" type="checkbox"/>	2	Samsung Galaxy Tab 7.0 Plus (Wi-Fi, 16GB)	400	7.0	72	●	●	●	0.8	16, 32	3.2	●
<input checked="" type="checkbox"/>	3	Samsung Galaxy Tab (Wi-Fi, 16GB)	400	7.0	72	●	●	●	0.8	16	2.2	●
<input checked="" type="checkbox"/>	4	HTC Evo View (Wi-Fi, 3G/4G, 32GB)	500	7.0	69	●	●	●	0.9	32	2.3	●
<input checked="" type="checkbox"/>	5	HTC Flyer Tablet (Wi-Fi, 16GB)	300	7.0	68	●	●	●	0.9	16	2.3	●
<input checked="" type="checkbox"/>	6	BlackBerry PlayBook (Wi-Fi, 32GB)	400	7.0	66	○	●	●	1.0	16, 32, 64	2	
<input checked="" type="checkbox"/>	7	Amazon Kindle Fire (Wi-Fi, 8GB)	200	7.0	65	●	●	●	0.9	8	2.3	
<input checked="" type="checkbox"/>	8	Barnes & Noble Nook Tablet (Wi-Fi, 16GB)	250	7.0	63	●	●	●	0.9	16	2.3	●

1 Uses Apple iOS 5.0. 2 Uses RIM QNX 1.0.

Water filters

Our latest tests reveal many picks for cleaner, tastier water

WATER FILTRATION has grown to a \$3 billion-a-year industry, up 25 percent since 2007. And it could get bigger as safety concerns about tap water and the environmental backlash against bottled water continue. Manufacturers are vying to build a better filter, though one of the biggest names is claiming to do less.

Brita, which calls itself the “number one brand in water filtration,” doesn’t appear in our Ratings of carafes because its products no longer feature claims about lead removal, an important component of the overall score in our Ratings. (We tested one Brita carafe for lead removal because earlier versions were claimed to remove lead, and we found it to score just Fair.)

Though health violations for public-water systems declined in 2010, according to the Environmental Protection Agency, the debate over hydraulic fracturing, or fracking, a drilling technique used to extract natural gas from shale deposits, is stirring up concerns about chemical contamination. Aging water-treatment plants and distribution pipes add to concerns.

Even if you have total confidence in your tap water, the presence of chlorine and other treatment chemicals might give it a funny flavor and odor. Our sensory experts tasted water to see which filters do best. Here are the details:

Hybrid filter options expand. Cuisinart entered the filter market with its Clean Water WCH-1500, a cross between a carafe and a countertop system that dispenses chilled, room-temperature, and heated water. It’s adept at removing impurities, but its relatively slow flow rate kept it off our recommended list.

Top models pump up price. Another carafe/dispenser hybrid, the Tersano Lotus LWT-100, filters water quickly and effectively. But its price is up 50 percent, to \$230, since 2008. The undersink Aqua-Pure by Cuno AP-DWS1000 now costs \$565, a 25 percent increase.

How to choose

First find out what’s in your water. If you pay a water bill, you should receive an annual Consumer Confidence Report (CCR)

detailing contaminants in your water. If you live in an older house, you might want to test for lead leaching from old pipes. Private-well owners should have their water tested by a state-certified testing lab, available through the EPA’s Safe Drinking Water Hotline, at water.epa.gov/drink/contact.cfm. Depending on your CCR or water test, pick a filter approved by NSF International, which certifies water-related consumer products. Here are the five types:

Carafes/dispensers. These are inexpensive but are meant to filter only a couple gallons of water a day and were only mediocre at improving taste.

Faucet mount. These were easy to in-

stall and excellent at improving taste. But they can’t be used with most pull-down or spray faucets, and flow rates were slow.

Countertop. Most of these filters improve taste and filter large volumes without plumbing modification. But they clutter countertops and can’t be used with most pull-down or spray faucets.

Undersink. These filter large volumes of clean-tasting water without clutter but require cabinet space and a hole in the sink or countertop for the dispenser.

Reverse osmosis. These remove the most contaminants but waste 3 to 5 gallons of water for every gallon they filter, and many have much slower flow rates.



TIME CHECK The carafes we recommend have excellent or very good flow rates.

Overview

Selected models tend to be excellent at removing their claimed contaminants without sacrificing filter life.

✓ CR Best Buy

These filters combine top performance with a competitive price. All are recommended.

✓ Recommended

These are all fine choices, depending on your filtration needs, and include CR Best Buys.

For filtering small volumes of water:

A2 Clear2O \$15 **CR Best Buy**

A3 ZeroWater \$38

B2 Pur \$30

A2 delivers excellent filtration at an extremely low price, and its "quick connect" hose improves flow rate, though it's not compatible with most spray faucets. **A3** is also excellent and works like a conventional carafe. **B2** is excellent at improving taste. It snaps on and off faucets with a simple click and has the best flow rate of this group.

If your household needs more water:

C2 Shaklee \$260 **CR Best Buy**

D1 Multi-Pure \$400

D4 American Plumber \$251

C2 filters as well as the more expensive top-rated countertop model, though it sacrifices flow rate and lacks a filter-life indicator. **D1** combines excellent filtration with very good clog resistance. **D4** costs less but has a slower flow rate.

If broad contamination is a concern:

E1 Kinetico \$1,800

E5 Whirlpool \$146 **CR Best Buy**

Paying top dollar for **E1** gets you the best possible filtration without the drop-off in flow rate of other reverse-osmosis systems. If slower flow rate isn't a concern, **E5** filters just as well for a fraction of the cost.



Select Ratings Water filters

Best choices from our tests of 44 models.

✓ CR Best Buy

✓ Recommended

● Excellent ● Very good ○ Good ● Fair ● Poor

	Brand & model	Price	Filter cost/yr. ¹	Overall score	Test results				
Recommendation	Rank				Lead removal	Organics removal	Flow rate	Clogging	Filter-life indicator
				0 P F G V G E 100					

A CARAFES/DISPENSERS Most were only mediocre at improving taste.

✓	1	Tersano Lotus LWT-100	\$ 229	\$ 84	95	●	●	●	●	●
✓	2	Clear2O CWS100A	15	18	93	●	●	●	●	●
✓	3	ZeroWater ZP-010 10-Cup Pitcher	38	48	70	●	NA	●	●	●

B FAUCET MOUNTED Most were excellent at improving taste.

✓	1	Culligan FM-15A	15	20	80	●	●	●	●	●
✓	2	Pur FM-3700B	30	45	77	●	●	○	●	●
✓	3	Brita Base On Tap OPFF-100	19	45	75	●	●	●	●	●

C COUNTERTOP Most were good at improving taste.

✓	1	Amway eSpring 10-0188	941	198	94	●	●	●	●	●
✓	2	Shaklee BestWater MTS2000 #82300	260	107	87	●	●	○	●	●

D UNDERSINK Most were excellent at improving taste.

✓	1	Multi-Pure MP7505B	400	120	90	●	●	●	●	●
✓	2	Aqua-Pure by Cuno AP-DWS1000	565	386	88	●	●	○	●	●
✓	3	Ecowater EPS 1000	390	240	87	●	●	○	●	●
✓	4	American Plumber WLCS-1000	251	40	82	●	●	●	●	●

E REVERSE OSMOSIS Most were excellent at improving taste.

✓	1	Kinetico K5 Drinking Water Station	1,800	2	95	●	●	●	●	●
✓	2	Coway P-07QL	700	2	91	●	●	○	●	●
✓	3	Ecowater ERO-375	675	2	91	●	●	○	●	●
✓	4	Culligan Aqua-Clear	1,000	225	86	●	●	●	●	●
✓	5	Whirlpool WHER25 (Lowe's)	146	84	86	●	●	○	●	●
✓	6	Kenmore Elite 38556	255	100	85	●	●	●	●	●

¹ Filter cost per year for reverse-osmosis models doesn't include the membrane filter. ² Requires professional service to replace filters.

What you need to know about water softeners

Hard water contains calcium, magnesium, and other dissolved minerals. The water is safe to drink, but it can leave a residue on showers and dishes, and deposits inside appliances that use hot water. Over time, that buildup can affect performance and efficiency.

Hard water can quickly clog a point-of-use filter, so you'll need to use a whole-house water softener. Ion exchange systems, the most common, work by replacing water-

hardening minerals with soft sodium ions. The systems can cost several thousand dollars installed, though companies also lease them for \$40 to \$100 per month.

Even if your water is very hard, the amount of sodium left behind in softened water should be low. But if you're concerned, consider choosing a system that uses potassium chloride. They're usually just as effective at softening water, though potassium chloride costs several times more

than sodium chloride to replenish.

Other "no salt" water softeners are claimed to use magnetic force to change minerals' molecular structure so that they don't turn into scale buildup. NSF International is developing a standard to measure the efficacy of magnetic softeners. Culligan and Kinetico, two softener manufacturers, have experimented with no-salt softeners but told us that they haven't yet found one that softens water as well as an ion exchanger.



CLEAR VALUES Our latest tests find several heavy lifters that are lighter on your wallet.

Snow blowers

12 top picks put the white stuff on ice

YOU CAN SPEND more than \$2,500 for the biggest, beefiest snow blowers. But our tough tests of 40 models show that you can pay as little as \$600 for a machine that can power away heavy snow and icy plow piles nearly as well.

We test snow blowers in snowy upstate New York and at our Yonkers, N.Y., headquarters, where we use wet sawdust to reliably mimic the wettest, heaviest snow. We found several bargains and some unimpressive big-name models. Here are the details:

Heavy-lifting compacts. All snow blowers use a spinning auger to scoop up snow. Compact two-stage models offer the engine-driven wheels and snow-slinging impeller of larger models in widths of 24 inches or less. The Sno-Tek 920402, a CR Best Buy at \$600, is one of two that threw snow and cleared dense piles almost

as well as larger machines. But we'd skip the new Murray 1696047, \$590; its throwing distance was subpar in our tests, so you might have to move the same snow twice to get it off your driveway.

For larger jobs. The new 30-inch Cub Cadet 930SWE 31AH95SU, \$1,600, and Ariens 921013, \$1,400, join the Troy-Bilt Storm 3090XP 31AH55Q, \$1,100, as our top picks overall. A larger auger and impeller help give the Cub Cadet the edge.

If you're doing a deck. Smaller, single-stage snow blowers use a rubber-tipped auger to pick up snow, throw it, and help pull the machine; the wheels simply roll. That helps make most light enough to lift onto a deck or porch. The new 21-inch Toro Power Clear 621 38458, \$650, and Power

Clear 621 38451, a CR Best Buy at \$500, cleared capably and tore into our plow pile. The pricier of the two adds a more comfortable handle and a chute that you can rotate from the handlebar. A model to avoid: the \$450 Poulan Pro PR621ES, which proved wimpier than some plug-in electric models we tested.

How to choose

You'll probably want the largest, widest snow blower if 2-foot snowfalls are common where you live. Otherwise, a smaller two-stage model should be more than adequate. Here's what else to remember when shopping:

Look for easy steering. Two-stage models usually have handlebar triggers that let you disengage either drive wheel for easier steering. The high-scoring John Deere 1695812, \$1,500, has a differential that lets one wheel spin more slowly for easier turns while keeping both engaged. That improves traction but also boosts the price.

Check the drive system. Most two-stage snow blowers have multiple ground speeds. The Honda HS928K1WA, \$2,580, has a hydrostatic transmission, which lets you vary speeds smoothly without the usual shifts and jerks. But pushing that machine into the garage or shed with its engine off takes some serious muscle.

Look for friendly controls. The Husqvarna 12527HV, \$1,100, has "precision" hand controls that you must push down to adjust. But doing that required lots of effort. We also found its steering triggers difficult to reach when holding down the drive and auger controls.

Think twice about small models. The best gas single-stage snow blowers cost about the same as small two-stage models without performing as well. None of the plug-in electric machines (not in Ratings chart) could clear more than 4 to 6 inches of light powder. And because single-stage models clear down to the surface, they aren't for gravel driveways.

Be sure it's ready when you are

Here's how to make sure your snow blower doesn't leave you out in the cold:

▶ **Change the spark plug.** Replace it once a year before winter or as often as the owner's manual suggests.

▶ **Check and change the engine oil.** Check the level before each snow-blowing

session. And change the oil after winter before putting the machine away.

▶ **Preserve the fuel.** Gasoline can oxidize in as little as a month, leaving deposits that clog carburetors and fuel passages. Adding a stabilizer can keep gas fresh for up to a year; some are also claimed to keep ethanol from separating out and damaging other parts.

▶ CHECK OUT OUR VIDEO

Using your smart phone, download the ShopSavvy or the RedLaser app, then scan the code at right. Or go to www.ConsumerReports.org/snowblowers.



Ratings Snow blowers

In performance order, within types. (Types designated A, B, etc.)

Recommendation	Rank	Brand & model	Price	Width (in.)	Overall score	Test results					
						Removal speed	Plow piles	Distance	Surface clean	Controls	Handling

A TWO-STAGE GAS Best for large driveways and snow up to 24 inches; all weigh about 160 to 300 pounds.

✓	1	Cub Cadet 930SWE 31AH95SU	\$1,600	30	89	●	●	●	●	●	●
✓	2	Troy-Bilt Storm 3090XP 31AH55Q Craftsman Professional 88830, Yard Machines 31AH65FH, MTD Pro 31AH65FH	1,100	30	87	●	●	●	●	●	●
✓	3	Ariens 921013	1,400	30	86	●	●	●	●	●	●
✓	4	Ariens 921022	1,000	28	85	●	●	●	●	●	●
✓	5	Toro Power Max 828 OXE 38634	1,500	28	84	●	●	●	●	●	●
✓	6	John Deere 1695812	1,500	30	83	●	●	●	●	●	○
✓	7	John Deere 1028E	1,300	28	82	●	●	●	●	●	○
	8	Snapper 1695964 Simplicity L1226E	1,000	27	80	●	●	●	●	○	○
	9	Troy-Bilt Storm 2840 31AH64Q MTD Pro 31AH64EG, MTD Pro 31AH64FG, Cub Cadet 528SWE 31AH54TT, Yard Man 31AH65LG	900	28	78	●	●	○	●	●	○
	10	Honda HS928K1WA HS928K1WAS	2,580	28	74	●	●	●	●	●	●
	11	Toro Power Max 726OE 38614	1,000	26	74	●	●	○	●	○	○
	12	Craftsman 88970 88691, Troy-Bilt Storm 2620 31BM63P, Cub Cadet 526 SWE 31BH54TS, MTD 31AM63FF, Yard Machines 31AM63FF, Yard Man 31AM63LF	750	26	72	○	○	○	●	●	○
	13	Husqvarna 12527HV	1,100	27	69	○	●	○	○	○	○
	14	Sno-Tek 920403	700	28	69	○	○	○	○	○	○

B TWO-STAGE GAS, COMPACT Can handle snow up to about 18 inches; all weigh about 100 to 180 pounds.

✓	1	Sno-Tek 920402	600	24	66	○	○	○	○	○	○
✓	2	Craftsman 88957 Troy-Bilt Storm 2410 31AM62N, Cub Cadet 524WE 31AM63TR, Cub Cadet 524SWE 31AM53TR, Yard Machines 31AS62EE, Yard Man 31AM63KE	650	24	65	○	○	○	○	○	○
	3	Ariens 920014 Ariens Platinum 921017	800	24	61	○	○	○	○	○	○
	4	Sno-Tek 939401	500	20	56	○	○	○	○	○	○
	5	Murray 1696047	590	24	45	○	○	○	○	○	○
	6	Yard Machines 31A-32AD 31A-62BD, MTD 31A-32AD	500	22	33	○	○	○	○	○	○

C SINGLE-STAGE GAS Best for snow up to about 12 inches; all weigh about 60 to 90 pounds.

✓	1	Toro Power Clear 621 38458 621 38459	650	21	70	○	○	○	○	○	○
✓	2	Cub Cadet 221 LHP Craftsman 88782	550	21	67	○	○	○	○	○	○
✓	3	Toro Power Clear 621 38451 621 38452	500	21	65	○	○	○	○	○	○
	4	Craftsman 88780 MTD Pro 31AS25IE, Cub Cadet 221 HP 31AS25SD, MTD Gold 31AS25IE, Yard Machines 31AS25IE, Yard Man 31AS25IE	450	21	63	○	○	○	○	○	○
	5	Troy-Bilt Squall 2100 31AS2T5F	500	21	58	○	○	○	○	○	○
	6	Snapper SS822E Simplicity SS922E	500	22	56	○	○	○	○	○	○
	7	Honda HS520AS HS520A	750	20	52	○	○	○	○	○	○
	8	Sno-Tek 938022	500	22	49	○	○	○	○	○	○
	9	Yard Machines 31AS2N1C 31AS2N1C	430	21	48	○	○	○	○	○	○
	10	Troy-Bilt Squall 210 31A-2M5E Yard Machines 31A-2M1E, Huskee 31A-2M1E	360	21	40	○	○	○	○	○	○
	11	Yard Machines 31A-2M1A MTD 31A-2M1A, Huskee 31A-2M1A	330	21	34	○	○	○	○	○	○
	12	Toro Power Clear 180 38282	440	18	32	○	○	○	○	○	○
	13	Poulan Pro PR621ES	450	21	22	○	○	○	○	○	○

Guide to the Ratings

Overall score is mainly removal speed, throwing distance, surface cleaning, controls, and handling. Displayed scores are rounded; models are listed in order of precise overall score. **Removal speed** is how quickly and smoothly models clear an area; single-stage machines were pushed as quickly as possible before the machine labored. **Plow piles** is how fast the snow blower can remove snow-simulating wet sawdust and is checked tested with dense snow piles. **Distance** is dispersal distance

straight ahead, left, and right with chute set for maximum distance; lengths range from roughly 10 to more than 30 feet. **Surface cleaning** is amount left on blacktop surface with skid shoes and/or scraper set for best clearing; best is a bare surface. **Controls** include handle comfort and ease of adjusting handle height, discharge chute, engine controls, ground speed. **Handling** is ease of pushing, pulling, steering with engine or motor on and off plus straight tracking. **Price** is approximate retail.

● Excellent
○ Very good
○ Good
○ Fair
● Poor

✓ CR Best Buy
✓ Recommended



A1 Cub Cadet

A4 Ariens



B1 Sno-Tek

C1 Toro

Overview

The best two-stage machines clear fastest, throw farthest, and clean closest to the pavement. But some smaller models come close. We focus below on top picks that offer special strengths, value, or both.

Large two-stage snow blowers:

- A1 Cub Cadet** \$1,600
- A2 Troy-Bilt** \$1,100 **CR Best Buy**
- A4 Ariens** \$1,000 **CR Best Buy**

A 16-inch auger and impeller (most are 12 to 14 inches) give **A1** the edge overall. Paying less for **A2** sacrifices some throwing distance. **A4** costs even less but gives up some clearing width, a single-lever chute adjustment, and heated grips.

Compact two-stage machines:

- B1 Sno-Tek** \$600 **CR Best Buy**
- B2 Craftsman** \$650 **CR Best Buy**

B1 throws farther and is easier to handle. **B2** weighs less and cleans more closely to the pavement. Also consider **B4** if you're willing to trade some speed for even easier storage.

Single-stage models:

- C1 Toro** \$650
- C3 Toro** \$500 **CR Best Buy**

Both 21-inch gas models weigh just over 80 pounds and perform similarly. Paying more for **C1** buys a more comfortable handlebar and a handlebar-mounted chute control.

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The Right Way

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CAR 2

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1-800-294-8757

- 3 **RECORD** the following prices for the car you want to purchase: (See your *New Car Price Report* for accurate pricing)

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OPTIONS / EQUIPMENT

CR BOTTOM LINE PRICE

- 4 **SAVINGS ON AVERAGE**

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3. **The "hidden" unadvertised dealer incentives and holdbacks** — the secret tools dealerships use to make money even when buyers think they're getting a good deal.
4. **The Consumer Reports Bottom Line Price** — our recommendation for what you should pay for the car.

When you call 1-800-294-8757 to request your *New Car Price Report*, you'll see immediately how much you stand to save. While the average savings is \$1,661, the potential savings can be far greater depending on the car that you're interested in. For example, the potential savings on the Jeep Liberty was recently \$4,908. The *New Car Price Service* costs \$14 and can save you thousands.

1124NC3

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When you call, please have your credit card ready (Visa, MasterCard, Discover, or American Express). You can access your customized report online or receive it by fax or mail. Ask about receiving a customized report for getting the best deal on your trade-in as well.



Cars

Road tests, auto products, hot topics

Reports

How to cut driving costs 49

Toyota Camry vs.

Volkswagen Passat 54

Honda Civic Si vs.

Volkswagen Jetta GLI 58

Drive down your car's costs

After seeing the tab for the holiday season's excesses, many consumers resolve to tidy up their finances. One place to start the year off right is with your automotive bills. A few simple steps can save hundreds of dollars, maybe more, while keeping your car running well. Here are areas where you can easily cut your car-related cash outlays.

1 Save on gas

Fuel is likely to be the biggest part of a car's day-to-day running costs.

- To find the cheapest gas in town, check websites such as GasBuddy.com and GasPriceWatch.com. You could save \$0.40 to \$0.80 per gallon. Smart-phone apps help you locate deals on the go.
- Don't spring for premium gas unless the owner's manual says you must. Most cars run just fine on regular fuel.
- Pay cash. In many places gasoline costs less per gallon if you pay with cash rather than with a credit or debit card.
- Quit carrying junk in the trunk. Extra weight hurts fuel economy.
- Remove roof-top carriers and racks when you aren't using them. They create fuel-robbing aerodynamic drag.
- Drive smoothly and minimize sudden starts and stops.
- If possible, leave for work before or after the rush-hour crunch so that you don't waste a lot of fuel sitting in stop-and-go traffic.
- Share rides. If you carpool to work twice per week, you and your companion can cut 20 percent from commuting costs. You could also team up for shopping trips.

2 Chop insurance costs

If you haven't reviewed your coverage lately, do it now. You can save hundreds of dollars by switching carriers or modifying coverage.

- Shop online for the best deals. A local independent insurance agent might also offer competitive rates.
- Ask about discounts for a blemish-free driving record or a security system, or for taking a safe-driving course. A good credit score can also work in your favor.
- Consider raising your collision-coverage deductible to \$1,000 or more to reduce your monthly premium. Just make sure you can absorb that out-of-pocket expense in the event of a crash.
- Consider dropping the collision and/or comprehensive coverage and pocketing the premium if your car's book value isn't much higher than its deductible or if you have the funds to replace the car if it's totaled.
- Buying auto and home policies from the same carrier also earns a discount.

3 Save on repairs

A few phone calls can save hundreds of dollars for larger services.

- If you know that your car needs a routine repair such as a brake job, muffler, or timing belt, get an estimate by calling several local shops, service chains, and dealerships.
- Serviceable used parts can cost a fraction of what newer parts cost. But make sure your mechanic will guarantee the work performed using those parts. Buying parts online can also save you a bundle.

4 Keep up on maintenance

Fixing problems when you first notice them can save your car from catastrophic failures—and larger bills—down the road.

- Follow the service intervals in the owner's manual. There's probably no need to service the car more often than indicated.
- Check tire pressure regularly. Underinflated tires waste fuel and wear faster.
- Check newspapers and apps such as Groupon for specials on oil changes and other routine services.
- Have any fluid leaks serviced immediately, and tell a mechanic about any strange noises or smells as soon as you notice them. Fixing a leak might involve only new gaskets or hoses, but ignoring the warning signs could lead to major engine problems.
- Be wary of shops that want to do more maintenance than is called for in the owner's manual. Many shops suggest changing engine oil every 3,000 miles, for example, though the manual might stipulate 7,500 miles or more under normal driving conditions.

5 Do it yourself

Buy a service manual and perform some tasks yourself. Chilton and Haynes manuals cost about \$30. Minor repairs, such as replacing a radiator hose or thermostat, could recoup a manual's cost.





Best new-car values

Small cars and family sedans deliver the most bang for the buck

MANY PEOPLE ASSUME that a low purchase price makes a car a good value. But a cheaper car can actually end up costing more in the long run. Or down the road you could end up regretting its disappointing performance or reliability. And that's no bargain.

If you're in the market for a midsize SUV, for example, you might initially assume that the V6 Dodge Journey, about \$37,000, is a better value than a similar Toyota Highlander, which costs about \$1,600 more. But a closer look shows that the Highlander is one of our top-rated SUVs, has had excellent reliabil-

ity, and gets relatively good fuel economy of 18 mpg overall.

On the other hand, the Journey has had below-average reliability, gets only 16 mpg overall, and didn't score high enough in our road tests to be recommended. Moreover, despite its higher sticker price our analysis shows that the

Cheap vehicles can wind up costing you more money over time.

Highlander will cost you about \$5,000 less to own over the first five years than the Journey, once you factor in depreciation, insurance, financing, fuel costs, and other operating expenses. That makes the Highlander not only a much better overall value than the Journey but also the best value of any midsize SUV we've tested.

Another example is the Honda Fit. It costs almost \$1,300 more than the tiny Smart ForTwo, and both have the same low five-year owner cost of 44 cents per mile. But the versatile, fun-to-drive Fit scored among the top subcompact hatchbacks we've tested and has had outstanding reliability. The Smart, on the other

High and low values

■ **Honda Fit** (base)

Price: \$16,650 • Cost per mile: 44 cents

This versatile, fun-to-drive hatchback (facing page) has had outstanding reliability, earned a very good road-test score, and has a low five-year owner cost of 44 cents per mile. As a result, its value score is more than twice that of the average model.

■ **Jaguar XJL**

Price: \$81,575 • Cost per mile: \$1.58

The XJL scored well in our road tests, but it has had much worse than average reliability and costs a whopping \$1.58 per mile to drive. The XJL's overall value score is only about a third of average.



hand, has poor performance, got one of the lowest road-test scores of any car in our tests, and has had only average reliability. The Fit gives you more bang for the buck than the Smart, and it earned the highest value score in our analysis: more than twice that of the average vehicle.

Real value is what you get for your money. And to find out which models deliver the most, we analyzed more than 200 vehicles that we've recently tested, focusing on their overall road-test scores, predicted-reliability scores, and five-year owner-cost estimates. (See "How We Calculate Value Scores.") In short, the better a car performs in our road tests and reliability ratings, and the less it costs to own over time, the better its value.

Overwhelmingly, the best values come from Japanese automakers, including most of the top models in the categories shown on page 52. Of the 48 best values in our lists, 34 are from Japanese brands. Six models come from European brands (mostly Volkswagen), five come from American ones (mostly Ford), and three are from South Korean automakers.

Smaller is better

Some people seem to buy cars by the pound, gravitating to the biggest vehicles they can afford. But if you're looking to get the most for your money, our analysis shows that's rarely the way to go.

Overall, small cars and family sedans provide the best value. In addition to the Honda Fit, the Toyota Prius hybrid, diesel-powered Golf TDI (with manual transmis-

sion), Scion xD, and Toyota Corolla also made our list of best values in the small-car category. Most scored at least twice as high as the average model and higher than any other model in our analysis. Even the lowest-scoring small car, the Chevrolet Cruze, is close to average in overall value.

The family-sedans category is led by the four-cylinder Nissan Altima, which scored 75 percent higher than average. That's followed by the four-cylinder Kia Optima, the Subaru Legacy, the Ford Fusion Hybrid, and the four-cylinder Honda Accord. Again, even the lowest-rated family sedans have value scores that are slightly better than average.

Larger and luxury vehicles are among the worst values overall. The best large and midsize SUVs, for example, tend to earn about the same value score as the lowest-ranked family sedans. And large or luxury sedans and SUVs usually score at only about 70 percent of the average.

There are exceptions. The top-scoring upscale sedan, the Lexus ES 350, earned a

value score that's almost one and a half times the average, for example. The ES is comfortable, quiet, roomy, and reliable, and it's a nicer overall car to drive than the four-cylinder Altima family sedan. But its cost per mile is a relatively high 77 cents, and its five-year owner cost is \$11,000 more than the Altima's. That drops its value score slightly below the Nissan.

If you need a roomier vehicle, wagons and small SUVs tend to provide better value than larger SUVs or minivans. Among wagons, the diesel-powered Volkswagen Jetta TDI with manual transmission is the top scorer, offering almost 70 percent more value than the average car. Other good choices are the Mazda5 microvan and Subaru Outback, with almost one and a half times that of the average value.

The top small SUVs are even better values than wagons. Leading that class are the four-cylinder Toyota RAV4 and the Subaru Forester, with scores that are 84 and 70 percent better than average. Midsized SUVs represent less of a bargain

How we calculate value scores

We think that real value is not necessarily how much you spend but what you get for your money. Vehicles that are reliable, perform well, and don't cost much to own represent the best values. So our value scores are based on these three elements:

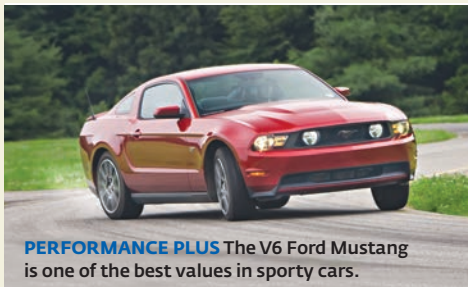
Road-test scores. These are the results of more than 50 tests and evaluations, including assessments of performance, comfort, convenience, and fuel economy. Ratings are based on a 100-point scale and range from a high of 99 for the luxurious Lexus LS 460L to 20 for the crude, off-road-ready Jeep Wrangler. If a car doesn't perform well enough, we can't recommend it.

Predicted-reliability scores. These are forecasts of how new models will probably hold up, based on their recent history. The data comes from our latest Annual Auto Survey, in which subscribers told us about the problems they had experienced with 1.3 million vehicles. If a model has

below-average reliability, we won't recommend it regardless of how well it performed in our testing. For example, the Jaguar XJL scored a respectable 83 points in our testing but had the lowest value score in our analysis because it had one of the lowest predicted-reliability scores and one of the highest owner-cost estimates. Although some redesigned models, such as the Toyota Camry, have reliability ratings based only on an exceptional track record, they were not included in our analysis.

Five-year owner costs. These estimates factor in all major expenses incurred in the first five years, a common period of ownership. Those costs are depreciation, fuel, insurance premiums, interest on financing, maintenance and repairs, and sales tax. In the chart on page 52, they are represented as cost per mile. In our analysis, that ranged from 44 cents for the Honda Fit and Smart ForTwo to \$1.78 for the BMW 750iL.

Depreciation is by far the largest factor, accounting for almost half of all owner costs in the first five years. Fuel is the second-largest expense. Our analysis assumes the cars will be traded in after five years. We use the national average of 12,000 miles per year to calculate costs. Maintenance and repair costs come from our Annual Auto Survey.



PERFORMANCE PLUS The V6 Ford Mustang is one of the best values in sporty cars.

Best and worst values

Here you can see the models with the highest and lowest value scores. Models are ranked by value score, above or below the average car (1.0). Scores are calculated based on a model's five-year owner cost, shown as cost per mile, road-test score, and predicted-reliability rating. A vehicle with a score of 2.0 is twice as good a value as average; one with 0.5 is half as good. All best values shown below are recommended models. The worst models in each category are separated by a gray line.



Nissan Altima



Toyota RAV4



Volkswagen GTI

Make & model	Price	Value score	Cost per mile	Test score	Predicted reliability
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SMALL CARS

		Worse	Average	Better			
		0	0.5	1.0	1.5	2.0	
Honda Fit (base)*	\$16,650						0.44 68
Toyota Prius Four*	26,750						0.47 80
Volkswagen Golf TDI (manual)*	24,764						0.48 88
Scion xD	16,620						0.46 60
Toyota Corolla LE	18,404						0.47 71
Smart ForTwo Passion	15,355						0.44 28
Chevrolet Cruze LS (1.8)	18,375						0.57 67
Chevrolet Cruze 1LT (1.4T)	20,530						0.60 69

FAMILY SEDANS

Nissan Altima 2.5 S (4-cyl.)	23,970						0.59 91
Kia Optima LX (2.4)	21,885						0.58 81
Subaru Legacy 2.5i Premium	23,830						0.59 83
Ford Fusion Hybrid	32,360						0.63 84
Honda Accord LX-P (4-cyl.)	23,730						0.56 80
Chevrolet Malibu LTZ (V6)	28,045						0.67 83
Chrysler 200 Limited (V6)	27,825						0.70 52
Chevrolet Impala LT (3.6)	28,995						0.67 63

UPSCALE & LUXURY SEDANS

Lexus ES 350	38,615						0.77 91
Acura TL (base)	36,465						0.75 82
Lexus IS 250	33,734						0.75 84
Infiniti G25 Journey	34,225						0.73 86
Lexus HS 250h Premium	38,939						0.75 83
Mercedes-Benz S550	90,200						1.70 86
Jaguar XF (base)	54,075						1.14 72
Jaguar XJL	81,575						1.58 83

SPORTY CARS (manual transmissions)

Mini Cooper (base)	21,700						0.47 81
Mazda MX-5 Miata Grand Touring	31,150						0.62 89
Volkswagen GTI (4-door)	27,504						0.64 85
Kia Forte Koup SX	20,240						0.60 77
Ford Mustang Premium (V6)	28,880						0.65 76
Chevrolet Corvette Z06	64,890						1.18 92
Nissan 370Z Touring	38,565						0.80 86
Porsche 911 Carrera S	87,520						1.53 96

WAGONS

Volkswagen Jetta SportWagen TDI (manual)	27,204						0.52 81
Mazda5 Grand Touring	24,670						0.62 88
Subaru Outback 2.5i Limited	30,099						0.65 79
Volkswagen Jetta SportWagen SE (2.5)	24,324						0.60 78
Toyota Venza (V6, AWD)	34,209						0.71 77
Honda Crosstour EX-L (AWD)	34,730						0.76 73
BMW 325xi	40,520						0.81 73
Volvo XC70	42,560						0.88 77

*Value score was higher than 2.0.

Make & model	Price	Value score	Cost per mile	Test score	Predicted reliability
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MINIVANS

		Worse	Average	Better			
		0	0.5	1.0	1.5	2.0	
Toyota Sienna LE (4-cyl.)	\$29,369						0.67 74
Toyota Sienna XLE (FWD)	35,810						0.76 80
Honda Odyssey EX-L	36,830						0.79 83
Toyota Sienna XLE (AWD)	38,201						0.80 79
Kia Sedona EX	33,990						0.85 77
Chrysler Town & Country Touring-L	37,505						0.87 74

SMALL SUVs

Toyota RAV4 (base, 4-cyl.)	25,405						0.57 82
Subaru Forester 2.5X Premium	25,720						0.61 80
Toyota RAV4 Limited (V6)	30,328						0.64 83
Mitsubishi Outlander SE (4-cyl.)	25,305						0.61 73
Subaru Forester 2.5XT Premium	28,860						0.68 87
Volkswagen Tiguan SEL	35,479						0.79 80
Ford Escape XLT (V6)	28,365						0.67 66
Jeep Liberty Sport	26,060						0.70 27

MIDSIZE SUVs

Toyota Highlander Limited (V6)	38,578						0.80 81
Nissan Murano SL	36,330						0.77 78
Toyota Highlander Hybrid Limited	47,255						0.82 89
Kia Sorento LX (4-cyl.)	26,455						0.67 74
Chevrolet Equinox 1LT (4-cyl.)	26,350						0.64 66
Dodge Journey Crew (V6)	36,975						0.88 61
Ford Edge SEL (3.5)	37,625						0.82 63
Jeep Wrangler Unlimited Sahara	36,340						0.72 20

LUXURY & LARGE SUVs

BMW X3 xDrive28i	43,375						0.83 80
Acura RDX	37,165						0.84 72
Acura MDX	46,715						0.95 85
Infiniti EX Journey	39,425						0.86 78
Lexus RX 450h	53,576						0.96 88
Porsche Cayenne (base, V6)	63,805						1.25 76
Mercedes-Benz GL450	67,820						1.36 77
Cadillac Escalade (base)	64,905						1.41 61

COMPACT PICKUPS

Honda Ridgeline RTS	30,825						0.76 79
Toyota Tacoma TRD (V6)	29,210						0.68 63
Nissan Frontier SV (V6)	30,110						0.76 67
Chevrolet Colorado LS Z71 (5-cyl.)	29,315						0.75 41

FULL-SIZED PICKUPS

Toyota Tundra SR5 (5.7L V8)	34,738						0.84 69
Ford F-150 XLT (5.0L V8)	39,355						0.89 68
Chevrolet Avalanche LT (5.3L, V8)	47,435						1.05 80
Chevrolet Silverado 1500 LT (5.3L V8)	37,235						0.87 70
Dodge Ram 1500 SLT (5.7L V8)	39,140						0.92 67

because of their higher purchase prices and fuel costs. Even the best midsize SUVs in the chart scored only a little better than average.

Among luxury SUVs, only the BMW X3, Acura RDX and MDX, Infiniti EX, and gas and hybrid versions of the Lexus RX had above-average value scores.

You might assume that minivans would be another good value. After all, they generally get better fuel economy than most midsize or larger SUVs, have more space than all but the largest SUVs, and usually cost less. But as a class, sub-par reliability drags them down. Even the most reliable minivan, the front-wheel-drive versions of the Toyota Sienna have only average reliability, which allows us to recommend them. As a result, they are also the only minivans that earned a better-than-average value score.

Our analysis also shows that hybrids can be relatively good values because of a combination of good fuel economy, low depreciation, and above-average reliability. As a class, hybrids have an overall value that's at least one and a half times that of the average model, and on average they cost about 65 cents per mile to drive over the first five years.

Fun and functionality

If you're looking for value in a sporty car, it's hard to beat the Mini Cooper with a manual transmission, which offers 85 percent more for the money than the average car, according to our analysis. It's a blast to drive and has great fuel economy, low depreciation, and average reliability. With better reliability and an even higher test score, the Mazda MX-5 Miata almost matches the Mini's value score, despite a sticker price that's about \$10,000 higher.

Among pickups, compact models are generally a better value than full-sized ones because of their lower purchase price. The Honda Ridgeline, Toyota Tacoma, and Nissan Frontier are the best in class. The full-sized Toyota Tundra, V8 Ford F-150, and Chevrolet Avalanche scored just below the average mark.

Cars equipped with manual transmissions offer more bang for your buck than the same cars with automatics, our analysis shows. They generally get better gas mileage and have quicker acceleration, which improve road-test scores. And they have a lower purchase price, which reduces ownership costs. But fewer models are available with stick shifts these days.

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Family sedans

Toyota's revamped Camry tops Volkswagen's redesigned Passat

THE TOYOTA CAMRY and the Volkswagen Passat once represented two very different approaches to family sedans. The Camry has always been a comfortable but uninspiring cruiser, and the Passat has been smaller but sportier. In an attempt to increase sales, VW has made the redesigned Passat surprisingly similar to the Camry, but with so-so results. Meanwhile, the Camry has improved.

All versions of the Camry are now among the top models in their classes, but the Passat managed to place only midpack in those categories.

The Camry has a nicer interior, more responsive handling, and better fuel economy than before. In fact, the four-cylinder model's 27 mpg overall ties with

the Hyundai Sonata for the best fuel economy among conventional gasoline-powered family sedans. Even the Camry V6, at 26 mpg overall, beats most four-cylinders. And the Camry Hybrid gets an amazing 38 mpg (see "Hybrid vs. diesel," on page 56).

The Passat has grown larger and softer. Handling is less agile, and the interior feels more ordinary. Fuel economy doesn't stand out, except for the TDI diesel model,

Two formerly distinctive approaches are now very similar.

which gets an excellent 37 mpg overall and 51 mpg on the highway (see page 56).

We paid \$23,830 for the four-cylinder Toyota Camry LE and \$25,595 for the five-cylinder Volkswagen Passat SE. The V6 Camry XLE was \$32,603 and the V6 Passat SEL Premium cost \$33,720.

Based on previous above-average reliability for the Camry four-cylinder and Hybrid, we recommend the updated 2012 versions. The Camry V6 has been less reliable. The redesigned Passat is too new to have a reliability record.

The driving experience

Both models are quiet and ride well. The Camry and Passat let in a little more road noise than their earlier versions did, yet their cabins are civilized. The Camry's ride



Recommended

Applies to the four-cylinder and Hybrid versions.

MORE TEST FINDINGS



BAD TUNE Toyota replaced a simple radio with a fussy touch-screen unit.

Braking Very good.

Headlights Very good distance.

Access Easy overall.

Cabin storage Generous, with a huge console bin.

Visibility Very good. Higher-end models have a


backup camera. We wish other models did, too.


Head restraints Center-rear restraint is not high enough to protect adults.

Child seats It's easy to secure front- and rear-facing seats. LATCH anchors in outboard seats are easy to access.

Toyota Camry



 **Highs** Ride, fuel economy, drivetrain, interior room, acceleration (V6), crash-test results

 **Lows** Overly complicated radio

Trim lines LE, XLE V6

Drivetrains LE: 173-hp, 2.5-liter four-cylinder engine; XLE: 268-hp, 3.5-liter V6 engine; six-speed automatic transmission; front-wheel drive

Major options LE: Power seats, floor mats. XLE: Blind-spot monitor, stereo upgrade, navigation, Entune infotainment system, floor mats

Prices LE: \$23,830, XLE: \$32,603



Scan for video.

is less floaty than before, and the cars soak up bumps well.

Handling has improved for the Camry, but the Passat has lost some agility; neither car is sporty. They have fairly quick steering, with appropriate heft and decent response. The Passat SEL V6 steers better and is more agile.

In emergency maneuvers, the Passat exhibits some oversteer, and the stability control is slow to counter it. The Camry proved easier to control but couldn't match the Passat's maximum speed through our avoidance maneuver.

The Camry's 173-hp, 2.5-liter four-cylinder engine is fuel efficient and refined, with very good acceleration for a four-cylinder family sedan. Though that engine is strong, you can get more power if you opt for the 268-hp, 3.5-liter V6, which is very quick and gives up just 1 mpg. The engines are mated to smooth and responsive six-speed automatic transmissions and run on regular fuel.

An antiquated, gruff-sounding, 170-hp, 2.5-liter five-cylinder engine powers the Passat. It provides leisurely acceleration,

and fuel economy is 25 mpg overall on regular fuel. The six-speed automatic transmission's shifts aren't the most refined. The optional 280-hp, 3.6-liter V6 engine is smooth, with effortless acceleration. It returns 23 mpg overall, but it requires premium gasoline. The six-speed automated manual transmission, standard with the V6, worked very well.

Inside the cabins

A nicely stitched and padded dash gives the Camry's interior a plush appearance. But a closer look reveals thin carpeting, a hard headliner, and cheap plastics. The front seats are spacious and comfortable. The leather seats are more supportive. Drivers complained that both seats had short bottom cushions. Although the cabin is roomy, some drivers wished that the tilt-and-telescopic steering wheel had more reach.

The Passat's formerly well-crafted interior now feels more ordinary. The nicely stitched imitation leather seats are a passable forgery. SEL Premium models get real leather with suede inserts and wood trim. Drivers had plenty of room, but the center

console intrudes into right-knee space. Some wished for more range in the tilt-and-telescopic steering column, which is oddly offset toward the driver's right. Some drivers said the seats were too firm, and the SEL's seats were confining.

Generous rear seating is found in both cars. The Passat's has more leg room and is excellent for two, but the seatback contours make the center position uncomfortable. The Camry fits three comfortably.

Drivers found the backlit gauges of both cars to be easy to read. But the Camry's tiny and tightly clustered onscreen radio controls were frustrating, especially in the LE. Our XLE V6 had the Entune system, which uses your cellular data plan for Web-enabled apps on the car's center screen. It also includes voice commands for some functions and a basic navigation system. The Passat has an easier-to-use radio, but the SEL's navigation radio touch screen is a bit slow to respond.

Both sedans have generous trunk room and 60/40-split folding rear seatbacks. The non-hybrid Camry has a slightly roomier trunk than the Passat does.

Volkswagen Passat



▲ Highs Ride, interior room, rear seat, access, crash-test results, acceleration (V6)

▼ Lows SE: Engine noise and acceleration. SEL: Premium fuel

Trim lines SE (5-cyl.), SEL Premium (V6)

Drivetrains SE: 170-hp, 2.5-liter five-cylinder engine; six-speed automatic transmission;

front-wheel drive. SEL: 280-hp, 3.6-liter V6 engine; six-speed automated manual transmission; front-wheel drive

Major options None

Prices SE: \$25,595, SEL: \$33,720



Scan for video.



MORE TEST FINDINGS



STRETCH OUT The Passat has the most leg room in the class.

Braking Very good.

Headlights Low beams are good but have a distinct cutoff. High beams are very good.

Access Easy overall with big door openings over somewhat tall sills.

Cabin storage Generous, with plenty of bins.

Visibility Good. But no backup camera is available.

Head restraints The center-rear restraint is not tall enough to provide adequate protection, even when it's raised.

Child seats It's easy to secure front- and rear-facing seats. LATCH anchors in outboard seats are easy to access.

Hybrid vs. diesel

To create super-efficient midsize family sedans, manufacturers are increasingly turning to hybrid drivetrains and turbodiesel engines. So we also tested the \$29,052 hybrid Camry and the \$28,665 turbodiesel Passat.

The Camry Hybrid and Passat TDI get almost the same impressive fuel economy—38 mpg overall for the Camry and 37 mpg for the Passat. But they achieve their efficiency in different ways: The Passat TDI excels on the highway with 51 mpg, giving the car an impressive 825-mile range. The Camry Hybrid gets 43 mpg on the highway, but it betters the Passat in urban driving, with 32 mpg city compared with 26 mpg for the TDI.

The 200-hp, 2.5-liter four-cylinder Hybrid offers a better balance of fuel economy and performance. Acceleration is surprisingly quick (0 to 60 mph in 7.6 seconds). The 140-hp, 2.0-liter four-cylinder TDI has abundant torque at low and medium revs, which makes the car feel quick. But its 0-to-60 mph time is actually a relatively slow 9.8 seconds. The optional DSG automated manual transmission in our Passat TDI can also become a bit baffled in stop-and-go traffic or at low speeds.

The Camry's hybrid powertrain can run on electric alone when the car is proceeding under light throttle, and the engine shuts off when it's coasting at highway speeds. Those transitions are almost seamless. The hybrid also has cleaner emissions than the diesel.

Each drivetrain has its inherent shortcomings. The Hybrid's trunk concedes space to the battery and is smaller than that in other Camrys. Pedal feel from the regenerative brakes is a bit grabby, and steering feel is not as good. The Passat TDI requires refills of urea diesel exhaust fluid to control emissions, which is usually done at oil changes. Though the TDI is free

of the raucous noise, smoke, and exhaust odor that plagued diesel cars of years past, refueling can still be a greasy, smelly affair.

Bottom line. Overall each car provides an impressive combination of space and fuel economy. The Camry Hybrid is our top-scoring midsize family sedan, and we found the TDI to be the most well rounded and distinctive of the three Passats we tested.



Toyota Camry Hybrid



VW Passat TDI

✓ Recommended

These models did well in our road tests, had average or better reliability in our subscriber survey, and performed at least adequately if they were included in government or insurance-industry safety tests.

For fuel economy:

A2 Hyundai Sonata

A3, B1 Toyota Camry/Camry Hybrid

B8 Ford Fusion Hybrid

Why some vehicles aren't recommended

We do not have reliability information for the Suzuki Kizashi and Volkswagen Passat to recommend them. The Chevrolet Impala, Chrysler 200, Dodge Avenger, Hyundai Sonata Hybrid, and Mitsubishi Galant score too low in our tests to be recommended. The Camry V6 has not been reliable enough for us to recommend the updated model.

Ratings

● Excellent ● Very good ○ Good ● Fair ● Poor

Recommendation	Rank	Make & model	Price as tested	In this issue	Overall road-test score	Predicted reliability	Overall mpg
					0 100 P F G V E		

A ENTRY-LEVEL FAMILY SEDANS

✓	1	Nissan Altima 2.5 S (4-cyl.)	\$23,970		91	●	26
✓	2	Hyundai Sonata GLS (2.4)	21,800		89	○	27
✓	3	Toyota Camry LE (4-cyl.)	23,830	●	88	●	27
✓	4	Subaru Legacy 2.5i Premium	23,830		83	●	25
	5	Suzuki Kizashi SE	22,489		82	NA	25
✓	6	Kia Optima LX (2.4)	21,885		81	●	25
✓	7	Honda Accord LX-P (4-cyl.)	23,730		80	●	25
	8	Volkswagen Passat SE (2.5)	25,595	●	76	new	25
✓	9	Ford Fusion SE (4-cyl.)	23,625		76	●	24
✓	10	Chevrolet Malibu LT (4-cyl.)	24,115		74	○	25
✓	11	Mazda6 i Sport (4-cyl.)	22,035		73	●	24
	12	Mitsubishi Galant ES (4-cyl.)	20,944		59	NA	23
	13	Dodge Avenger Mainstreet (4-cyl.)	22,290		43	NA	21

B FAMILY SEDANS

✓	1	Toyota Camry Hybrid XLE	\$29,052	●	93	●	38
✓	2	Nissan Altima 3.5 SR (V6)	30,335		93	●	24
	3	Toyota Camry XLE (V6)	32,603	●	92	new	26
✓	4	Honda Accord EX-L (V6)	28,695		90	○	21
✓	5	Hyundai Sonata Limited (2.0T)	28,090		89	○	25
✓	6	Subaru Legacy 3.6R Limited	30,094		88	○	22
✓	7	Kia Optima SX (2.0T)	29,050		84	●	24
✓	8	Ford Fusion Hybrid	32,360		84	●	34
✓	9	Chevrolet Malibu LTZ (V6)	28,045		83	○	20
	10	Volkswagen Passat SEL Premium (V6)	33,720	●	82	new	23
✓	11	Mazda6 s Grand Touring (V6)	30,790		81	●	20
	12	Volkswagen Passat TDI SE	28,665	●	80	new	37
✓	13	Ford Fusion SEL (V6)	28,400		80	●	22
✓	14	Toyota Prius Four	26,750		80	●	44
	15	Hyundai Sonata Hybrid	26,695		69	NA	33
	16	Chevrolet Impala LT	28,995		63	○	22
	17	Chrysler 200 Limited (V6)	27,825		52	●	21

Compare

✓ Recommended

✓ Recommended



VERSION	Toyota Camry	Toyota Camry	Toyota Camry	Volkswagen Passat	Volkswagen Passat	Volkswagen Passat
TRIM LINE	Hybrid XLE	XLE	LE	SEL Premium	TDI SE	SE
PRICE: BASE/TESTED ⁽¹⁾	\$27,400/\$29,052	\$29,845/\$32,603	\$22,500/\$23,830	\$32,950/\$33,720	\$27,895/\$28,665	\$24,825/\$25,595
DRIVETRAIN	2.5-liter 4-cyl. (200 hp)	2.5-liter 4-cyl. (200 hp)	2.5-liter 4-cyl. (173 hp)	3.6-liter V6 (280 hp)	2.0-liter 4-cyl. (140 hp)	2.5-liter 5-cyl. (170 hp)
Engine	hybrid	3.5-liter V6 (268 hp)	2.5-liter 4-cyl. (173 hp)	3.6-liter V6 (280 hp)	turbodiesel	2.5-liter 5-cyl. (170 hp)
Transmission	CVT	6-speed automatic	6-speed automatic	6-speed sequential	6-speed sequential	6-speed automatic
Drive wheels	Front	Front	Front	Front	Front	Front
TIRES TESTED	Bridgestone Turanza	Michelin Primacy MXV4	Michelin Energy Saver A/S	Hankook Optimo H426	Hankook Optimo H426	Hankook Optimo H426
Model & size	size P215/55R17 93V	size P215/55R17 93V	size P205/65R16 94S	size 235/45R18 94H	size 215/55R17 94H	size 215/55R17 94H
RATINGS						
PERFORMANCE						
Acceleration	⊖	⊕	⊖	⊕	○	○
0 to 60 mph, sec.	7.6	6.4	8.4	6.8	9.8	9.7
45 to 65 mph, sec.	4.6	4.0	5.2	4.0	6.1	6.4
Quarter-mile, sec.	15.9	14.8	16.5	15.1	17.6	17.3
Transmission	⊕	⊕	⊕	⊕	○	⊖
Routine handling	⊖	⊖	⊖	⊖	⊖	⊖
Emergency handling	○	○	○	○	○	○
Avoid. maneuver, max. spd., mph	51.0	50.5	50.5	52.5	52.0	53.0
Braking	⊖	⊖	⊖	⊖	⊖	⊖
From 60 mph, dry/wet, ft.	133/150	136/145	130/145	132/140	132/147	136/145
Headlights	⊖	⊖	⊖	○	○	○
COMFORT AND CONVENIENCE						
Ride	⊖	⊖	⊖	⊖	⊖	⊖
Noise	⊖	⊖	⊖	⊖	⊖	⊖
Driving position	⊖	⊖	⊖	⊖	⊖	⊖
Front-seat comfort	⊖	⊖	⊖	⊖	⊖	⊖
Rear-seat comfort	⊖	⊖	⊖	⊖	⊖	⊖
Access	⊖	⊖	⊖	⊖	⊖	⊖
Controls and displays	⊖	⊖	⊖	⊖	⊖	⊖
Interior fit and finish	⊖	⊖	⊖	⊖	⊖	⊖
Trunk	○	⊖	⊖	○	○	○
PREDICTED RELIABILITY	⊖	New	⊖	New	New	New
FUEL						
Overall mpg	38	26	27	23	37	25
City/highway mpg	32/43	17/37	19/41	16/33	26/51	17/36
Type	regular	regular	regular	premium	diesel	regular
Capacity, gal./Cruising range, mi.	17.0/690	17.0/510	17.0/505	18.5/470	18.5/825	18.5/545
Annual cost, 12K mi. at \$3.60/gal.	\$1,125	\$1,655	\$1,585	\$1,950 @ \$3.80/gal.	\$1,250 @ \$3.90/gal.	\$1,715
SAFETY						
CRASH TESTS						
IIHS frontal offset	Good	Good	Good	Good	Good	Good
IIHS side	Good	Good	Good	Good	Good	Good
IIHS rear	Good	Good	Good	Good	Good	Good
IIHS roof strength	Good	Good	Good	Good	Good	Good
NHTSA front, driver/pass.	⊕/⊖	⊕/⊖	⊕/⊖	NA/NA	NA/NA	NA/NA
NHTSA side, driver/rear	⊕/⊖	⊕/⊖	⊕/⊖	NA/NA	NA/NA	NA/NA
NHTSA rollover 2WD/4WD	⊖/NA	⊖/NA	⊖/NA	NA/NA	NA/NA	NA/NA
AIR BAGS						
Side, front/rear	std./std.	std./std.	std./std.	std./no	std./no	std./no
Head protection	standard	standard	standard	standard	standard	standard
ACTIVE SAFETY						
Antilock brakes	standard	standard	standard	standard	standard	standard
Traction control	standard	standard	standard	standard	standard	standard
Stability control	standard	standard	standard	standard	standard	standard
SPECIFICATIONS						
DIMENSIONS AND WEIGHT						
Length/width/height, in.	189/72/58	189/72/58	189/72/58	192/72/59	192/72/59	192/72/59
Wheelbase, in.	109	109	109	110	110	110
Turning circle, ft.	40	40	40	39	37	39
Ground clearance, in.	5.5	5.5	5.0	4.5	4.5	4.5
Curb weight, lb. (% front/rear)	3,430 (60/40)	3,375 (62/38)	3,155 (62/38)	3,505 (59/41)	3,450 (60/40)	3,270 (60/40)
Maximum load, lb.	905	905	905	1,110	1,130	1,115
Luggage, suitcases+duffels	3+1	4+0	4+0	3+0	3+1	3+1
Towing capacity, lb.	NR	NR	NR	1,000	1,000	1,000
INTERIOR ROOM						
Front shoulder room, in.	57.5	57.5	57.5	56.5	56.5	56.5
Front leg room, in.	42.0	42.0	42.0	43.5	43.5	43.5
Front head room, in. ⁽²⁾	5.0	2.5	5.0	4.0	4.0	4.0
Rear shoulder room, in.	55.5	55.5	55.5	56.0	56.0	56.0
Rear leg room, in.	29.0	29.0	29.0	33.5	33.5	33.5
Rear head room, in. ⁽²⁾	3.0	3.0	3.0	2.5	2.5	2.5

⁽¹⁾ Based on sticker price at time of purchase. ⁽²⁾ Above a person 5'9" tall.

Small sporty sedans

Volkswagen's Jetta GLI outscores Honda's Civic Si

THE HONDA CIVIC Si and the Volkswagen Jetta GLI are sporty versions of more mundane small sedans. With their recent redesigns, the basic Civic and Jetta experienced the largest drops in our Ratings that we have seen in recent years. As a result, we no longer recommend either. But sportier versions of small sedans are often significantly upgraded, combining practicality, fuel economy, and fun. And in the Civic Si and Jetta GLI, those treatments have notably boosted test scores. We now recommend the Civic Si because it scores high enough and reliability is likely to be above average, based on previous Civics. Even though the Jetta GLI scored higher than the Civic Si in our tests, it's too new for us to have reliability data.

Take the basic Civic and kick it up a notch with a larger, higher-revving, four-cylinder engine, and you'll have the Si, which sings sweetly all the way to its 7,000-rpm redline. Its six-speed manual transmission is a joy to shift. Unfortunately, the car suffers from many of the same drawbacks as other Civics: vague steering, cheap plastics, a jittery ride, and lots of noise. It's also available as a coupe.

With the GLI, Volkswagen made some substantive improvements to its basic Jetta. The sportier version gets an independent rear suspension, rear disc brakes, and a different steering system. The GLI has a nicely padded dashboard and stitched seats and steering wheel, upgrades over more basic Jettas. All that, plus Volkswagen's powerful, efficient, turbocharged,

four-cylinder engine, make the GLI a practical and more-affordable alternative to the BMW 3 Series and Audi A4.

We paid \$23,175 for our Civic Si and \$26,835 for our Jetta GLI.

The driving experience

A 201-hp, 2.4-liter four-cylinder engine powers the Civic Si and delivers terrific acceleration at high revs. Compared with the frenetic previous Civic Si, the now-larger engine has more torque and is more relaxed in everyday driving. That engine also returns a very good 29 mpg overall. A slick-shifting six-speed manual is the only transmission offered on the Si. In the end, the Civic Si has a great powertrain, but it needs a better car wrapped around it.

The Jetta GLI's 200-hp, 2.0-liter turbo-



MORE TEST FINDINGS



WELL SEWN The GLI has supportive sports seats with stylish red stitching.

Braking Very good.

Headlights Low-beam lamps shine a good distance but have an inconsistent pattern. High beams are better.

Access Easy overall, but the low stance doesn't help.

Visibility Thin pillars and large windows provide a good view.

Cabin storage Moderate.

Head restraints The center-rear restraint doesn't provide enough protection, even when it's raised.

Child seats Infant-seat bases might be hard to secure using belts. Taller forward-facing seats might require tools to remove the center-rear head restraint. LATCH anchors are easy to access.

Volkswagen Jetta GLI



Highs Handling, powertrain, fuel economy, rear seat, trunk, crash-test results

Lows Long clutch travel

Trim line Autobahn

Drivetrain 200-hp, 2.0-liter, four-cylinder turbocharged engine; six-speed manual

transmission; front-wheel drive

Major options None

Tested price \$26,835



Scan for video.

charged four-cylinder is powerful and pulls willingly in any gear, even at low engine speeds. It delivered a very good 27 mpg overall, 2 mpg shy of the Si. Both models require premium fuel.

The GLI is nimble and tackles corners with little body lean. Its steering is quick and more communicative than the Civic Si's. That agility helped the GLI thread quickly through our avoidance maneuver. The Civic Si demonstrated higher handling limits and much better grip than a standard Civic. Though it was quick through our avoidance maneuver, its vague steering erodes driver confidence and dulls the sporty experience.

Ride motions in the Civic Si are sharp and constant, which give the car an unsettled, jittery ride that doesn't improve much when cruising on the highway. The Jetta GLI has a firm ride, yet it's compliant enough and steady.

Even at low speeds, a lot of road noise is generated by the Civic Si, and it's the louder of the two sporty sedans. Combined with a sixth gear ratio that doesn't reduce engine speed enough on the highway, the

The sportier versions scored better than the basic models.

sound level can grow wearisome on longer trips. Although the Jetta GLI's low-profile tires create added road noise, the car is still quieter overall.

Inside the cabins

An airy and open feeling greets Civic Si drivers. It has low sills and lots of glass. Drivers sit low to the floor and have good head and knee room. The steering wheel tilts and telescopes, but the console encroaches on right-leg room.

The Jetta offers generous seat travel along with a tilt-and-telescopic wheel. But the long clutch pedal travel still made many drivers sit closer to the wheel than they'd like. Some also found that the wide center console pressed into their right leg.

Sporty cars such as those often come

with large seat bolsters to hold drivers in place while cornering. Drivers found the bolsters in the Si to be too confining. They also felt that there was too much thigh support and not enough lumbar support. The GLI's seats also have big bolsters, but they're less constrictive. We also wished for more lumbar support in the GLI. The rear seats of each car will accommodate two adults comfortably, though the GLI has more room.

The Jetta GLI's cabin is more user-friendly. Some drivers didn't like the Civic Si's dual-tiered dashboard, with the tachometer mounted below the digital speedometer. And having a single knob to control radio tuning and volume is tedious. The Jetta's dashboard is much more conventional, with clear analog gauges and a touch-screen radio with a separate tuning knob. But some of its radio menus are complex.

Both cars have trunk space comparable with a family sedan's, and their rear seats fold 60/40 for cargo-carrying flexibility. Watch your fingers when you're grabbing the inside of the Si's unlined lid.

Honda Civic Si



Highs
Powertrain, shifter, fuel economy, roomy rear seat

Lows Ride, noise, steering feel, fit and finish, narrow front seats

Trim line -

Drivetrain 201-hp, 2.4-liter four-cylinder

engine; six-speed manual transmission; front-wheel drive

Major options None

Tested price \$23,175



Scan for video.

Recommended



MORE TEST FINDINGS



TOP GEAR
The Civic Si's shifter is one of the car's high points.

Braking Adequate in dry, a bit long in wet.

Headlights Good low-beam distance and intensity. High beams are very good.

Access Easy overall, but the low stance hurts.

Visibility The deep dash blocks the view of the hood.

Cabin storage Moderate.

Head restraints The center-rear restraint is not tall enough to provide enough protection, even when it's raised.

Child seats Rear-facing seats might be hard to secure using safety belts. Easy-to-access LATCH anchors should provide a secure fit.

Overview

The best small sporty cars deliver quick acceleration, agile handling, and better-than-average fuel economy. Though they're reasonably refined, they're still affordable. Small hatchbacks perform similarly overall but provide more cargo-carrying versatility.

Recommended

These vehicles scored well in our testing, had average or better reliability in our subscriber survey, and performed at least adequately if included in government or insurance-industry safety tests.

Why some vehicles aren't recommended

The Volkswagen Jetta GLI is too new for us to have reliability data. We don't have sufficient reliability data for the Mazdaspeed3, Nissan Sentra SE-R, and Scion tC. The Mini Cooper S had below-average reliability in our survey.

For fuel economy:

- A4 Mini Cooper
A9 Honda Civic

For a sporty driving experience:

- A1 Volkswagen GTI
A2 Subaru Impreza
A4 Mini Cooper
A5 Kia Forte



Recommended
Volkswagen GTI

Ratings

● Excellent ● Very good ○ Good ◐ Fair ● Poor

Recommendation	Rank	Make & model	Price as tested	In this issue	Overall road-test score	Predicted reliability	Overall mpg
					0 100		
					P F G V E		

SPORTY CARS Equipped with manual transmission.

✓	1	Volkswagen GTI (4-door)	\$27,504		85	○	27
✓	2	Subaru Impreza WRX	26,088		84	○	24
	3	Mazdaspeed3 Sport	24,090		83	NA	26
✓	4	Mini Cooper (base)	21,700		81	○	33
✓	5	Kia Forte Koup SX	20,240		77	○	27
	6	Volkswagen Jetta GLI Autobahn	26,835	●	76	new	27
✓	7	Volvo C30 T5 1.0	25,795		75	○	25
	8	Mini Cooper S	26,400		74	◐	30
✓	9	Honda Civic Si	23,175	●	70	●	29
	10	Nissan Sentra SE-R Spec V	23,310		66	NA	30
	11	Scion tC	19,165		63	NA	28

Compare

Recommended



VERSION	Volkswagen Jetta	Honda Civic
TRIM LINE	GLI Autobahn	Si
PRICE: BASE/TESTED ^①	\$25,545/\$26,835	\$22,405/\$23,175
DRIVETRAIN		
Engine	2.0-liter 4-cyl. (200 hp) turbo	2.4-liter 4-cyl. (201 hp)
Transmission	6-speed manual	6-speed manual
Drive wheels	Front	Front
TIRES TESTED	Dunlop SP Sport A/S 01, size 225/40R18 92H	Michelin Pilot HX MXM4, size P215/45R17 87V
RATINGS		
PERFORMANCE		
Acceleration	●	●
0 to 60 mph, sec.	7.2	7.1
45 to 65 mph, sec.	4.5	3.9
Quarter-mile, sec.	15.6	15.5
Transmission	●	●
Routine handling	●	●
Emergency handling	●	●
Avoid. maneuver, max. spd., mph	54.5	54.5
Braking	●	●
From 60 mph, dry/wet, ft.	132/144	139/149
Headlights	●	○
COMFORT AND CONVENIENCE		
Ride	○	●
Noise	○	●
Driving position	●	●
Front-seat comfort	●	○
Rear-seat comfort	●	○
Access	●	●
Controls and displays	●	●
Interior fit and finish	●	○
Trunk	○	●
PREDICTED RELIABILITY	New	●
FUEL		
Overall mpg	27	29
City/highway mpg	18/39	20/39
Type	premium	premium
Capacity, gal./Cruising range, mi.	14.5/460	13.2/440
Annual cost, 12K mi. at \$3.80/gal.	\$1,665	\$1,575
SAFETY		
CRASH TESTS		
IIHS frontal offset	Good	Good
IIHS side	Good	Good
IIHS rear	Good	Good
IIHS roof strength	Good	Good
NHTSA front, driver/pass.	●/●	NA/NA
NHTSA side, driver/rear	●/●	NA/NA
NHTSA rollover 2WD/4WD	●/NA	NA/NA
AIR BAGS		
Side, front/rear	std./opt.	std./no
Head protection	standard	standard
ACTIVE SAFETY		
Antilock brakes	standard	standard
Traction control	standard	standard
Stability control	standard	standard
SPECIFICATIONS		
DIMENSIONS AND WEIGHT		
Length/width/height, in.	182/70/57	177/69/57
Wheelbase, in.	104	105
Turning circle, ft.	37	39
Ground clearance, in.	4.5	4.5
Curb weight, lb. (% front/rear)	3,105 (57/43)	2,890 (61/39)
Maximum load, lb.	1,120	850
Luggage, suitcases+duffels	3+2	3+0
Towing capacity, lb.	1,500	1,000
INTERIOR ROOM		
Front shoulder room, in.	55.0	56.0
Front leg room, in.	43.0	41.0
Front head room, in. ^②	3.5	2.5
Rear shoulder room, in.	53.5	52.5
Rear leg room, in.	30.0	27.0
Rear head room, in. ^②	2.5	2.0

① Based on sticker price at time of purchase. ② Above a person 5'9" tall.

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Medical miracle of the month

Here, from Hong Kong, is the Electronic Pulse Therapeutic Apparatus, a collection of foot-massage slippers and other electronic gizmos that costs \$230 and claims to fight toothache, arthritis, and almost everything else, including "hucklebone neuralgia," which as far as we can tell is hipbone or ankle pain.

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Submissions: SellingIt@cro.consumer.org or Selling It, Consumer Reports, 101 Truman Ave., Yonkers, NY 10703

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"I couldn't believe this," wrote the reader whose 5-year-old received it as a birthday present.



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How to use the Canada Extra section

Every month, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The Ratings in this section are based on this month's reports, but they narrow your choices to the products that are sold in Canada.

You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they're sold—and for what price—in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full Ratings chart; page numbers appear with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)

In most cases, the prices we list here

are the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or Recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 32D, the manufacturer's phone number and Web address in Canada, so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available in Canadian stores can be bought online.)

We appreciate your support but we don't take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can't reply to every e-mail message or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

Paul Reynolds, *Canada Extra editor*

Tablets (Select Ratings)

Report and Ratings, page 43. Best choices from our tests of 36 models.

Recommended	Rank	Brand & model	Price	Screen size (in.)	Overall score
				0 100	
				P F G VG E	

A 9- TO 10-INCH SCREEN All but A1 and A3 use the Android operating-system version noted.

✓	1	Apple iPad 2 (Wi-Fi, 3G, 32GB)	\$730	9.7	82
✓	3	Apple iPad 2 (Wi-Fi, 32GB)	620	9.7	80
✓	5	Sony Tablet S (Wi-Fi, 32GB)	600	9.4	79
✓	8	HTC JetStream (Wi-Fi, 3G/4G, 32GB)	800	10.1	75
✓	9	Motorola Xoom (Wi-Fi, 32GB)	500	10.1	75
✓	10	Asus Eee Pad Transformer (Wi-Fi, 32GB)	470	10.1	75
✓	11	LG Optimus Pad (Wi-Fi, 3G/4G, 3 GB)	550	8.9	74
✓	12	Lenovo IdeaPad K1 (Wi-Fi, 32GB)	450	10.1	72
✓	13	Toshiba AT100-004 (Wi-Fi, 32GB)	480	10.1	72

Recommended	Rank	Brand & model	Price	Screen size (in.)	Overall score
				0 100	
				P F G VG E	

A 9- TO 10-INCH SCREEN continued

✓	14	Acer Iconia Tab A500 (Wi-Fi, 32GB)	\$470	10.1	72
✓	15	Lenovo ThinkPad Tablet 1838 (Wi-Fi, 32GB)	550	10.1	71
✓	17	Asus EeePad Slider SL101 (Wi-Fi, 32GB)	580	10.1	68

B 7- TO 8-INCH SCREEN All but B6 use the Android operating-system version noted.

✓	1	Samsung Galaxy Tab (Wi-Fi, 3G, 16GB)	400	7.0	73
✓	3	Samsung Galaxy Tab (Wi-Fi, 16GB)	300	7.0	72
✓	5	HTC Flyer Tablet (Wi-Fi, 16GB)	500	7.0	68
✓	6	BlackBerry PlayBook (Wi-Fi, 32GB)	600	7.0	66

① Uses Apple iOS 5.0. ② Uses RIM QNX 1.0.

- ✓ **CR Best Buy** Products with this icon offer the best combination of performance and price. All are recommended.
- ✓ **Recommended** Models with this designation perform well and stand out for reasons we note.

E-book readers (Select Ratings) Report and Ratings, page 41

Best choices from our tests of 27 6- to 7-inch models.

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E
✓		2	Amazon Kindle Keyboard 3G	\$190	79
✓		5	Amazon Kindle Keyboard	140	76
✓		6	Amazon Kindle Without Special Offers	110	74

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E
✓		8	Kobo eReader Touch Edition	\$130	72
✓		14	Sony Reader Wi-Fi PRS-T1	130	67

Pedometers Report, page 34; Ratings, page 35

Nine of the 10 tested conventional pedometers and all of the tested GPS watches are available.

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E

A CONVENTIONAL PEDOMETERS

✓		1	Mio Trace Acc-Tek ¹	\$30	90
✓		2	Omron GOSmart Pocket HJ-112CAN	40	88
✓		3	Yamax Digi-Walker CW-701	45	82
✓		4	Sportline Calorie, Step, Distance 345 ¹	20*	82
✓		5	Sportline TraQ ANY-WEAR 370	30*	80
✓		7	Timex 5E011 ¹	35*	78
✓		8	New Balance VIA Slim 50060 ¹	35*	77

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E

A CONVENTIONAL PEDOMETERS continued

✓		9	Sportline Step & Distance SB4202 (Walmart) ¹ ²	\$ 8*	73
✓		10	Accusplit Eagle AE170XLG ¹	60*	64

C GPS WATCHES

✓		1	Nike+ Sportwatch GPS	200	94
✓		2	Garmin Forerunner 210 ²	300*	93
✓		3	Timex Ironman Global Trainer GPS Speed + Distance T5K267L3	295*	73

¹ No memory function. ² Does not calculate calories.

Ellipticals Report, page 28; Ratings, page 31

Eleven of the 13 tested ellipticals are available, including 4 of the recommended models.

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E

✓		1	Octane Fitness Q37ci	\$2,900	78
✓		2	Vision X30 Premier	1,900	72
✓		3	Smooth CE 3.6	1,400	71
✓		4	BH XS1	NA	71
		5	Octane Fitness Q37c	2,700	68

	Recommended	Rank	Brand & model	Price	Overall score
					0 100 P F G VG E

		6	True TX	NA	67
		7	Vision X30 Deluxe	\$1,750	67
		8	Horizon EX-69	900	63
		9	Horizon EX-79	1,100	63
		11	Vision X30 Simple	1,450	61
		13	Endurance E400	2,500	49

Treadmills

Report, page 28; Ratings, pages 32-33

Twenty-five of the 35 tested nonfolding, folding, and budget (folding) treadmills are available, including 10 of the recommended models.

	Brand & model	Price	Motor (hp)	Overall score
Recommended	Rank			
				0 100 P F G V E

A NONFOLDING

✓	1	Precor 9.31	\$3,000	3	85
✓	2	Landice L7 Cardio Trainer	4,300	4	84
✓	3	True PS300	NA	3	81
✓	4	Sole S77	1,900	3.5	81
	5	Vision T9500 Deluxe	2,600	3	79
	6	Precor 9.23	1,700	3	78
	7	Vision T9200 Simple	1,500	2.5	69

B FOLDING

✓	1	LifeSpan TR4000i	2,400	3.25	78
✓	2	Smooth 7.35	1,800	3.5	77
	6	Vision T9250 Deluxe	2,100	2.5	70
	7	Vision T9250 Premier	2,300	2.5	69
	8	BH TS1	1,500	2.25	69

	Brand & model	Price	Motor (hp)	Overall score
Recommended	Rank			
				0 100 P F G V E

B FOLDING continued

	9	Vision T9250 Simple	\$1,800	2.5	69
	10	Livestrong LS13.0T	2,100	3	68
	11	AFG 1.0 AT	1,200	2.25	64
	12	Smooth 6.75	1,600	3	63

C BUDGET (FOLDING)

✓	1	NordicTrack C900	1,600	3.8	81
✓	4	Horizon T203	1,100	2.75	73
✓	5	Sole F63	1,300	2.5	73
✓	6	Horizon T202	900	2.5	73
	8	LifeSpan TR1200i	1,500	2.5	71
	9	Horizon T101	800	2.25	70
	10	Livestrong LS8.0T	1,500	2.5	70
	12	Schwinn 840	NA	2.5	61
	13	LifeSpan TR200*	NA	1.5	50

*Discontinued and replaced by the TR200i. According to the manufacturer, the TR200i has all the same features, plus a USB port for saving workout data online.

Snow blowers

Report, page 46; Ratings, page 47

Twenty-five of the 33 tested two-stage gas, compact two-stage gas, and single-stage gas snow blowers are available, including 11 of the recommended models.

	Brand & model	Price	Width (in.)	Overall score
Recommended	Rank			
				0 100 P F G V E

A TWO-STAGE GAS Best for large driveways and snow up to 24 inches; all weigh about 160 to 300 pounds.

✓	1	Cub Cadet 930SWE 31AH95STU	\$1,600	30	89
✓	2	Yard Machines 31AH55LH501	1,500	30	87
✓	3	Ariens 921013	1,600	30	86
✓	4	Ariens 921022	1,120	28	85
✓	5	Toro Power Max 828 OXE 38634	1,500	28	84
✓	6	John Deere 139958	1,700	30	83
✓	7	John Deere 139953	1,500	28	82
	8	Canadiana 331903	1,000	27	80
	9	Yard Machines 31AH64FG500	1,000	28	78
	10	Honda HS928WC	2,700	28	74
	11	Toro Power Max 7260E 38614	1,100	26	74
	14	Sno-Tek 920403	750	28	69

	Brand & model	Price	Width (in.)	Overall score
Recommended	Rank			
				0 100 P F G V E

B TWO-STAGE GAS, COMPACT Can handle snow up to about 18 inches; all weigh about 100 to 180 pounds.

✓	1	Sno-Tek 920402	\$ 300	24	66
	3	Ariens 920014	1,000	24	61
	6	Yard Machines 31AS32AD500	600	22	33

C SINGLE-STAGE GAS Best for snow up to about 12 inches; all weigh about 60 to 90 pounds.

✓	1	Toro Power Clear 621 38458	650	21	70
✓	2	Cub Cadet 221 LHP 31AH95TU	700	21	67
✓	3	Toro Power Clear 621 38451	500	21	65
	5	Troy-Bilt Squall 2100 31AS2T6F563	500	21	58
	6	Snapper Briggs & Stratton 60-3762-4	600	22	56
	7	Honda HS520C2	770	20	52
	8	Sno-Tek 938022	560	22	49
	9	Yard Machines 31AS2S1E516	500	21	48
	11	Yard Machines 31A-2M1E500	400	21	34
	12	Toro Power Clear 180 38282	400	18	32

Autos

Report, page 54; Ratings, page 56

All of the tested vehicles are available in Canada.

Make & model	Price range	Acceleration (sec.)				Fuel economy (liters per 100 km)		
		0-50 km/h	0-100 km/h	80-100 km/h	500 meters	City driving	Highway driving	Overall
FAMILY CARS								
Toyota Camry Hybrid	\$26,990-\$28,990	3.3	8.0	3.3	18.2	7.4	5.5	6.1
Toyota Camry V6	29,700-33,700	2.8	6.7	3.0	17.0	13.5	6.3	9.1
Toyota Camry 4-cyl.	23,700-29,900	3.3	8.9	3.6	19.0	12.7	5.8	8.6
Volkswagen Passat V6	33,575-37,475	3.2	7.1	3.0	17.2	14.4	7.1	10.1
Volkswagen Passat TDI	27,475-34,450	3.7	10.7	4.4	20.2	9.2	4.6	6.3
Volkswagen Passat 5-cyl.	23,975-33,150	3.6	10.4	4.3	19.9	14.0	6.5	9.4
SPORTY CARS								
Volkswagen Jetta	15,875-28,875	3.1	7.7	3.0	17.8	12.8	6.0	8.6
Honda Civic	14,990-27,350	2.8	7.5	2.6	17.7	11.8	6.0	8.1

Contact info

How to reach manufacturers in Canada.

Accusplit
800-935-1996
www.accusplit.com

Acer
800-565-2237
www.acer.com

AFG
877-348-8736
www.afgfitness.com

Amazon
866-321-8851
www.amazon.ca

Apple
800-692-7753
www.apple.com/ca

Ariens
888-463-4398
www.arienscanada.com

Asus
888-678-3698
ca.asus.com

BH Fitness
949-206-0330
www.bhnorthamerica.com

BlackBerry
ca.blackberry.com

Canadiana
ca.asus.com

Cub Cadet
800-668-1238
www.cubcadet.ca

Garmin
866-429-9296
www.garmin.com

Honda
888-946-6329
www.honda.ca

Horizon
866-885-3532
www.horizonfitnessstore.ca

HTC
www.htc.com/ca

John Deere
www.johndeere.com

Kobo
866-204-4714
www.koboereader.com

LG
888-542-2623
www.lg.com/ca

Landice
800-526-3423
www.landice.com

Lenovo
866-968-4465
www.lenovo.com/ca/en

LifeSpan
877-654-3837
www.lifespanfitness.com

Livestrong
877-700-8730
www.livestrongfitness.com

Mio
877-770-1116
www.miomwatch.com

Motorola
800-461-4575
www.motorola.ca

New Balance
800-446-7587
www.nbmonitors.com

Nike
800-806-6453
www.nike.com

NordicTrack
888-308-9616
www.nordictrack.ca

Octane Fitness
763-757-2662
www.octanefitness.com

Omron
www.omronhealthcare.ca

Precor
800-347-4404
www.precor.com

Samsung
800-726-7864
www.samsung.com/ca

Schwinn
800-216-9028
www.schwinnfitness.ca

Smooth
866-579-5914
www.smoothfitness.com/canada

Snapper
www.snapper.com

Sno-Tek
Call local Home Depot

Sole
866-780-7653
www.solefitnesscanada.ca

Sony
877-899-7669
www.store.sony.ca

Sportline
800-668-5593
www.acibrand.com

Timex
800-263-0981
www.timex.ca

Toro
800-544-5364
www.toro.ca

Toshiba
800-867-4422
www.toshiba.ca

Troy-Bilt
800-668-1238
www.troy-bilt.ca

True
800-426-6570
www.truefitness.com

Vision
800-335-4348
www.visionfitness.com

Yamax
888-339-2067
www.yamax.com

Yard Machines
800-668-1238
www.yardmachines.ca