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tips from super savers

sedan: 2013 Honda Accord PAGE 50

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This issue by the numbers

What you'll save

Buy a Bosch Ascenta dishwasher \$1,500 instead of a Thermador DWHD651JFP

and save this amount.

Buy a Diamondback 1260 Ef elliptical \$1,300 exerciser instead of a LifeFitness X5 Track and save this much.

Munch Trader Joe's **vegetable chips \$1.80** instead of Danielle Spicy Carrot Chips and save this much per 1-ounce serving.

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Toyota Camry Hybrid

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Who we are

Consumer Reports

is the world's largest independent consumer-producttesting 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 of 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.

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- 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:

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.

ON YOUR MIND

Open sesame

We've all struggled with opening the plastic clamshells that so many products come in ("Packaging Gotchas," December 2012).

After almost cutting myself with exacto knives and wrecking my wife's kitchen scissors, I found that inexpensive tin snips readily cut through the plastic. I'm free of frustration now that I keep a pair handy. -Rich Brumley Laguna Beach, CA

Which battery?

I value all of your tests and comments, but there's an omission in "Batteries That Go the Distance" (Up Front, December 2012). I distributed three battery brands for over



30 years. All had warranties such that if a product was damaged by their battery. they would repair or replace the product at no cost. What I never saw in all those years was a product damaged by lithium batteries. For that reason alone, I use only lithium AA or AAA batteries

-Curtis J. Havel San Antonio

in any product where the battery stays in the product for an extended period of time.

Editor's note We won't argue with success, but note that the warranties for Duracell, Energizer, Eveready, and Rayovac alkaline batteries say that they, too, cover damage to a device as a result of a defective battery. And alkalines are cheaper.

Corrections Farmland brand pork had the blessing of the Department of Agriculture to advertise "no antibiotic growth promotants" on its products. In a January report, "What's in That Pork?", we said it didn't, based on what the USDA told us. The USDA now says it granted approval in error and is asking the company to stop making that claim.

Fifteen ounces of Starbucks coffee has 162 milligrams of caffeine, not the 88 milligrams we said in a December report on energy drinks.

In the December Selling It column, we implied that the stunning view of Niagara Falls advertised by a nearby hotel was impossible. Several travelers have corrected us; they've experienced that view.

SEND YOUR LETTERS TO ConsumerReports.org/lettertoeditor.

Ask our experts

Many latex/water-based paints warn to "keep from freezing." We keep leftover cans in the garage, where temperatures are often 0° F. After stirring, the paints look OK. Are they?

-Bob Flemming Draper, UT There's no way to really know. With exterior paints, the effort needed to apply them isn't worth the risk of the paint failing prematurely because the paint froze. For interiors, test a small spot. If it looks uniform and smooth when dry, and stays on after a wash with a stiff brush, it's probably OK to use. (We don't recommend that in the bathroom; if the mildewcide was damaged from freezing, you'll have to scrub the walls often to clean them.) To be safe, don't reuse frozen paint and, in the future, store cans where they won't freeze.

I have a 2011 Nissan Rogue. The sticker on the inside door panel says the air pressure in the tires should be 35 pounds per square inch, but the tires themselves say 51. Which number should I follow?

-Sheila Porter Grand Junction, CO Use the number on the door. The number on the tire is the maximum pressure the tire can be inflated to; don't use that as your guide.

My wife and I have a wireless network and identical laptops. We want a network drive to easily back up our systems; 3 terabytes of storage would be great. But reviews I've seen don't give the drives high marks. Would a top-rated desktop hard drive do the job if we plug it into the router with a USB cable?

-Gerry Hayes Bethany Beach, DE We haven't recently tested backup solutions, but if your router has a port for a hard drive, it should allow for a remote storage drive on



PAINT PRIMER Don't keep latex paints in a place where they can freeze.

your home network. The choice of backup software is up to you. Basic backup software is built into newer versions of Mac OS and Windows and works with networked drives.

The maintenance schedule in car owner's manuals recommends service in miles or months, whichever comes first. I don't drive much, so the mileage and months never coincide. Should I follow the mileage or go with whichever comes first?

—Bill Mooney Stratford, Prince Edward Island Follow the monthly schedule and check with your mechanic about any wear parts that are usually replaced at certain miles. Brake hardware, for example, can be replaced on

miles/wear, but brake fluid should be replaced every two years no matter the miles.

I have a whole-house water softener, and my glasses still come out of the dishwasher cloudy. I use a rinse aid, and I've tried using less detergent and running a shorter cycle. What's my problem?

—Alfred Moretti Londonderry. NH Sounds like your water softener may not be working, so have it checked. Also, some dishwasher detergents allow film to build up; check out our Ratings for top choices. To remove existing buildup, consider one of these top-rated products: Glisten Dishwasher Cleaner, Finish Booster Agent, or Lemi Shine.

This page highlights efforts of Consumers Union, the policy and action arm of Consumer Reports, to improve the marketplace.

D WHERE WE STAND

THE ISSUE Genetically modified organisms don't have to be disclosed on food labels.

OUR TAKE A genetically engineered food is a plant or meat product that has had its genetic material artificially altered in a laboratory, to make it insect resistant, for example. A Colorado lawsuit filed in November contends that the "natural" claim on Pepperidge Farm Goldfish doesn't tell the whole story, since the tiny crackers contain genetically engineered soybeans. The complaint alleges that Pepperidge Farm "mistakenly or misleadingly represented" its Goldfish Crackers as natural. The company told us that it doesn't comment on the specifics of pending litigation but that it is confident of the accuracy of the labels and stands behind its products.

The labeling of genetically modified food is a hot topic. More than a million people signed a petition presented to the Food and Drug



Administration asking for such foods to be labeled. California's Proposition 37, which would have required GMO labels, was defeated in November after the chemical industry and agribusiness poured \$45 million into fighting it. Consumers Union, which supported the bill and others at the federal and state levels, believes that consumers have the right to know what's in their food. We'll continue to work toward legislation that requires disclosure of GMOs on labels. For more information, go to NotInMyFood.org.

\$28.8 billion

That's the amount consumers spent on gift cards during the 2012 holiday season, according to an estimate by the National Retail Federation. But shoppers don't get all they paid for; certain store policies erode the value. Consumers Union supports a bill in Congress that prohibits expiration dates and non-use fees and prevents companies that have filed for bankruptcy from selling gift cards or refusing to honor those they've sold.

Web watch

Money on your mind? A new, consumerfriendly site run by the Federal Trade Commission is a one-stop shop for consumers looking for information on money management, credit, loans and debt, and scams, ID threats, and more.

Each topic on Consumer.gov is broken down into What It Is, What to Know, and What to Do. The site, available in English and Spanish, also has worksheets (say, to compare prepaid cards), links to agencies where you can file a complaint, and other resources from a range of agencies. Those will continue to expand as the site grows.



TAKING ACTION

Some 80 percent of all antibiotics sold in the U.S. are used on food animals, mostly to make them grow faster or prevent disease in crowded, unsanitary conditions. That overuse promotes the spread of drug-resistant superbugs and makes antibiotics less effective for humans.

Kim Howland, pictured above, from Enid, Okla., knows how devastating that can be. She believes she carried home a MRSA infection from the hog-farming facility where she worked. The antibiotic-resistant superbug sickened several members of her family, including her husband, Dale, who needed emergency surgery to remove the flesh-eating MRSA infection.

Kim Howland has teamed up with Consumers Union's Meat Without Drugs campaign. "Grocery stores can make a real difference to public health by stopping the sale of meat raised on antibiotics," she says. For more information, go to Consumers Union's website NotInMyFood.org.

□ FROM OUR PRESIDENT

All of you

If getting or staying healthy were as easy as a few energetic matches of tennis a week, I'd be all set. It's been my sport of choice for decades, and I like to think I have the backhand (sadly, also the torn rotator cuff) to show for it.



Good health, however, takes a lot more than that. Our article on dieting (page 26) can help your waist and your well-being, the Ratings of ellipticals and treadmills (page 30) can help your heart, and our tests of infomercial products (page 34) can help your wallet.

But we also know that you're confounded by some of the toughest health-care challenges, such as understanding health-care reform, choosing a hospital, and finding straightforward assessments of drugs. Glad you asked.

Health-care reform Our experts have been living and breathing the new health-care law for years, so we're well aware of how mind-boggling it can be. We figure that everyone can use a short and sweet distillation of the major changes and when they go into effect. So we've put together a series of brochures; the latest, "Health Reform: Seven Things You Need to Know Now," is available as a downloadable PDF at ConsumerReports.org/health.

CR Best Buy Drugs Our free reports on dozens of the most common drugs ignore the glowing ads and go straight to the facts about the efficacy, safety, and cost of a host of meds. Each report presents expert medical review of the scientific evidence so that you can talk with your doctor about the best choices for you. Check out *CRBestBuyDrugs.org*.

Hospitals, heart surgeons, and health insurance The wrong health-care decision could cost you your life savings—or your life. So we've posted hospital-safety ratings, insurance rankings, and top heart-surgery groups online at ConsumerReports.org/health. (Some of the information is available to online subscribers only.)

Need more? Ratings of fish-oil supplements or glucose monitors, the dirt on what's in pork, the dangers of overtreatment—we've got all that at our website, too. A wicked serve? I'm afraid you're on your own.

JIM GUEST President



Eat your vegetable chips

IF YOU'RE TRYING to score points during the Super Bowl by serving healthful snacks, be warned: Some snacks that sound good for you might not be any better for you than potato chips. Our experts rated the taste and nutrition of four chips made from vegetables, five chips made from beans, five veggie snacks made mostly from potato flour, and four conventional potato chips.

How healthful? Overall, the veggie and bean chips scored Good for nutrition (with up to 5 grams of fiber); the other types, Fair (2 grams or fewer).

The veggie chips also have far less sodium than the potato-based products. Trader Joe's Vegetable Root Chips, for example, have 35 milligrams of sodium per serving; Trader Joe's Veggie Sticks have 300 milligrams—one-fifth of the daily sodium limit recommended for most adults by the American Heart Association.

But despite the parsnips, sweet potatoes, and taro pictured on packages of veggie

What dip for chips?

Cedar's Naturally Delicious Original and Cedar's Simply Delicious Original hummus tasted very good in our last tests. Two tablespoons have 60 calories, 4.5 grams of fat, and 115 milligrams of sodium. Salsas are more waistlinefriendly, with about 10 calories, 0 grams of fat, and 120 milligrams of sodium.

chips—and boasts of a "full serving of vegetables in every ounce" in a couple of products-these aren't crudités. They're still fried and have plenty of fat and calories.

How tasty? Terra Exotic and Trader Joe's sliced-veggie chips are crunchy and slightly sweet and salty. Food Should Taste Good's chips are more crackerlike, with slightly sweet and earthy flavors.

The best bean chips, Boulder Canyon Natural Foods Hummus and Trader Joe's Falafel, are made from chickpeas. Boulder Canyon chips have corn and cumin flavors, and Trader Joe's have Indian-style curry spices. The other bean chips could use a dip to perk them up or cover flaws.

The potato-based veggie snacks are alike: crunchy and salty, with mild dehydrated potato and vegetable flavors.

Of the potato chips, Lays are more tender than most. Cape Cod chips have lots of potato flavor and less salt than others but a bit of stale-oil flavor. Pringles have a distinct, dehydrated-potato flavor. Ruffles are thicker than the rest.

Bottom line. If you're trying to limit sodium and you favor a bit of fiber, look among the very good veggie or bean chips. Don't bother paying a premium for Danielle Spicy Carrot Chips (they cost \$4.39 for a 2-ounce bag and often tasted rancid in our tests). Skip potato-based veggie snacks, which taste mediocre, cost more than potato chips, and offer no nutritional advantage.

Ratings

ed products In order of taste

i Ui la	ste.		
Per 1 serv	l-oun ing	ce	
Cost	Calories	Fat (g)	Sodium (mg)
\$0.51	150	9	50
0.40	160	10	35
0.58	140	6	80
2.20	130	7	95
s 0.65	140	8	135
0.44	140	7	85
0.55	140	7	55
0.83	110	3	180
0.74	130	7	140
0.41	130	7	250
0.67	140	6	150
0.33	140	7	300
0.33	140	,	300
0.33	130	7	250 250
	\$0.51 0.40 0.58 2.20 s 0.65 0.44 0.55 0.83 0.74	\$0.51 150 0.40 160 0.58 140 2.20 130 5 0.65 140 0.44 140 0.83 110 0.74 130	\$0.51 150 9 0.40 160 10 0.58 140 6 2.20 130 7 5 0.65 140 8 0.44 140 7 0.83 110 3 0.74 130 7

Cape Cod Kettle Cooked All Natural

POTATO CHIPS

Pringles Original

Ruffles Original

VERY GOOD

Lay's Classic

0.24 160 10 170

0.29 140 8 150

0.31 150 9 150

0.39 160 10 160

Special treats for Valentine's Day

BY "SPECIAL," we mean pricey. The chocolates in our Ratings cost \$26 to \$90 per box, before shipping—which can almost double the price of some. And shipping is often required because you might not find these in stores. But by "treats," we mean that they're exceptional.

Top-rated Woodhouse, tasters said, had appealing shapes and amazing flavors such as cinnamon toast and buttery pecan pie; Christopher Elbow had bold, unusual fillings; a mint-infused candy from John and Kira's tasted as if the mint leaves were just picked. The Ratings comments describe each of the excellent dozen, culled from 32 that our tasters have tried either in these tests or in earlier ones.

No doubt, paying about \$3 to \$7 per ounce of candy can bust a budget. But we found a few ways to save:

• Sign up for a company's newsletter or mailing list. Savings might be 20 percent

□ CLOSE-UP

In 2011, Fannie May Chocolates partnered with Norman Love to make FM Artisan by Norman Love. The products are billed as "handcrafted chocolates that are created in small batches using the freshest and highest quality ingredients." You might expect differences between this box and the rated one, at least in price, but the two cost the same—about \$50 for 25 pieces—and our tasters said they were very similar in style, appearance, and overall quality.

off your next order (an offer we saw from John and Kira's) or 10 percent off if you sign up for a mailing list (from Vosges).

• Check for free shipping. It might apply on orders of more than \$99, for instance.

- Look for specials. Our shopper got an e-mail announcing one company's weeklong sale of chocolates for \$23 per pound.
- Buy at a walk-in store if possible. Norman Love sells at least some of its products in more than 25 stores in 11 states. Vosges has six boutiques in four states and sells at Neiman Marcus, Whole Foods, and gourmet stores. Christopher Elbow has two boutiques and sells in 13 other stores in eight states.
- Try less-pricey alternatives that didn't make our limited Ratings but were still very tasty. Those include Ferrero Collection Fine Assorted Confections, \$1.25 per serving, and See's Assorted, \$1.06 per serving, Ferrero is widely sold in stores; See's is in 200-plus locations across the U.S.

You can save money with other big-name chocolates we tried, but you probably won't earn brownie points. Fannie May Fine Chocolates Assorted were low in milk-chocolate flavor, and many fillings were more sweet than flavorful. Russell Stover Assorted Fine Chocolates' sweet fillings had mostly artificial flavors. Hershey's Pot of

Gold had slightly gritty chocolate and some chalky centers. The quality of Whitman's Sampler varied, and some nuts were stale. Lowest rated of all, just fair, were the candies in Maggie Lyon Assorted Everyday Collection. Tasters called them chalky, gritty, and hard.

Finally, don't spend more than necessary. Some chocolates that didn't make our limited Ratings are even more expensive per serving than those we've listed. Francois Payard Patisserie, for example, cost \$8.67 per serving (\$52 per box).

Bottom line. For a splurge, choose from among the rated chocolates. All are excellent overall but have different styles and flavors, so read the comments. Website URLs usually consist of the company name, or the name plus "chocolates." Most companies also have a toll-free phone number. Keep in mind that friends don't let friends eat these chocolates alone, especially because most have a fairly short shelf life—often 10 days to two weeks, though Jacques Torres chocolates last three to four weeks.



Hospitals still order too many CT scans

Radiation exposure from a CT scan is about 350 times higher than from an ordinary chest X-ray. Yet some hospitals continue to order needless "double scans" for the same patient: one scan with a contrast agent, which can make the image clearer, and another without, exposing the patient to 700 times more radiation than from a chest X-ray. Such scans might increase the risk of cancer. Contrast agents add other risks, including possible harm to the kidneys and allergic reactions. Of course, any unnecessary test is a waste of money, too.

We looked at the number of such

double scans at hospitals across the U.S. and found that the percentage of hospitals earning our best score—for limiting scanning measures—increased, from 19 percent for 2008 to 27 percent for 2010, the most recent year for which data are available. To get a top score, a hospital must do double scans of at most 5 percent of patients who get an abdominal or chest scan. The average rates of double scans among the more than 3,000 hospitals in our Ratings dropped, from 7.6 percent to 6.5 percent for chest scans, and from 21.1 percent to 16.5 percent for abdominal ones. The data come from the Centers for









Christopher Flbow

Excellent products only From 32 tested.

Ratings

✓ CR Best Buy ✓ Recommended

	Product	Weight (oz.)	Cost		Shipping*	Comments
Rec.			Вох	0z.		
V	Woodhouse Assortment (48 pieces)	16.0	\$90	\$5.63	\$12	Ultrasmooth milk, dark, and white chocolate encases many textures and flavors (cinnamon toast, buttery pecan pie, and fresh mint) that explode from the first bite.
~	Christopher Elbow (21 pieces)	8.0	40	5.00	24	Artistic looking, ultrasmooth chocolate around bold, unusual combinations such as buttery caramels with a taste of chili-mango or balsamic vinegar. Not for the faint of heart.
~	Candinas (36 pieces)	16.0	49	3.06	35	Ultrasmooth dark and milk chocolate with exceptional hazelnut, caramel, and liqueur-flavored centers, plus hints of fresh cream and butter.
~	Jacques Torres Jacques' Choice (50 pieces)	16.0	66	4.13	18	Various small, ultrasmooth milk, dark, and white chocolates with fillings of tropical fruit, key lime, caramel, coffee, nut butter, chili pepper, and others, plus hints of fresh cream.
~	John & Kira's Every Flavor Collection (56 pieces)	21.0	79	3.76	22	Ordinary flavors made extraordinary by fresh ingredients. Ultrasmooth dark-chocolate squares flavored with coffee, raspberry, ginger, star anise, and others.
~	L.A. Burdick Large Wood Box Assortment (64 pieces)	16.0	65	4.06	19	Ultrasmooth tiny bites of sophisticated but subtle flavor combinations with intense chocolate. Some pieces have hints of fresh cream and butter.
~	La Maison du Chocolat Coffret Maison Dark and Milk (42 pieces)	11.3	77	6.81	28	Ultrasmooth, mostly dark chocolates and chocolate-based fillings with hazelnut, fruit, cinnamon, and liqueur flavors. Hints of fresh cream.
V	Fran's 36-piece Assorted Truffles Collection	12.0	50	4.17	25	Ultrasmooth milk and dark pieces. Mostly chocolate-based fillings with hazelnut, coffee, caramel flavors. Great for truffle lovers.
~	Norman Love Confections (25 pieces) Signature Gift Box	12.0	49	4.08	34	Unusual fillings (key lime, passion fruit, and peanut butter and jelly) in smooth, decorative candies. Some white- chocolate pieces, plus truffles, creams, nut bits and butters, fruit purées.
V	Vosges Exotic Truffle Collection (16 pieces)	6.4	40	6.25	40	Traditional and unusual filling flavors (curry, paprika, and wasabi) worth exploring. Blended, ultrasmooth; hints of fresh cream.
<u> </u>	Nonnie Waller's Traditional Southern Treasure Chest Truffles (32 pieces)	25.7	87	3.39	26	Huge truffles of milk, dark, and white chocolate that scream cream. Very smooth, "meaty," dense truffles, coconut, and marzipan. Each piece could be a dessert.
~	Theo Confection Collection (12 pieces)	4.5	26	5.78	34	Fillings such as lemon ganache, fig, mint, and ginger encased in flavorful dark chocolate.

^{*}To nearest dollar overnight to New York in summer, when shipping costs tend to be high.

Medicare & Medicaid Services.

The bad news is that far too many hospitals still do double scans: In 250 hospitals that were poor performers in our first analysis, with double-scan rates of 15 percent or more, rates for abdominal and/or chest scans stayed the same or rose. That group includes mainly small community hospitals but also some large, well-known ones. Among them: Cleveland Clinic Hospital in Weston, Fla.; John Stroger Jr. Hospital in Chicago; Memorial Health University Medical Center in Savannah, Ga.; University of California Irvine Medical Center in Orange, Calif.; and University of Medicine and Dentistry of New Jersey in Newark.

Bottom line. Avoiding unnecessary tests once you're in the hospital is challenging, because you or someone who cares for you must ask difficult questions of the staff. So even before checking into a hospital, consider checking our hospital Ratings. They're available to online subscribers at ConsumerReports.org/ hospitalratings. If a doctor orders a CT scan, ask whether an imaging test that doesn't emit radiation, such as an MRI or an ultrasound, could be used instead. And if you're being prepared for a second CT scan of your chest or abdomen, ask whether it's really necessary.



□ CLAIM CHECK

Dishes that decompose

The claim. Chinet Classic White plates and Hefty Basics Plates are claimed to be "biodegradable in home composting" yet strong and durable. Chinet says its plates are made from recycled material; Hefty says its plates, which are tan, have no inks or coatings.

The check. We put the plates in a compost pile at our Yonkers facility, using no special effort to help them break down. (To keep tabs on their condition, we placed them inside individual containers of compost and periodically checked for decomposition.) To test the plates' strength in use, we used them at a picnic, and to hold hot chili. And we used a machine to test how easy it was to bend the plates. We also ran all of those tests on two paper plates that aren't claimed to be compostable: Dixie Ultra and America's Choice.

Bottom line. Poof! The Hefty disintegrated completely in three weeks; the Chinet in five weeks. The other plates disintegrated, too. The process took longer, but when we checked at three months, they were gone. Dixie was strongest, followed by Chinet, Hefty, and the clear loser—America's Choice, which worked best if our picnickers nestled two or three plates. No plates leaked chili, but they all let some steam seep through from top to bottom. The Dixie stayed driest. Going green could cost slightly more green: Per plate, Hefty Basic and Chinet cost about 13 to 15 cents; Dixie Ultra, 9 to 20 cents, depending on the deal we found: and America's Choice, about 10 cents.

Cardholderservice robocalls

You answer the phone and a robotic Rachel, Heather, or other rep from "cardholder services" says you're eligible for lower credit-card interest rates.

Just press "1" to speak to a live operator.

Do that, and you're asked for personal data, including credit-card and Social Security numbers. You might be told there's no charge—or asked for a fee of up to \$3,000. Either way, your card might be charged without your permission, and you'll get little, if anything, in return, says the Federal Trade Commission. The scam has plagued even consumers on the federal Do Not Call list.

In November, the FTC said that it had obtained temporary injunctions halting the operations of five Florida and Arizona companies that it says have made millions of the robocalls. Despite the FTC's efforts, some calls continue. "We think we made a dent; clearly there's still more to go," said Steven Baker, director

Incoming Call

CREDIT CARD

ANSWER

of the FTC's Midwest region. Baker said that some people who paid a fee after being promised thousands of dollars in savings found that the companies simply placed a three-way call to the creditcard issuer. requesting a lower rate. In other cases the companies

applied for zero- or low-rate credit cards on consumers' behalf, intending to transfer higher-rate balances. Any benefit was temporary and limited, Baker said, and consumers could have taken those actions themselves.

What victims ended up with was hundreds or thousands of dollars in fees charged to the very credit cards they were trying to pay off.

Bottom line. If a robocaller asks for money, hang up. Most prerecorded telemarketing calls have been illegal since 2009. Don't press any key to opt out of future notifications. That could result in even more calls. And if you're fooled by Rachel or her friends, contact the FTC (ftc.gov) and your state attorney general or consumer agency (usa.gov/directory/stateconsumer).







Have some oranges with that liquid

HAVE YOU EVER opened a can of food and found it almost half-full of water? We have too, and we decided to investigate.

What we did. One of our engineers opened 63 cans of various brands and types of food sold in liquid, then used a sieve to drain each can's contents. Then we weighed the remaining solids. (We put chicken in warm water first, to dissolve any congealed fat.) Across all brands and types of food, the cans held on average about 57 percent of the label's claimed weight in solids. Just to see whether we could fill a can fuller, we soaked dried chickpeas until plumped and poured as many as possible into a small can. Turns out we could fit only about 65 percent of the can's claimed weight. That's five percent more than the average we found in chickpea cans.

What the rules say. Net weight means not the beans or corn or fruit; it means the food plus liquid. Food and liquid are supposed to fill as much of the can as possible, says the Department of Agriculture, so that for green beans, say, "product and packing medium occupy not less than 90 percent of the total capacity of the container." Requirements for the food-to-liquid ratio are arcane, but as an example,

□ DID YOU KNOW?

Last summer, Bumble Bee, Chicken of the Sea, and StarKist agreed to pay a total of \$3.3 million to settle civil claims brought by counties in California over complaints that the companies put less fish in their cans than represented on their labels.

the USDA requires short-cut green beans in an 8-ounce container to weigh at least 4.5 ounces, filling about 56 percent of the can and leaving 3.5 ounces of water. Chicken breast must have an average drained weight of 56 to 66 percent of the labeled weight, depending on container size.

When we asked a few companies why we found so much liquid, representatives tended to apologize without answering. "It should be about three-fourths corn and one-fourth water," said a rep from General Mills, owner of Green Giant. "The water is in there to keep the freshness of the product." A Hormel rep said that all of the company's canned chunk products, including chicken, should be about 80 percent product and 20 percent water when drained gently. But the cans we opened had 54 percent chicken and 46 percent broth.

Bottom line. You're not imagining there's plenty of liquid in some food cans. But the amounts we found are legal, and it's hard to fill cans much more. To get packaged food with a net weight that's closer to the actual product weight, you can buy vacuum-packed food, or look for products that do what Chicken of the Sea did last year with tuna: It created a nodrain can with "no liquid to spill!" says a video on the company's website.

Also look for products that clearly fill their plastic or cardboard packaging. Bypassing metal cans in favor of other packaging might also lower (though not eliminate) exposure to bisphenol A (BPA), which is found in some can linings. Some studies have linked BPA to health problems.

Chocolate for breakfast

Chocoholics can satisfy a craving with the pricey candy on page 8, but how about a cheap chocolate hit at the breakfast table? More and more Americans are apparently indulging in that habit, and cereal makers have lined the shelves with chocolate-filled squares, chocolate versions of classics such as Chex, even chocolate-chip oatmeal. Our expert tasters tried 12 products, straight and with milk, to see which taste most chocolatey.

Those worth trying usually had at least some chocolate taste, often of cocoa powder (take cocoa beans, remove most of the cocoa butter, and dry) rather than chocolate (process cocoa beans, add sugar and sometimes dairy products). In the rest, chocolate was unimpressive or tasted artificial.

Names meant little: Krave Double Chocolate's chocolate tasted more artificial than regular Krave's. Special K Chocolatey Delight was not delightful: It had plenty of rectangles that looked like dark chocolate, but the pieces were waxy and had little chocolate flavor. And of nine packets of Quaker Instant Oatmeal Chocolate Chip we opened, seven held barely a half-teaspoon of mini-chips.

More chocolatey: Bear Naked All Natural Granola Heavenly Chocolate, Chocolate Cheerios, Chocolate Chex, Kellogg's Frosted



Flakes Chocolate, Kellogg's Frosted Mini Wheats Little Bites Chocolate, Kellogg's Krave.

Less chocolatev: Arrowhead Chocolate Filled Squares, Cascadian Farm Dark Chocolate Almond Granola, Kellogg's Krave Double Chocolate, Kellogg's Smorz, Kellogg's Special K Chocolatey Delight, Quaker Instant Oatmeal Chocolate Chip.

Bottom line. If you like a taste of chocolate in the morning, try a "more chocolatey" cereal. Nutritionally, they're similar to their nonchocolate counterparts, but the fat content might be slightly higher. Another option: Add a few chocolate morsels to a favorite cereal.

Look, no hands: Automatic soap dispensers

"Frequent hand-washing is one of the best ways to avoid getting sick and spreading illness," according to the Mayo Clinic (and countless other experts). It's especially important during cold and flu season. So you might be tempted by a device that dispenses soap automatically so that you "never have to touch a germy soap pump again," as Lysol says of its Healthy Touch system. We tested that dispenser along with the iTouchless Wall-Mount and the Simplehuman Sensor Pump. We used each product near a sink and tested the life of its AA batteries.

You might wonder who needs a handsfree soap dispenser when you can just pump a bottle or pick up a bar, wash your hands, and walk away germ-free. But a touchless dispenser could be useful if you'd rather not touch a pump or bar with filthy or germy hands—after handling raw chicken, say.

Bottom line. All three dispensers worked fine, and their batteries lasted for thousands of uses. Lysol is the least expensive choice initially, though it uses disposable soap cartridges that can't be easily refilled with less expensive liquid soap. Our iTouchless device developed small rust spots, making it less than ideal for use in a wet environment.



□ iTouchless, \$50. It comes with a wall-mountable bracket and can be refilled with any liquid soap. It has two volume settings for soap. But the stainless-steel sleeve of the sample we tested grew small rust spots over six months of sink-side use.



Lysol, \$11. We tried an all-plastic version ("stainless look" is also available), and it held up well in a watery setting. But you're supposed to use special soap cartridges with it, and the volume of soap dispensed can't be adjusted.



☑ Simplehuman, \$45. It has a brushed-nickel finish, and it held up well during six months of use. You can refill the dispenser with any liquid soap. The volume dispensed is widely adjustable.

The red-carpet treatment, for a fee



Marvin Lipman, M.D., clinical professor emeritus of medicine at New York Medical College, is Consumer Reports' chief medical adviser.

ONE OF MY patients, a 75-year-old retired lifeinsurance salesman who spends eight months of the year in Florida, was telling me about the great medical care he gets from his primary-care physician there. Same-day appointments, no waiting in the office, 24/7 availability, even the doctor's cellphone number and e-mail address. In return, he ponies up a \$1,500 annual

retainer, which he pays out-of-pocket. He figures it's worth it to ensure all that extra responsiveness—the same responsiveness, incidentally, that he gets from me at no extra cost during the four months that he spends in New York.

Health for wealth

My patient was referring to concierge medicine (also known as boutique medicine or retainer medicine), a concept that originated in the 1990s and now includes many of the country's affluent areas. The idea is relatively simple. A patient pays a fee—usually \$1,500 to \$5,000 a year, sometimes made in installments-in exchange for the promise of immediate attention from a doctor. To meet those obligations, physicians who offer the service typically have to limit the number of patients they treat, usually to about 600 instead of the 2,500 or so in the average traditional primary-care practice.



Does the extra attention translate into better care? In a Tufts University study published in 2009, researchers found that patients in concierge practices indeed got better service, greater access to care, and faster referrals to specialists than those in conventional medical practices. But the more important question—whether such patients actually have better health outcomes-has yet to be answered, though concierge doctors claim that their patients are hospitalized less frequently than those in non-retainer practices.

Thorny ethical issues

From the start, the concierge-medicine model was criticized as elitist—and rightfully so, since only the wealthy could afford such luxury. The trend toward a

medical system of haves and have-nots also raises moral, legal, and ethical questions—for example, whether it's appropriate that a concierge doctor who treats Medicare recipients essentially gets paid twice: the premium he or she collects from the patient, plus payment from Medicare, which is funded by taxpayers.

As if to counter those charges, some practices now offer certain concierge services for a much smaller fee, sometimes as little as \$50 to \$200 a year. Under such systems, the number of daily office visits per internist is limited to 16, on average, instead of the usual 25, leaving time for walk-ins and e-mail responses.

Even if a smaller price tag puts conciergestyle services within reach of more people, it doesn't solve the problem of restricted access to health care for a large chunk of the country (and in fact might contribute to it). In 2014 about 14 million people will leave the ranks of the uninsured. The U.S. already faces a shortage of primary-care physicians. The influx of newly insured patients when the Patient Protection and Affordable Care Act kicks in promises to strain an already stressed system, resulting in a projected shortfall of 45,000 primary-care doctors.

Restricting medical practices to 600 patients per doctor is no answer to that problem. Indeed, if concierge medicine continues to expand, people who struggled for years without health insurance might find themselves grappling with a whole new problem: adequate insurance, but no one to accept it.

DID YOU KNOW?

When it pays, literally, to lose weight

There's no shortage of stuff consumers can buy to help their weight-loss efforts, including memberships in diet plans and infomercial exercise gadgets. (See our diet and exercise special section beginning on page 26.) But what if you could make money by losing weight?

That's the idea behind HealthyWage. a company that runs "health incentive programs" in which participants get cash rewards for meeting weight-loss goals. There's the "10% Challenge," in which you put up \$100 and get back \$200 if you lose 10 percent of your starting weight in six months. And there's the "BMI Challenge," which is free to enter and

pays \$100 if you get your body mass index down from obese to healthy in 12 months. If you put up \$300, you can win up to \$1,000 for meeting that goal. The company also runs team challenges in the style of TV's "Biggest Loser." (And if you fail, of course, the company pockets your money, too.)

It's funded by advertising dollars from insurance companies, health-care systems, and food companies, plus it gets some government money.

Does the promise of a monetary reward actually motivate people to lose weight? Some research says yes. In a well-designed study



published in 2008 in the Journal of the American Medical Association, for example, overweight participants who had a financial incentive—entry in a lottery or a direct payment—lost significantly more weight in four months than people in a control group with no financial incentives. But there was a notable catch: The participants tended to regain the weight later, whether or not there was a payout.

Finding lost life-insurance policies

AT LEAST \$1 BILLION in benefits from misplaced or forgotten life-insurance policies are waiting to be claimed by their owners. The odds that you're one of them are 1 in 600, more favorable than your chance of winning \$100 on a Powerball ticket. And although you can't expect a million-dollar jackpot-the average unclaimed life benefit is \$2,000-some payouts have been as high as \$300,000.

The big stash results from a quiet deathbenefit dodge. Auditors in California, Florida, New York, and other states found that life insurers were using Social Security's Death Master File to identify annuity owners who had died so that they could stop making payments to them. But they weren't checking it to find deceased policyholders and pay their beneficiaries.

Worse, when premium payments stopped after policyholders died, insurers often used the policies' cash value to continue the payments until the cash was depleted, California's state controller found.

Six major insurers—AIG, Forethought, John Hancock, MetLife, Nationwide, and Prudential—have agreed to search for dead policyholders and beneficiaries more diligently. And other carriers are being investigated.

How to search for a lost policy

Start simple. If an immediate family member or other close relative died more than a few years ago, benefits may have already been turned over to the unclaimed property office of the state where the policy was purchased. Go to missingmoney.com, a website of the National Association of Unclaimed Property Administrators, to search records from 38 states and the Canadian provinces, Puerto Rico, and the District of Columbia. The pull-down menu

How to contact insurers

Here's how to reach the six companies that settled with the multistate task force on unclaimed life benefits:

AIG 800-888-2452

Forethought 800-331-8853

John Hancock johnhancock.com/contactus/ index.html# (Click on Account Search Request.)

MetLife metlife.com/policyfinder

Nationwide 800-848-6331 (A spokesman says an online tool is in the works.)

Prudential 800-778-2255



START HUNTING Collecting on a lost insurance policy is not as far-fetched as it might seem.

under Links connects you to a map and addresses for unclaimed-property agencies.

If your name or a potential benefactor's name produces a hit, you'll need to prove your claim. Required documentation, which can vary by state, is detailed in claim forms, and a death certificate might be necessary. If you don't already have that key document, contact the vital records office in the state where your relative died, or go to http://www.vitalchek.com/, the official document service provider for more than 400 government agencies.

Contact the insurer. If you know or suspect that a particular insurer underwrote the policy, contact that carrier's claim office by phone or online. Not everyone is legally entitled to answers; the deceased's executor and immediate family-spouse, domestic partner, children, grandchildren, siblings, grandparents-have the most legal standing. "But the insurer will know, and if they determine you're a beneficiary, they'll send you a packet to verify your identity so you can collect," says Steven Weisbart, chief economist at the Insurance Information Institute, an industry organization. "If you're not a beneficiary, they're not going to tell you anything."

The more information you have—the approximate date of birth and death, Social Security number, last state of residence, policy number—the better. A CONSUMER REPORTS Staffer used MetLife's online checking tool (see box at left) to uncover two policies left by her parents. She collected a total of \$4,800—more than three times the policies' face value thanks to compounded interest earnings.

Search personal records. If the person died recently and you have the authority, search his or her files for a policy, records of premium payments, or bills from an insurer. Contact the deceased's employers, labor union, or even fraternal order to check for policies. Find and open safedeposit boxes. Monitor the mail, e-mail, and online banking and bill-payment services for premium invoices or wholelife dividend notices.

Beware of scammers. As part of the settlement with the states, insurers are stepping up their efforts to find people, but so are the bad guys. The Florida Department of Financial Services warns that a bogus "Florida Department of Financial Restitution" has been offering to reunite consumers with unclaimed property and separate them from \$600 in up-front fees. The real agency doesn't charge anything, though private companies do legally mine unclaimed-assets files for a percentage, payable if property is found.

If you receive a solicitation purporting to be from an insurer, don't respond to the phone number or website listed in the correspondence. Instead, look up the phone number or Web address for the company's claims department and contact the company that way, advises Anna Alexopoulos, a spokeswoman for the Florida Department of Financial Services.

SHARE YOUR STORY

If you've successfully found lost assets, tell us how you did it by writing to MoneyEditor@CR.Consumer.org.

The New Rules of Car Buying Save thousands of dollars on a new car. Negotiating is the secret.

egotiating for a new car can strike fear into the heart of even the most rugged individuals. It's not surprising. Car dealers and manufacturers have arranged pricing in a manner designed to daze and confuse the consumer.

However, simply by understanding the tricks of the trade, consumers can save hundreds, even thousands of dollars on their new cars.

That's why Consumer Reports has created The New Car Price Service. This service gives you everything you need to walk into a showroom with confidence - and walk out with a great deal.

The New Car Price Service breaks down the negotiating process into a few simple rules:

RULE #1: BREAK THE DEALER'S CODE.

When you walk into a car showroom, you'll see two prices:

- 1. The Manufacturer's Suggested Retail Price (MSRP)
- 2. The Dealer Invoice Price. Naturally, most people think it is wise to negotiate down from the MSRP to as close to the Dealer Invoice

Price as you can get. And that's exactly what the dealer wants you to think - but it won't get you the best deal. The reason:

Both the MSRP and the Dealer Invoice Price are "artificial" numbers created by the car manufacturer and dealer to serve their negotiating purposes.

Neither price should be used by you as a starting point in your negotiation.

What you need is the **real price** the dealer paid for the car.

If you know the real price, you'll have true negotiating power because you'll know how much



New-car buyers who use The New Car Price Service save an average of \$1,661.

"wiggle" room you really have. You should bargain up from this real price.

Naturally, dealers don't display this real price in the showroom. To obtain the real price for any car you're interested in buying, call The New Car Price Service at 1-800-279-5658.

RULE #2: FIND OUT ABOUT UNADVERTISED DEALER INCENTIVES AND HOLDBACKS.

These are tools the dealer uses to negotiate to his favor. You should know about them so you can use them to negotiate to your favor.

Take "dealer holdbacks," for example. A holdback is a percentage that is repaid to the dealer by the manufacturer. The holdback is designed to supplement the dealer's cash flow (code words for sales commissions) by artificially elevating the dealership's paper cost. If you know the dealer's holdback, you can use that information as a negotiating tool to lower your price. To learn how to use these powerful negotiating tools, call The New Car Price Service: 1-800-279-5658.

RULE #3: PLAY THE GAME.

The Consumer Reports New Car Price Service takes you step by step through the negotiating game with professional new-car buying advice. And when it comes to options and safety equipment, you'll know what's really worth your money versus "dealer extras" that do nothing except cost you "extra" money.

For example: The dealership's "business manager" may try to sell you undercoating, rustproofing, fabric protection, extended warranty, windshield etching, etc. But don't bite. Such add-ons are generally worthless or overpriced.

RULE #4: IF YOU HAVE A TRADE IN.

Don't even mention it until you've agreed on the price of your new car. But when it's time to talk trade-in, you should know what your trade-in is worth whether you sell it privately or to a dealership. You can get that information from us too and it costs just an additional \$12.

THE NEW CAR PRICE SERVICE

The New Car Price Service costs \$14 and can save you thousands of dollars on a new car. The service gives you a complete report on the car you are interested in purchasing. The report is an organized plan and advice on playing the game. While the average savings is \$1,661, the potential savings is far greater, depending on the model of car. For example, the potential savings on the Jeep Liberty is \$4,908. The phone call is free: 1-800-279-5658

To Save Money Fast:

Please have the following ready when you call:

- Year, make and model of the new car, minivan, van, SUV, or pickup truck you want to buy. (Example: 2011 Honda Accord)
- Year, make, model, and trim line of your trade-in, if you have one. (Example: 2004 Honda Odyssey)
 - Your credit card (Visa, MasterCard, Discover or American Express)

Ask about our newest feature "Build & Buy"

call toll-free 1-800-279-5658

ConsumerReports New Car Price Service



How safe are flame retardants?

Two recent scientific studies provide new evidence that Americans are widely exposed to flame retardants that may pose worrisome health risks and may not even provide much fire protection.

In tests of 102 residential couches purchased in the U.S. from 1985 to 2010, scientists at Duke University and the University of California at Berkeley found that 85 percent of the couches they tested contained flame retardants. Forty-one percent contained chlorinated Tris,

Chemicals showed up in household dust, studies found.

a chemical listed as a carcinogen under California's Proposition 65. An additional 17 percent contained PentaBDE, a globally banned neurotoxin that was phased out in the U.S. in 2005, according to the study published in November in the peer-reviewed journal Environmental Science & Technology.

People become exposed to those chemicals as the chemicals migrate from the furniture into dust in the home. A related study in the same publication by the Silent Spring Institute, an independent research group, checked for flame retardants in house dust in 16 California homes. The researchers found that most homes had dust concentrations of at least one of the chemicals that exceeded health-risk guidelines established by the Environmental Protection Agency.

"Our study shows that what's in couches and other products matters because the

chemicals get into house dust and then people are exposed to the chemicals at levels of health concern," says Julia Brody, Ph.D., study author and executive director of the Silent Spring Institute. "When one toxic flame retardant is phased out, it's being replaced by another chemical we either know is dangerous or suspect may be."

No labels required

Flame-retardant chemicals have been used to meet a 1975 California flammability standard that requires polyurethane foam in furniture to withstand a small open flame for 12 seconds. Though that is a state regulation, the couchtesting results indicate it has become a defacto national standard; 91 percent of tested couches purchased outside of California after 2005 contained flame retardants and met California's standard. No label disclosing the presence of the chemicals is required. But adding those chemicals to furniture to meet that state standard may not prevent ignition or reduce the severity of a fire, according to a 2011 study co-authored by fire safety engineer Vytenis Babrauskas, Ph.D., and Linda Birnbaum, Ph.D., director of the National Institute for Environmental Health Science. a federal research center.

California Gov. Jerry Brown has called for a new state standard that would improve fire safety without flame-retardant chemicals. Manufacturers would be required to use upholstery fabric that resists smoldering cigarettes, the leading cause of furniture fires.

The Consumer Product Safety Commission in 2008 proposed a similar draft standard that it estimated could already be met by 85 percent of upholstered furniture currently on the market, without the use of chemical flame retardants.

RECALLS

AUTOMOBILES '04-'09 Toyota Prius

The steering shaft assembly may eventually fail because of wear. That could lead to a



loss of steering and the risk of a crash. **MODELS** 669,705 '04-'09 Prius vehicles manufactured from Aug. 5, 2003, through March 30, 2009.

WHAT TO DO Dealer will inspect and replace the extension shaft as necessary. Call Toyota at 800-331-4331 for details.

'04-'11 Toyota **FCHV-adv and Prius**

The electrically driven water pump may fail because of a corroded wire and a short circuit, leading to a stall of the hybrid system while the car is being driven. That may increase the risk of a crash. **MODELS** 350,662 '04-'09 Prius cars manufactured from Aug. 6, 2003. through March 30, 2009, and FCHV-adv cars manufactured from Dec. 12, 2008, through Sept. 13, 2011.

WHAT TO DO Dealer will replace the electric water pump free of charge. Call Toyota at 800-331-4331 for details.

TOOLS AND APPLIANCES

Harbor Freight cordless drill

The trigger switch can overheat, posing risks of fire and burns.

PRODUCTS 108,000 cordless drills, model 96526 with a 19.2-volt rechargeable battery pack, sold at Harbor Freight Tools, and via catalog and online from April 2008 through May 2012 for \$27 to \$30.

WHAT TO DO Stop using the drill, remove the rechargeable battery, and call Harbor Freight at 800-444-3353 or go to harborfreight.com for information to get a free replacement at a Harbor Freight store.

American Honda portable generators

The fuel hose can leak, posing risks of fire and burns. **PRODUCTS** 150,600 gas-powered portable generators, model EU2000i, sold nationwide and online from October 2011 through

September 2012 for \$1,150 to \$1,400. WHAT TO DO Stop using the generator and call an American Honda power equipment dealer to schedule a free inspection and repair. Call the company at 888-888-3139 for more details on the recall.



61.000

That's the number of electric ranges being recalled by LG because of a potential fire hazard. Models involved are: LRE30451, LRE30453, LRE30755, LRE30757, and LRE30955ST. See CPSC.gov for more info.



Made in America?

How to know which flag-waving products are true red, white, and blue

product made in the U.S. and an identical one made abroad, 78 percent of Americans would rather buy the American product, according to a new nationally representative survey by the Consumer Reports National Research Center.

More than 80 percent of those people cited retaining manufacturing jobs and keeping American manufacturing strong in the global economy as very important reasons for buying American. About 60 percent cited concern about the use of child workers or other cheap labor overseas, or stated that American-made goods were of higher quality.

And people would pay extra to buy American. More than 60 percent of all respondents indicated they'd buy American-made clothes and appliances even if those cost 10 percent more than imported versions; more than 25 percent said they'd pay at least an extra 20 percent. (Perhaps more surprising: According to a new survey of consumers in the U.S. and abroad by the Boston Consulting Group, more

than 60 percent of *Chinese* respondents said they'd buy the American-made version over the Chinese even if it cost more.)

Clearly, most Americans want to know where products are made and want to buy those that will help create or keep jobs in the U.S.—an attempt applauded by economists like Jeff Faux, a distinguished fellow of the nonprofit, nonpartisan Economic Policy Institute, in Washington, D.C. "Consumers need to understand that all jobs and wages are interconnected," Faux told us. "When you buy foreign goods—and sometimes there's no choice—it means that fewer U.S. workers will have the money to buy the goods and services you sell."

But what does "made in the USA" even mean? And how can you identify what's made where?

In this special report, we'll decipher labeling laws and explain why a product that pictures an American flag might be made abroad, identify companies that still make products in the U.S., hear from economists about manufacturing trends, and provide our experts' assessment of the quality of some American-made apparel.

A guessing game

Few products except cars, textiles, furs, and woolens are required by law to reveal their American heritage. But when any manufacturer chooses to boast of an American connection, it must comply with federal rules designed to keep consumers from being misled.

Our evidence shows that if not misled, consumers are at least confused. Readers flood Consumer Reports with letters and e-mail seeking explanations as to why, for example, frozen blueberries from Oregon are identified as a product of Chile; why a company named Florida's Natural sells apple juice with concentrate from Brazil; why pants made in Vietnam are labeled "authentic, active, outdoor, American"; or why a T-shirt with the words "Made in the" above the U.S. flag comes from Mexico.

Though perplexing, such words and pictures don't usually violate regulations that are issued by the Federal Trade Commission, the agency responsible for protecting consumers from false or deceptive product claims. The key factors in determining whether a "Made in the USA" claim is deceptive, says FTC senior







STATES OF CONFUSION

These are just a few of the labels that have puzzled readers recently. Laws allow for flags, eagles, and such, as long as the manufacturer clearly identifies where the product was made.

attorney Laura Koss, are the claim's context and whether it's likely to mislead a reasonable consumer. Ultimately, the line between legal and illegal is determined by the overall impression planted in consumers' minds.

But the line is blurry. Every case is different and subject to interpretation, Koss says. Most of the complaints the FTC receives are initiated by companies that are pointing a finger at competitors they claim are seeking an unfair advantage.

When a company definitely crosses the line, the FTC's priority is stopping the behavior, not punishment. If a company refuses, it faces civil penalties—in theory. In practice, the FTC has brought only one civil penalty case since the late 1990s, slapping toolmaker Stanley with a \$205,000 fine in 2006 to settle charges involving the pedigree of its Zero Degree ratchets. (Stanley claimed that the ratchets were made in America, but the FTC noted that much of their content was foreign.)

The types of claims

"Made in the USA" claims can be "unqualified" or "qualified." Unqualified means that "all or virtually all" significant parts and processing are of U.S. origin. The product may contain a small amount of foreign ingredients if they're not significant—the knobs of a barbecue grill, for instance. Companies must be able to document any claim.

Qualified claims, the main cause of confusion, come in many forms, but each must tell the whole story. Take the new iPad Mini. The packaging says, "Designed by Apple in California, Assembled in China." That's an acceptable claim. By contrast, a company could land in trouble if it said "created in the U.S." without specifying the country of manufacture, since consumers are likely to interpret a vague, stand-alone term like "created" as all-inclusive. The FTC requires companies to post prominent, unambiguous statements (such as the actual country of

origin) to leave an accurate impression.

Readers who have sent us complaints seem most irritated by foreign-made products whose makers have patriotic names (American Mills, Americana Olives, Great American Seafood, United States Sweaters. the U.S. Lock company) or whose packages have flag-waving slogans ("true American quality") or symbols (pictures of the flag, eagle, Statue of Liberty). But all of those products are likely to be legal as long as they leave a clear impression about where they're made.

Another type of labeling law, enforced by

U.S. Customs and Border Protection with an assist from the Department of Agriculture, requires imported goods to bear a country-oforigin label when they enter the U.S. If an import combines materials or processing from more than one country, the agency considers the country of origin to be the last country in which a "substantial transformation" occurred—for example, the place where a computer was fabricated, not the country that supplied most parts.

The USDA's Agricultural Marketing Service is responsible for administering and enforcing country-of-origin labeling of certain foods. Large retailers must use signs, labels, or stickers to identify the birthplace of covered commodities (most meat, fish, fresh or frozen fruits, vegetables, and some nuts). That's why some brands of salmon are labeled both "wild-caught Alaskan" and "Product of Thailand." The fish was caught in U.S. waters but took a detour to Asia to be skinned and boned (to take advantage of cheaper labor) before making its return voyage. Under the law, that side trip must be noted.

Bottom line. If you want to buy American products, these tips should help:

- Read labels carefully, using the info above.
- See the sidebar on page 20, listing some of the companies still manufacturing in America.
- Consult websites that name companies making products in the U.S.: americansworking.com, madeinamericaforever. com, and madeinusa.org.
- Contact a manufacturer directly.



Most vehicles are multinational, even those with iconic American nameplates, and many imports are surprisingly red, white, and blue. Case in point: The Chevrolet Spark and Toyota Sienna. Only 10 percent of the Chevy's parts are American or Canadian; more than 75 percent (including the engine) are from Korea, where the vehicle is assembled, and the automatic transmission is made in Japan. By contrast, 75 percent of the Sienna (including its engine) is American. It's assembled in Indiana.

We know those facts because the American Automobile Labeling Act requires passenger vehicles, pickup trucks, SUVs, and vans to bear labels specifying the value of their U.S. and Canadian parts (as a percentage of the total value of all car parts), the country of assembly, and the country of origin of the engine and transmission. That information is typically on the vehicle's window sticker.

American made, but well made?

Respondents to our survey praised the quality of U.S.-made products: 61 percent said that U.S. clothing and shoes were of better quality than foreign goods (34 percent said "much better" and 27 percent said "somewhat better"). Just 5 percent said American-crafted clothing or shoes were of worse quality. And almost 60 percent of Americans said they had tried to buy U.S.-made clothing or shoes within the past year.

No wonder more and more companies are adding at least a few U.S.-made items to their product lines. But no product is worth your hardearned dollars if it's poorly made. For a snapshot of how American-made products measure up, we bought one sample of six products from big brands and asked our experts to assess their quality. Price is what we paid.



Brooks Brothers cotton sport shirt \$84

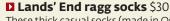
Made in America from long-staple Egyptian cotton woven in Italy, the fabric is smooth, strong, and unlikely to pill. (Egyptian cotton is typical in fine sheets and shirts.) Brooks Brothers sweated the small stuff, and the shirt has impeccable details: The button holes are perfect, the collar has interfacing that makes it "stand up and be noticed," our expert said; the striped fabric on the back of the shirt lines up with the yoke, and the yoke lines up with the collar ("like a good wallpaper job," our expert noted). There are gussets on the side of the tail and small pleats in the sleeve to help resist accidental tears. The shirt also comes with two extra buttons, one for the placket and another for the collar. Our only nitpick: a few loose threads. Bottom line. "It's a well-made. high-quality shirt," our expert said, "with features that help it resist wear and touches you'd expect from a tailor."



L.L.Bean women's braided leather belt \$35

The leather isn't butter-soft, but it's fine for a belt. The braids are machine made, and the belt (made in California) features simple, flat-cut leather with unfinished edges that could abrade over time. The braid's ends were taped before sewing and double backstitched to create sturdier seams. The sewing is neat. The buckle components fit together nicely, and the metal prong that slips into the hole is well finished, so it's unlikely to snag on other materials.

Bottom line. "It's well made overall," our expert said, "and decent for the price."



These thick casual socks (made in Osage, Iowa) are multicolored, as the name "ragg" implies. They're 66 percent cotton, 28 percent wool, 5 percent nylon, and I percent spandex. The heel and toe are densely knit to keep those areas from wearing out; a bit of spandex in the heel and toe adds strength. Elastic throughout helps the socks stretch and retain their shape over time. But a raised seam across the top of the toe could irritate the foot and give a hiker blisters. Better socks have a smooth seam. Other drawbacks: chaff in the wool (the processor didn't eliminate all field debris after the sheep was sheared), loose threads, and sloppy finishing at the top of the ankle. Bottom line. "Construction could be

better, and you'd expect higher wool content for the price," our expert said.





■ New Balance 587 running shoe \$115

It looks well built, with double-stitching at most joints and good adhesion between the sole and upper, but the synthetic materials seem cheap. The shoe feels very stiff, and inflexible materials could result in unusual wear. Because the materials aren't porous, the shoe is likely to retain heat. It's also somewhat heavier than many of today's running shoes, which tend to be very light. The company's plants are in Maine and Massachusetts. Bottom line. "The shoes appear well made but are very stiff and use crude-looking materials," our expert said. "For the money, there are better choices."



Woolrich vintage throw \$129

On one side, this blanket (made in Woolrich, Pa.) is 84 percent wool and 16 percent nylon; on the other, it's nubby polyester and acrylic sherpa fleece. The fleece side is a stretchy double knit with a fuzzy texture to counterbalance the roughness of the wool on the flip side. It has an old-fashioned look, and the big, loopy chain stitch around the edge adds to the hand-sewn feeling, though it's made by machine, as is the rest of the blanket. If the edge were to wear out, the chain stitch would unravel, but it's purely decorative, so the blanket would stay intact. The sides are actually held together with a conventional serged seam that's concealed from view. Bottom line. "It's a classic," our expert said. "Good fabric choices and construction details mean it's something you'll have for a very long time."



Orvis cropped cotton pants for women \$54

They're made (in California) of a stretchy jersey knit, like T-shirt fabric but denser. The two pockets aren't pocket bags but are instead a single piece of fabric folded over itself—a cheaper design. The pants have an elastic waistband, a bar tack at each pocket to help prevent ripping, a T-shirt-style hem, and serged stitching that's reinforced at seams to prevent unraveling. Sewing at the crotch and hem is neat, but hanging threads as long as 4 inches could snag.

Bottom line. "The fabric is nice, but the pants seem pricey for what they are," our expert said.



According to the Bureau of Labor Statistics, American manufacturing lost almost 6 million jobs between 2000 and 2010. "Offshoring" became a buzzword with the implementation of the North American Free Trade Agreement in 1994. But the more recent hemorrhaging of jobs was due in large part to China's entry into the World Trade Organization in 2001, notes Ron Hira, associate professor of public policy at the Rochester Institute of Technology. A decade of BLS data reveals heavy job losses across more than a dozen manufacturing sectors, including apparel and textiles, electrical equipment, iron and steel production, computers, glass, and leather tanning and finishing.

Why are foreign nations so appealing to manufacturers? Simple economics, for starters. In 2010, compensation costs (wages and benefits) for manufacturing jobs in the U.S. were \$34.74 per hour on average, according to the BLS. That's lower than in 13 northern and western European countries, but far higher than costs in China: \$1.36 per hour (in 2008), based on BLS estimates. Another manufacturing powerhouse, India, has even lower hourly compensation costs than China.

But depending on the manufacturing sector. labor may account for only a small fraction of operating costs. So China may offer manufacturers "goodie packages" to relocate, including tax breaks, low-cost land rental, and reduced utility costs, according to Hal Sirkin, a senior partner with global-management consultants Boston Consulting Group. In exchange, U.S. companies might be required to take on local companies as business partners or cut other deals with area businesses or municipalities.

The appeal of foreign countries may wane, Sirkin says. "China gets more expensive every year. By 2015, Chinese wages will average \$6.15 per hour, still well below the U.S. minimum wage, but American worker productivity is significantly higher. When you consider all the factors, the true cost to manufacture goods from China will be only about 10 percent cheaper than to make them domestically in another few years."

National security issues and an iffy supply chain are also concerns. "Natural disasters such as the 2011 tsunami in Japan can disrupt the product pipeline, leading to shortages of parts, products, and long shipping delays," says John Hoffecker, a managing director of global business consultants AlixPartners in New York. By 2015, the Boston Consulting Group predicts, cost advantages (in electricity, natural gas, and labor) over Japan and several European countries in a range of industries will give U.S. exports a big boost. As a result, the group says, the U.S. could add as many as 2.5 to 5 million manufacturing jobs by the end of the decade.

Jeff Faux, a distinguished fellow of the Economic Policy Institute in Washington, D.C., is not sanguine about the nature of those jobs. "When you think it through," he says, "our default policy to compete in the global economy over the long run is to lower the wages and benefits of American workers, and no one at the top will admit that. There's no question a few jobs are coming back. However, they're jobs that once paid \$22 per hour and are now paying \$12. Globalization isn't the problem. The problem is that we started to accelerate the opening of U.S. markets to foreign goods, but without preparing our workers for the brutalization of competition. For 30 years leaders have said we need to train and upgrade the skills of American workers, but it needs to be done before signing these trade agreements, not after the fact."

Making it in America

Still, it's a stretch to say, as is commonly heard, that the U.S. doesn't make anything anymore. In fact, Sirkin says, the U.S. makes about three-quarters of all the manufactured goods (including components) it consumes. The chemical and plastics industries are thriving, thanks to declining natural gas prices, and foreign automakers including BMW, Hyundai, Kia, Mercedes, and Volkswagen have opened plants in the U.S. Master Lock returned ("onshored" or "insourced" in labor-speak) 100 union jobs to its Continued on page 20 Milwaukee lock factory. Among the companies that have dug in their heels and continued to manufacture domestically is Lenox, which says it's the only maker of fine bone china in the U.S.

Some companies are bucking the outsourcing trend even in industries that have largely fled the U.S.: large appliances, electronics, and apparel.

Appliances. In 2000, Michigan-based Whirlpool manufactured most of its front-loading washers in Germany. Now the company is in the midst of making a five-year, \$1 billion investment in U.S.-based plants, facilities, and equipment. Of the products Whirlpool sells in the U.S., it makes 80 percent in U.S. plants. And it continues to ramp up production of front-loaders in Ohio, where it already makes dryers, dishwashers, freezers, and top-loaders.

"On the one hand, U.S. labor costs are often higher than in other countries," says Casey Tubman, Whirlpool's general manager of cleaning. "But when you look at the higher productivity for American workers and consider the fact that it's very expensive to ship something as big as a refrigerator or washer, we can quickly make up those costs."

Last year, KitchenAid returned the manufacture of hand mixers from China to the U.S., and GE opened two factories in Kentucky to make hot-water heaters and refrigerators. A spokesman for Sears told us that "through our manufacturing partner, Electrolux, more than 1,200 new American jobs will be created at a plant being built in Memphis."

There should be plenty of demand if the industry does come back. About a third of respondents to our survey said they'd tried to buy U.S.-made appliances during the past year. And more than half of respondents perceived such appliances as having much or somewhat

Company manners matter

Although looking for U.S.-made products is important to most Americans, our national survey found that other corporate behavior matters at least as much.

All things being equal, would you			
be more likely, less likely, or neither to buy from a company that	More likely	Less likely	Neither
gives back to the local community	92%	2%	6%
treats its workers well	90	4	7
expresses public support for causes you believe in	82	5	13
engages in environmentally friendly practices	79	7	14
is American, not foreign	78	6	17
has manufacturing plants in your home state	75	7	18

better quality than those made abroad.

Electronics. Few TVs, cell phones, or digital cameras are made in America, but in December, Apple CEO Tim Cook said, "Next year, we will do one of our existing Mac lines in the United States." China-based Lenovo, the world's second-largest personal computer maker, announced last October that it would start making some PCs in North Carolina, bucking a trend "that has seen electronics manufacturing jobs migrate overseas for more than two decades," the company said. And Element Electronics, an American company, has been assembling LCD TVs in its Detroit factory since January 2012. The company says that opting for domestic production was "an emotional decision ... maybe even a patriotic choice."

Apparel. The domestic industry has been scorched by job losses because of plentiful and cheap labor overseas. More than 90 percent of

clothes and shoes sold in America are made elsewhere, according to Jack Plunkett of Houston-based Plunkett Research. Still, the industry is gaining traction in the U.S. There's growth among designers with output too small to attract the interest of international manufacturers, and among those who simply want to be part of a Made in America movement. And as the sidebar on page 18 shows, even some big names are offering at least a limited assortment of American-made garments and accessories.

To build on the momentum, President Obama, through the departments of Commerce and Labor, last fall launched the "Make It in America" challenge, offering \$40 million in grants to applicants who come up with the best proposals to encourage "insourcing," spur foreign investment, and expand job opportunities through employee training programs.

Close to home (mostly)

Here's a sampling of companies that make or assemble at least some of their products in the U.S. Note that a company's entire output isn't necessarily American-made. And some primarily American companies may have manufacturing facilities in more than one country to meet demand overseas.



Housewares

All-Clad, Lodge, and Nordic Ware cookware; Bunn coffeemakers; Dacor, DCS, Viking, and Wolf ranges; Harden Furniture; Kirby and Oreck vacuum cleaners; Lasko (mostly fans); Pyrex glassware; and Sub-Zero refrigerators.



Apparel and accessories

Allen Edmonds shoes, American Apparel, Chippewa boots, Filson apparel, Kepner Scott children's shoes, Pendleton woolens (the Portland Collection and wool blankets and throws), Stetson hats, True Religion and Texas jeans, and Wigwam socks.



■ Tools and home equipment

Briggs & Stratton mower and tractor engines, Channellock and Moody hand tools, Maglite flashlights, Purdy paintbrushes and rollers, Shop-Vac wet-and-dry vacuum cleaners, and Stihl gasoline-powered equipment.



Other products

Airstream trailers, Annin flags, Crayola crayons, Gibson and Martin guitars, Hillerich & Bradsby (Louisville Slugger wooden bats), Little Tikes and K'Nex toys, Sharpie markers, Steinway pianos, and Wilson sporting goods (NFL footballs).



money stumbles to avoid

Here's how to steer clear or change course

AREN MENDELSOHN says a simple mistake has made her forever wise to the big impact small oversights can have.

Mendelsohn was a 36-year-old college administrator, and her children were 4 and 7, when her husband, Harold, died of a heart attack at age 40. She soon learned that he hadn't updated the beneficiary designations on his retirement plan after they married. In fact, the named beneficiaries-his parents-planned to claim the \$100,000 account.

To wrest the inheritance from her inlaws, Mendelsohn had to sue to prove her husband had intended to name her as beneficiary. She ultimately got a court order awarding her the money. Mendelsohn now warns everyone she knows to check their beneficiary designations regularly.

"It was a difficult trauma to deal with in the first place, but to have to worry about my kids' future was scary, awful," recalls Mendelsohn, now 57 and a resident of Dix Hills, N.Y.

Nobody's perfect

Everyone makes money mistakes, and some might be unavoidable when people are in financial distress. But missteps or miscalculations can cost you a lot over the long term or inadvertently hurt your family when you're gone. When CONSUMER REPORTS recently conducted a nationally representative survey about Americans' money habits, we found several common and insidious blunders that could cause significant financial, and sometimes emotional, pain. Here's where we found Americans are tripping up:

Not updating wills and beneficiaries. Eighty-six percent hadn't updated their wills or other estate-planning documents within the previous five years.

Not sharing information with family. In only 30 percent of households did both spouses know major details about the family's finances and where to find account information.

Messing up on 401(k)s. About two-fifths of respondents set aside 6 percent or less of pretax income in defined-contribution retirement accounts, most likely missing out on free employer matches. Ninety-one percent never reviewed fund expenses within their plans, though those expenses play a major role in investors' returns.

Underinsuring. A mere 36 percent of homeowners had purchased extended coverage on their homeowners insurance that covered the full replacement value of personal property. Only 20 percent of survey

respondents had umbrella coverage to protect them from liability lawsuits.

Not planning for emergencies. More than 70 percent said they didn't have an emergency fund that could cover three to six months of living expenses; 77 percent had not stored important financial information and contacts in a secure place.

Not checking credit reports. Four out of five respondents don't review their three credit reports at least once a year, though they're free and indispensable.

Mismanaging debt. Almost one-fifth of those surveyed had revolving debt on credit cards of at least \$10,000. Of the almost one-quarter of respondents who were in debt for education loans, 47 percent had taken more costly private loans.

If you've stepped in one of these potholes, you're not alone. In a recent online survey of Consumer Reports Money Adviser subscribers, 62 percent reported having made a big financial mistake at some point in their lives. Of those, 63 percent said the error cost them \$10,000 or more. Even financial experts strike out sometimes. (See the box on the facing page.)

But as you'll see below, you can correct your missteps or at least mitigate the damage they can cause.

Not updating your beneficiaries

Mendelsohn's story may be extreme, but it's not unique. Eleanor Blayney, a certified financial planner and consumer advocate for the Certified Financial Planner Board of Standards in Washington, recalls an older man whose son died before him. The man never updated his will to include his son's widow and child—his grandchild. When he died, that branch of the family lost out. Tales of first spouses inadvertently left as beneficiaries on insurance policies or retirement accounts are common.

D BY THE NUMBERS

Percentage of survey respondents paying post-high school education costs within the past 24 months who were 45 or older. If that's you, avoid dipping into retirement savings for those expenses.



Tales of ex-spouses getting the 401(k) and other accounts are common.

Eighty-six percent of our survey respondents said they hadn't created their will and other estate-planning documents or updated them within the past five years. But even if nothing has changed in your life, every year you should check your beneficiary designations in your will, insurance policies, investment accounts, and retirement plans such as 401(k)s, says William Losey, a certified financial planner in Wilton, N.Y. He has seen cases where employers or investment companies have merged or updated computer systems and lost beneficiary designations. "Don't put the onus on your financial-services company to have the correct data," he says.

Make sure the beneficiaries you've named in your will are coordinated with those you've named for other assets such as your retirement accounts and life insurance, says Bernard A. Krooks, an estate and elder-law attorney in New York City and Westchester County, N.Y. "The will may leave everything to the kids equally, but the 401(k) may name one particular person as beneficiary," Krooks says. "That is the cause of a significant number of disputes after people die."

Withholding information from family

As a retired psychotherapist who also had a CPA practice, George Moskowitz of Bedford Hills, N.Y., has a unique perspective on what can happen when couples don't share what they know. The widow of one client realized she knew almost nothing about her spouse's business when he died, not even the name of his lawyer. "He died, and she was left saying, 'What do I do now?"" Moskowitz recalls.

Our survey showed that in only 40 percent of households did both spouses know where to find details of their financial accounts. required passwords, and keys to safe-deposit boxes. In only 30 percent of homes did both partners also share major details of the family's finances. The death of a spouse who controls the family money can leave survivors struggling to construct the financial puzzle. An easy solution is to designate a safe, file cabinet, or safe-deposit box to hold all important documents and accountaccess information.

Communication between generations also can reduce hassles and misunderstandings. Yet just 37 percent of respondents with adult children said they'd told their kids where to find important documents, accounts, and passwords. Two-thirds of folks in their 70s said they'd had that conversation, but a meager 35 percent of respondents in their 60s reported doing so. Fewer than half of individuals with a parent 65 or older had discussed with their parents their wishes regarding power of attorney, management of finances in the case of incapacity, location of the parents' important documents, long-term-care arrangements, or provisions of the parents' wills.

Well-meaning adult children who inquire about their parents' finances risk being viewed as greedy for the inheritance, and parents might refuse to share that information. But adult children stand a better chance of gaining their parents' trust and helping them make plans if they get

their own financial houses in order first. Then, Krooks says, "They can sit down with their parents to say, 'We've just done this ourselves to make things easier for your grandchildren. What have you guys done, and what can we do to help?""

Botching your 401(k) When we interviewed Consumer Reports subscribers who've been successful savers and investors for our profiles on page 25, a common refrain we heard was to start saving early in life, invest consistently, and put the maximum allowed into a retirement plan. "I contributed 6 percent of my salary to my 401(k), then increased that to 10 and then 15 percent," says retiree Dan Baeza, 60, of Coral Springs, Fla. "When I got a raise, half would go to our lifestyle and the rest was put away."

But in our survey, two-fifths of respondents with 401(k) and similar retirement plans said they were investing 6 percent or less of their income, the typical ceiling for getting a full employer match. Six percent had stopped contributing entirely. Less than a third—29 percent—were maxing out their contributions.

Ninety-one percent of survey respondents said they didn't review their funds' fees and other expenses. That's too bad. A 2010 study by Morningstar, the investment research company, showed that low fees were the best predictor of a fund's future performance. "The only thing that I am absolutely sure about is that the lower the fee I pay to the purveyor of the investment product, the more there will be for me," says Burton Malkiel, the renowned economics professor and author.

Fortunately, it's easier than in the past to compare funds' expenses. As of last year, 401(k) plans are required to send statements to investors outlining marketing and fundmanagement fees. If, for example, you're investing in index funds-a strategy we strongly recommend—you shouldn't be spending more than \$20 per \$1,000 invested, or about 0.2 percent, on fees overall. Two good choices are the Schwab S&P 500 Index fund (SWPPX), which charges expenses of just 0.09 percent, and the comparable iShares Core S&P 500 ETF (IVV), with expenses of 0.07 percent.

Notably, a large percentage of respondents to our Consumer Reports Money Adviser survey mentioned costly investment errors, such as buying or selling at the wrong time. Heeding Malkiel's advice-to invest at regular intervals and hold over the

Even personal-finance gurus make mistakes



David Bach

Author of "Debt Free for Life" and founder of FinishRich Media I picked up three credit cards and a charge card for a stereo store while in college. I used them foolishly for things I wanted but didn't really need, figuring I could make the minimum payments. By the time I graduated in 1990, I owed over \$12,000. I remember still the head-spinning feeling of opening those bills. It took me two years to pay it all off, and I've never carried credit-card debt since.



Jane Bryant Quinn Personal-finance columnist and author

In the 1980s, a neighbor told my husband and me that he was investing in a new jeans company. I loved the jeans. We talked with his partner, looked at his business plan, and invested \$25,000. Well, the partner had misrepresented himself, and our neighbor didn't share some key information. The investors lost everything. We didn't do our due diligence; we just trusted what we were told.



John Bogle Founder and former CEO of The Vanguard Group

When I started working I did what everybody else did back in the 1950s: I got a broker. That was biggest mistake I ever made. I got nowhere. The broker would say, buy this and sell that. Most of the returns were indifferent. It was complicated to report on my tax returns. More than half the time when he told me to sell, I should have bought. I haven't invested in individual stocks since the 1950s.



Clark Howard TV and radio consumer finance expert

In 1985 I went into a partnership that bought into an apartment complex in Miami. Under the tax laws then, you went into such deals assuming that you'd lose money. You got roughly \$2 in tax benefit for every \$1 you lost. In 1986 the tax laws changed. The deal went bust and I got hit with a massive tax bill known as recapture. I learned not to make investments just for tax reasons.



Michelle Singletary Nationally syndicated personal-finance columnist

The worst decision I made was being too conservative when I first starting investing in my company's 401(k) in my 20s. I took advice from a co-worker who was about 10 years from retirement and very conservative. He made me scared of the stock market, so I put most of my money in bonds. And I didn't change that selection for years, so I missed out on some roaring times in the stock market.



Eric Tyson Author of "Personal Finance for Dummies"

My biggest mistake was investing a few thousand dollars through a precious-metals company, IGBE. It ran ads in prominent publications, which gave it credibility, and smooth-talking people handled the phone lines. IGBE turned out to be a fraudulent business and ended up bankrupt. I learned a valuable lesson—to do lots of homework before investing through any company.



Dave Ramsey Radio personal finance expert and author

By the time I was 26 years old, my wife and I held real estate worth over \$4 million. I was good at real estate, but I was better at borrowing money. I had built a house of cards. We went through financial hell, and lost everything over a three-year period. We were sued, foreclosed on, and finally were bankrupt. After that we said we'd never have debt again—and we haven't.

long term—is the most surefire way to avoid those mistakes and build wealth in a relatively risk-free way. "People invariably try to time the market," Malkiel notes. "They don't put their investments on automatic pilot. That just kills them."

Underinsuring your home and your life

When Hurricane Gustav blew two trees onto the Baton Rouge, La., home of Denise Porter and Richard Hannon in 2008, the two assumed their homeowners insurance would pay to replace the roof and repair two damaged rooms. But their policy paid only the actual cash value of their property-that is, the replacement cost of the property minus depreciation. And they faced repair bills in the "tens of thousands," Porter estimates. To economize, they'd also failed to get policy features that would cover the cost of bringing the home up to new building standards and provide for inflation in the cost of materials. "We were shortchanging ourselves," Porter admits.

Only 36 percent of homeowners told us they'd purchased replacement-cost coverage, a more expensive homeowners insurance that provides replacement of your home with like kind and quality materials. And only 20 percent have umbrella coverage against liability claims.

Since settling their claim, the couple sold that property and bought a new home nearby. Now their homeowners policy includes coverage for inflation protection and to rebuild up to code. To reduce their premium, they've raised the deductible to \$1,000 per incident from \$500. They have a separate, state-sponsored wind and hail policy, with a deductible of 2 percent of the home's insured value when the loss is caused by a hurricane.

The couple also bought federal flood in-

D BY THE NUMBERS

1 in 7

The proportion of survey respondents who said they'd lent \$500 or more to a family member or friend within the previous 12 months. Our advice: Even relatives should sign an agreement with the loan's terms.



Build up your emergency fund a bit at a time, say, \$20 a week.

surance, at about \$350 a year, though their home is not considered to be in a flood-prone area. The Federal Emergency Management Agency estimates that more than 20 percent of all flood claims arise outside of high-risk areas.

Two other coverages that should not be overlooked are life and disability insurance. Term life insurance is more economical than other types. Planner Losey says working parents of young children should buy at least 10 times their incomes, but he and planner Blayney recommend talking to a certified financial planner for a more sophisticated estimate. Use an online broker such as Accuquote, SelectQuote, FindMy-Insurance, or LifeInsure.com to compare premium quotes.

Your income is your most important asset, but injury or illness could put it at risk. So if your employer offers supplemental long-term group disability insurance, buy it. A supplemental group policy that raises coverage to 70 percent of income from 40 percent could cost you on average \$150 to \$200 a year, says the Council for Disability Awareness, an industry group.

Not preparing for emergencies

Porter mentioned another measure she and her husband have taken. Because both work in relatively fragile businesses— Porter, 42, sells hand-sewn crafts, and Hannon, 48, works for a newspaper—the couple have prioritized saving for a rainy day. Their emergency account holds about a year's worth of living expenses.

But most Americans don't save even half that much. Among our survey respondents only 29 percent had an emergency fund that could cover three to six months of expenses. In a period of prolonged unemployment, that cushion could be a lifesaver.

Saving a bit at a time—say, \$20 a week—can help build your cash buffer. That money should go into an accessible bank or credit-union savings account.

Ignoring your credit report

Consumers can obtain a credit report from each of the three major credit bureaus—Equifax, Experian, and Trans-Union—free through the industry's official website, at annualcreditreport.com. To most efficiently monitor your credit, we recommend staggering your report requests to one every four months. But our survey showed that more than four out of five people—81 percent—don't bother checking their credit reports.

Given that identity theft is the fastest-growing crime in the country, we think that's a mistake. Consider what we heard from a North Carolina doctor who discovered that her office manager had embezzled at least \$500,000 from her practice by using, among other ruses, credit cards taken out in the practice's name. The doctor and her husband later realized that they could have stopped the fraud if only they had checked their free credit reports. But because they hadn't needed to borrow in years, they never bothered.

Mismanaging debt

Credit cards generate among the most expensive type of consumer debt; the average interest rate is about 14.3 percent, according to LowCards.com, a credit-card comparison website. In spite of those lofty costs, almost half of our survey respondents with credit cards said they carry a balance on their cards. Eight percent reported at least one late payment in the past 12 months. Almost one-fifth—18 percent—said they'd accrued a balance of \$10,000 or more.

Worse, 13 percent said they paid only the minimum due each month. That's a strategy that could chain you to your debt for decades. Assuming an interest rate of 18 percent, it'd take 24 years to pay off a \$2,000 debt with minimum payments.

To begin to free yourself from that balance, consider consolidating your debt with a home-equity line of credit; rates on HELOCs average between 4 and 5 percent, according to Bankrate.com. If you don't own a home or lack sufficient equity or income to qualify for a HELOC, consider transferring your balance to a lower-cost card. Many cards offer 0 percent financing on balance transfers for 12 to 18 months, after which the rate will jump to between 12 and 22 percent. You also might have to pay a fee of 3 or 4 percent of the balance up front.

Focus on retiring your debt by paying more than the minimum due each month. To that end, put the entire amount you'll need each month to pay down your credit cards into a separate bank account so that you're not tempted to use it for something else. You can even arrange for the sum to be direct-deposited from your paycheck.

Jim Henry, 70, a retired health-care executive from Jacksonville, Fla., says he began employing his form of debt management 23



years ago. Burned by a bad business deal and sitting on \$50,000 in credit-card debt, Henry began tracking his family's spending to bring their finances back from the brink. Within about four years he had eliminated the credit-card debt-and he hasn't kept a balance since. Today, he estimates

his net worth to be "north of \$1 million."

Just 35 percent of our survey respondents say they have a budget, but maybe more ought to. "When I look back, it helped me keep an eye on where I was financially," Henry says. "If you just stick to basics and common sense, you can be OK."

Doing it right: Readers give lessons in building wealth

CONSUMER REPORTS' recent retirement survey included several dozen subscribers who reported a net worth of well above \$1 million. When we interviewed a handful, we found a common theme: frugal living. Here's how three built their fortunes:



Early savings Kenneth Maltz of Jericho, **N.Y.,** taught instrumental music in public schools for 34 years and retired at 55 with

a net worth upward of \$1 million. He credits that nest egg to a good pension, diligent saving, and nerves of steel when investing.

"The most important thing was starting to set the money aside at an early age and not skipping a paycheck's contribution—ever," says Maltz, 64. "The second was realizing that not spending on a fleeting pleasure would pay off years later."

Maltz says he started investing in his early 30s. He always salted away the maximum allowable contribution into a tax-deferred 403(b) retirement plan. Knowing he would have a teacher's pension made it easier to take some risks investing in individual stocks. "What I was good at doing was not panicking when the market took a downturn," he says. "I always believed that when times are bad and shares are low, that's the time to buy."

Maltz spends retirement playing clarinet in bands specializing in klezmer, a kind of Jewish folk music. Musician friends who eschewed

day jobs now express envy at his financial freedom. "I had to turn down a lot of music work when I was younger because I was teaching," he says. "Now I'm in a good position."



Savvy investing Mary Haskin of Seattle made a lucky bet on her future when she joined Genentech, then a growing biotech

company. But she kept the money she made there—and made it grow—through old-fashioned smarts.

"I was the type of person to live below my means and to plan," says Haskin, 57. That meant always paying at least one extra mortgage payment a year and carrying no credit-card debt. "I made substantial money, but I didn't need to spend it all," she adds.

Haskin left a three-year stint as a high-school English teacher to become a pharmaceutical saleswoman. She joined Genentech in 1997. As she climbed the corporate ladder, she gained stock options. Unlike others who cashed in their options, she held on and diversified. Three years ago, she retired with a net worth in the mid-seven figures. She now spends time with her partner doing numerous sports, volunteer activities, and hobbies.

Currently, more than half of Haskin's money is in fixed-income funds and 16 percent is in stock mutual funds, with 5 to 10 percent more in individual stocks. She

invests a small percentage of her wealth in nonfinancial investments, including individual farms in the Midwest. She credits her continued success in part to close communication with her financial planner.



Real-estate niche **Bob Berkowitz of Crescent** City, Calif., has found a way to spin gold from vinyl siding. The 72-vear-old rents out

several manufactured homes in his rural town and surrounding areas. He has fixed up and sold many more.

"Investing in rental properties is way different in rural areas vs. metropolitan areas or big cities," he says. "You have to make sure all parties are winners, because you are going to run into your renters everywhere."

Berkowitz says manufactured homes built after 1985 are sturdy and easy to rehab. He won't touch a property that can't generate cash flow from the first day he rents it. He also fixes up and resells distressed and foreclosed houses.

Eighty-five percent of Berkowitz's net worth and income derives from real estate. he estimates. Social Security and an investment in a research company make up the rest of his income. "I gave up on stocks, bonds, mutual funds, and other investments that are managed by others a long time ago," he says. "I found out that the best manager of my money is me."



DROPPED IT Dieters lost weight on all of the plans we rated.

Lose weight your way

9,000 readers rate 13 diet plans and tools

F YOU NEED to drop a few pounds (or more than a few), there's a lot of good news in our survey of thousands of dieters and their experiences with a wide array of commercial and do-it-yourself weight-loss programs. We rated diets based on people's overall satisfaction with the programs. (They included vari-

ous versions of the same diet.) We also looked at the typical amount of weight our dieters said they lost. Here are some of the survey highlights:

An app rules! MyFitnessPal, a free smart-phone app and website, did better than any of the commercial diet plans, including Weight Watchers. It received a reader satisfaction score of 83 out of a possible 100.

Go Stone Age. The Paleo Diet is based on a book that instructs dieters to eat like a caveman, consuming lean meats, fish, seafood, fruit and non-starchy vegetables, and avoiding cereal grains, legumes, dairy products, and processed foods. Readers gave it a high satisfaction score of 80, a statistical tie with MyFitnessPal.

Weight Watchers is the people's choice. A whopping 43 percent of respon-

dents said they signed up for Weight Watchers. The second most popular plan, a generic low-carb (non-Atkins) diet, was chosen by 13 percent of respondents. Of the four commercial diets we rated, Weight Watchers got one of the top reader scores, 74, but it was in the middle of the pack of the 13 diets overall.

Medifast losers lost big. People using the low-calorie Medifast program lost more than those on other diets: 20 to 43 pounds for men and 14 to 40 pounds for women. They also had big weight-loss goals, hoping to lose an average of 47 pounds.

Men shed more pounds than women. Both men and women reported that they lost a similar percentage of their starting body weight. But men, who started off heavier, lost more pounds than women. So if you're competing with a spouse at dieting, look at percent of starting body weight lost, not pounds lost.

Satisfaction depends on more than pounds lost. Surprisingly, there was only a weak relationship between actual weight loss and subscribers' satisfaction with the various diets. Instead, they gave higher marks to the diets that helped them maintain their weight loss and prescribed lifestyle changes that were easy to make. It seems our dieters made a calculation about how much they were willing to sacrifice to lose weight. So low-cost, do-it-yourself diets typically received higher satisfaction scores than commercial diets.

Significant weight loss is possible on all plans. Almost 80 percent of the respondents who reported their starting and after-diet weight lost a significant number of pounds. The median loss was about 18 pounds for men and 15 pounds for women, which was enough to move many from obese to overweight or from overweight to a healthy weight. And they did it on all 13 diets. The diets were as varied as online and app programs and Jenny Craig, which offers a selection of commercial options that rely on branded meal replacements. People lost weight on diets such as Weight Watchers and MyFitnessPal that restrict the amounts but not the types of food you eat. They also lost weight on diets such as Paleo and Atkins that do the opposite.

The lesson from these findings is that "there's not one single solution to losing weight," says Chris N. Sciamanna, M.D., M.P.H., professor of medicine at Penn State College of Medicine and a consultant on this project. "People get bored. These

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results give you an idea of how many opportunities there are to mix it up."

The best strategy for would-be dieters may be to select a diet based on your personal preference. "What works for one person is not necessarily going to work for someone else," says Alice H. Lichtenstein, D.Sc., director of the Cardiovascular Nutrition Laboratory at the Jean Mayer USDA Human Nutrition Research Center on Aging at Tufts University. "If the first try doesn't work, don't give up. Just try something else."

The survey asked Consumer Reports subscribers about diets they had been on in the past three years. Readers had freely chosen these diets themselves, and they reported substantial weight loss. It's possible that respondents who didn't do well at weight loss declined to answer that section of the survey. Also, subscribers are older and wealthier than the average American, so their results may not be typical of the U.S. population. And our respondents had a lot of weight to lose. When they started their diets, 65 percent of men and 61 percent of women were obese.

How can you tell which of the diets has the best chance of working for you? Read on for some clues that we gleaned from our survey.

Keeping track helps

"Everyone should try using self-monitoring, by tracking calories eaten and physical activity," Sciamanna says. "It really works. It's a pillar of behavioral science. The more you monitor, the smarter you get about your food and exercise habits."

Keeping a food diary used to involve toting around a calorie guide and a notepad. Today you can do it all online or on your smart phone with trackers that draw on huge databases of foods and meals.

MyFitnessPal is a smart-phone app and website that sync automatically. It enables you to keep a diary of your weight, what you ate, and how much you exercised, complete with useful features such as a bar-code scanner and the ability to save and retrieve meals and dishes that you eat frequently.

Eighty-seven percent of those who relied on MyFitnessPal said they used it to record what they ate, as did 81 percent of readers who used SparkPeople, another websiteand-app product. And so did 68 percent of those on Weight Watchers, which offers paid-up members weight, food, and exercise trackers on its website and through an app. Unsurprisingly, respondents gave those three diets the top marks on calorie awareness.

A survey respondent who lost more than 40 pounds using MyFitnessPal said the nutritionist he consulted "gave me a

Losing 5 to 10 percent of your weight can yield health benefits.

bunch of paperwork to log my daily intake. Using an app on the phone seemed like a smarter/easier way to do it. It worked for me. No tricks or silver bullets just discipline."

Adjust your expectations

Although readers who finished their diets lost weight, they had hoped to lose even more. Weight Watchers dieters were fairly typical in this regard: Respondents wanted to lose an average of 40 pounds, but only 13 percent succeeded in getting within 5 pounds of their goal weight. Falling short of expectations clearly disappointed our readers. Those who reached their goal weight were much more satisfied with their diets than those who didn't.

Our medical consultants say that dieters often overestimate how much weight they can realistically lose, perhaps not realizing that dropping as little as 5 to 10 percent of starting weight can pay real health dividends.

And in that our readers were successful. Almost 45 percent of respondents lost 10 percent or more of their starting body weight. In other words: Lighten up about lightening up.

Define your eating style

Some diets on our list are built around eliminating or severely restricting major categories of food. Those include the Atkins Diet, the Paleo Diet, the initial stages of the South Beach Diet, and the catchall category of generic "low-carb diet." Of those, the Paleo Diet was the best-liked, with reader satisfaction scores

How much weight did readers lose?

We found that even respondents on the same diet had very different weight-loss experiences.

Starting weight seems to affect the amount of pounds dieters can expect to lose. For example, the men in our survey, who on average started out with higher body mass, lost more pounds than the women did. Another possible reason for variation is that some dieters stayed on their plan longer than others. Faulty recall and reluctance to report on weight loss may also factor into those results.

Because dieters had such varying experiences, we present the typical range of weight lost for men and women for each diet. The small percentage who gained weight were excluded. The diets are listed in alphabetical order, within plan types. We also show the median number of months that readers reported being on each diet.

	Median months on diet	Typical weight los in pounds		
COMMERCIAL DIETS	ALL	MEN	WOMEN	
Jenny Craig	9	15 to 34	10 to 30	
Medifast	6	20 to 43	14 to 40	
Nutrisystem	5	10 to 30	7 to 24	
Weight Watchers	9	12 to 35	10 to 28	
DO-IT-YOURSELF PLANS				
Atkins Diet	7	15 to 30	8 to 25	
Glycemic Index Diet	9	11 to 29	10 to 27	
Low-carb diet (other than Atkins)	8	13 to 35	10 to 29	
Mediterranean Diet	-	10 to 25	7 to 25	
MyFitnessPal	5	10 to 30	4 to 18	
Paleo Diet	7	10 to 32	6 to 20	
Slim-Fast	6	10 to 25	5 to 22	
South Beach Diet	5	11 to 27	8 to 23	
SparkPeople	-	10 to 25	5 to 21	
A dash (-) indicates insufficient data.				

significantly higher than for the others. But readers gave all of them relatively low scores when it came to dietary variety and the inclusion of favorite foods.

But to some, the restrictiveness is what makes these diets appealing. "The low-carb diets are often restricted in quality, but not quantity," Sciamanna says. "If you remove white flour and sugar, the core of what people overeat, it's really a shortcut on how to eat well."

By contrast, Weight Watchers, MyFitnessPal, and SparkPeople got high reader scores for dietary variety. That's not surprising because you can use those diets and tools without having to buy branded food products.

"We don't believe it's practical for people to follow rigid diet recommendations long-term," says Mike Lee, co-founder of MyFitnessPal. "If you want to have a glass of wine at dinner, you can eat a lighter lunch or go for a run. It's up to you to spend that calorie budget."

There is medical consensus that weight loss can be done safely if calorie intake is reduced enough to achieve an average 1-to-3-pound weight loss per week. "Although weight loss is safe for most healthy individuals, everyone reacts differently, and if you have special problems like diabetes or heart disease, it's a good idea to consult with your doctor," says Sachiko St. Jeor,

R.D., Ph.D., professor emeritus of internal medicine at the University of Nevada School of Medicine, a consultant on this project. "If you lose weight too fast, you may have unexpected medical complications. And for diets below 1,000 calories a day, you need to take precautions to avoid nutrient inadequacies."

To cook or not to cook?

Three of the commercial diets in our Ratings—Jenny Craig, Medifast, and Nutrisystem—are built around membership and the use of branded, packaged,

Prefab meal plans can be a good choice for dieters who don't cook.

portion-controlled meals and foods such as bars and shakes. Those foods are supplemented by your own groceries, including fresh fruits and vegetables.

Readers on Medifast, Jenny Craig, or Nutrisystem were significantly more likely to report that they relied exclusively on products and advice from their plan while dieting. Slim-Fast also uses meal replacements but isn't in this category. That's because as a group our Slim-Fast dieters took a more do-it-yourself approach, integrating advice or products from other diet plans.

The commercial meal-replacement diets got middle-of-the-road marks or lower for food variety. But a significant minority of dieters—17 percent on Jenny Craig, 23 percent on Medifast, and 38 percent on Nutrisystem—didn't like the taste of the prefab foods. And about one in five of the dieters on those plans said that the cost was higher than they had been led to believe. In the first three months on the plans, Jenny Craig clients spent a median of \$809, Medifast dieters \$677, and Nutrisystem customers \$582.

Still, our consultants say, those diets may be a good choice for the growing number of Americans who rarely cook, whether out of lack of interest and knowledge or because they're too busy. "Cooking feels incredibly labor-intensive for a lot of people," Sciamanna says.

A survey respondent on the South Beach Diet told us that although she liked not having to "buy specific foods sold by South Beach Diet," in the end she felt that she "spent most of my time shopping, prepping veggies, cooking, making lunches."

By contrast, a satisfied Jenny Craig customer liked how "delicious pre-packaged

Overeating: Psychologists weigh in

The idea that negative emotions can trigger overeating is so embedded in our culture that it has spawned its own visual cliché: the heroine of the chick flick who has endured a romantic disappointment sitting in bed and spooning ice cream straight from the carton.

The cliché reflects a real problem. Respondents to our diet survey said they had less success keeping weight off if their diet plan didn't address the emotional triggers to overeating.

It turns out that psychologists couldn't agree more. As a companion to our survey of dieters, we worked with the American Psychological Association to survey 1,328 licensed psychologists on how they dealt with patients' weight and weight-loss challenges in their practice. And they repeatedly identified emotional factors as not only an important factor in clients' weight problems but also the major barrier to overcoming them.

Asked what they found helpful, seven

of 10 psychologists who worked with patients on their weight problems identified these three strategies as "excellent" or "good":

• Cognitive therapy, which helps people identify and correct dysfunctional thoughts that lead to unhelpful emotions and behaviors. For example, someone who eats a cookie at a party might blame it on a lack of willpower, conclude she'll never get the weight off, then proceed to eat more cookies. Cognitive therapy would teach the person to think of the cookie as a one-time-only slip-up, because everybody makes mistakes.

- Problem-solving aimed at overcoming barriers to weight loss. A patient who says he's too tired after work to go to the gym might consider, with the therapist's help, alternatives such as a run or walk at lunchtime or working out in the morning or on weekends.
- Mindfulness training, an approach that trains people to allow negative thoughts and emotions to come and go without dwelling on them, and instead concentrate on living and enjoying the moment.



Many of the psychologists said they collaborated with other professionals to help clients with weight problems. Though primary-care physicians were the most common partner cited, the psychologists found that colleagues specializing in weight issues, nutritionists, and registered dietitians—were the most helpful in addressing weight issues.

foods made mealtime mindless," even though the cost was "more expensive than it should be."

Prioritize lifestyle changes

"If somebody's going to make a permanent change in their body weight, they most likely will need to make fundamental changes in their dietary and lifestyle patterns," says Lichtenstein at Tufts.

Our respondents apparently agree. Those who said their diet had lifestyle changes that were easy to incorporate into their daily lives were more likely to be satisfied than those who didn't. On that factor, MyFitnessPal particularly excelled. Respondents were also more satisfied with diets that taught them general self-control strategies.

We also asked about whether the diets encouraged specific positive lifestyle changes. For encouraging them to eat more fruits and vegetables, respondents gave top marks to Weight Watchers, the Paleo Diet, the Mediterranean Diet, and the Glycemic Index Diet. Weight Watchers and SparkPeople got the highest scores for encouraging exercise.

Get the most out of Weight Watchers

We did a deeper dive into the survey results for Weight Watchers because so many of our respondents used it. About two-thirds said they attended the inperson group meetings, which can be supplemented with Weight Watchers online tools. The others followed the diet online only.

Judging from what they told us, if you want to get the most out of your Weight Watchers membership, you'd be well advised to get yourself to the meetings. Readers who did had slightly higher overall satisfaction scores. And a much higher percentage who went to the meetings reported that Weight Watchers had taught them self-control strategies. Plus, the meetinggoers also lost more weight than readers who followed the diet online.

Sciamanna says those results make sense: "When you go to a group, you get accountability to another human being and the belief that change is possible, because when you look around, you see that somebody is doing well. I think face-toface programs are never going to go away because they're probably always going to do better. I'd be shocked if it were otherwise. We're social beings."

How we rated the diets

This year's diet Ratings are based on a survey of 9,376 subscribers, which was one panel of the 2012 Annual Questionnaire by the Consumer Reports National Research Center.

After consulting a wide range of internal and external experts, we decided to invest in this survey, one of the largest ever done on specific diets, because we believed it could get to the heart of what people care most about when choosing a diet.

In the past we based our Ratings on an analysis of clinical trials and nutrition. This year's Ratings include the much broader range of the popular diets that our subscribers reported using, including some that have not to our knowledge been clinically studied.

The Ratings here are directly relevant

to real-life diet decisions made by our readers. Respondents freely chose the diet they used and decided for themselves how long to stay on it. They had to rely on their own motivation or seek a boost from meetings or counseling, but they did not benefit from the many means (such as frequent reminders and free food) used to keep participants in clinical trials until the very end of a study.

Personal preferences and needs vary greatly, and these Ratings are designed to help you find a diet plan, or combination of methods, that will give you the results you seek. For example, if the plan you prefer rates poorly in some area, such as encouraging exercise, you may want to add an app or other means to achieve that end.

Survey Diets

In order of reader score, within types.			Bette •	r ←	0	→W ⊖	orse
	Reader score	Initial weight loss	Maintenance	Calorie awareness	Food variety	Fruits & vegetables	Exercise
COMMERCIAL PLANS							
Weight Watchers PointsPlus food quota and support at meetings or online Medifast Low-calorie meal replacements	74 70	0	0	0	• •	0	• •
Jenny Craig Branded meal replacements and personal consultation Nutrisystem Branded meal replacements and online tools	56	0	•	0	0	0	0
DO-IT-YOURSELF PLANS							_
MyFitnessPal Food and exercise diary, online and with an app Paleo Diet Lean meats, fish, seafood, fruit and non-starchy vegetables Mediterranean Diet More plant-based meals and olive oil; limit dairy, red meat, refined carbs	83 80 77	0	•	•	•	0	0
SparkPeople App and online exercise and food tracker, plus menu plans South Beach Diet Healthy fats, fruits and veggies, "good" carbs	76 72	0	- O	•	0	0	•
Glycemic Index Diet Foods that don't make your blood sugar spike Low-carb diet (other than Atkins) General carb restriction Atkins Diet Severe carb restriction to start, slight relaxation later	71 71 70	0 0	0 0 0	0	0	0	0
Slim-Fast Branded shakes, snacks, and bars, plus some regular food A dash (-) indicates insufficient data.	60	•	•	0	•	•	•

Guide to the survey

Ratings based on responses from 9.376 subscribers who were on a version of these diets at some point in the past three years. Subscribers are not representative of the U.S. population. Reader score reflects mean score for overall satisfaction with the diet plan (including cost, ease of use, and weight loss). A score of 100 would mean all respondents were "completely satisfied"; 80, "very satisfied"; 60, "fairly well satisfied"; and 40, "somewhat dissatisfied" on average. Differences of fewer than 6 points are not meaningful. Survey results are relative, and Ratings for commercial and do-it-yourself plans are directly comparable. **Do-it-yourself plans** are based on books, apps, or general diet concepts that consumers follow on their own. **Commercial plans** have a set cost, typically a fee for membership and/or the required purchase of branded foods. Although Slim-Fast sells meal replacements, we classified it as a noncommercial diet; our survey found that most people use its branded items informally with other diet strategies. Initial weight loss and maintenance scores reflect how satisfied readers were with those aspects of the plan. Maintenance refers to how helpful the plan was in keeping off weight. Fruits & vegetables, calorie awareness, and exercise scores reflect how well readers thought the plan encouraged those positive behaviors. Food variety reflects whether plan allowed sufficient variety and included favorite foods.

Treadmills & elliptical exercisers

These machines can energize your workouts without busting your budget

HEN YOU SHOP for a treadmill or elliptical exerciser, focus on exactly why you're buying it: to stay active or to lose weight. That way, you can avoid paying for unnecessary features that might sound great but won't help you meet your fitness goals—and might increase the price.

Our tests of 34 treadmills and 31 ellipticals found that you can get top-notch machines for as much as \$4,000. But it's also possible to get high-performing models for a fraction of that price.

"You don't need all of that to train correctly," Jessica Matthews, M.S., an exercise physiologist for the American Council on Exercise, says of the optional features.

For example, all of the treadmills and ellipticals we evaluated let you adjust the intensity level of your workouts, which can help you lose weight faster since you'll burn more calories when working harder. You can also do interval training, a type of cardiovascular workout in which you alternate intense exercise with slower-paced work. That can make your training more efficient because your overall intensity will be greater than normal, so you can cut the length of your workout by about 20 percent while maintaining or even increasing the benefits, according to research.

D DID YOU KNOW?

Adults can add 2 to 5 hours to their life for every hour of moderate exercise they do, according to a new study in the American Journal of Preventive Medicine. Vigorous exercise can add 5 to 11 hours for every 60-minute training session.

The phrase "proper training" isn't marketing gold, but it's a reminder to focus on what's important. Internet connectivity, LCD displays, video simulators, iPod docks, and other features are appealing and can lead you to exercise more, but they should be userfriendly and geared to your goals. If not, what's the benefit?

■ Treadmills

We evaluated treadmills on their ease of use, ergonomics, construction, exercise range, and safety, and found 16 models to recommend, including four CR Best Buys. For the fourth year, the top-rated device is also the priciest: the well-built Precor 9.31, \$4,000. But that doesn't mean that people on tighter budgets can't find solid choices. We also recommend the LifeSpan TR4000i, \$1,700, which cost a lot less. It's a folding model that can be stored in an upright position, although few owners actually fold their treadmills up after each use.

Web traps. The ability to connect to the Internet is an add-on or even a standard feature on some models. But the technology can be hard to use even when you're not exercising. The folding NordicTrack Commercial 1750, \$1,500, a CR Best Buy, has an LCD screen and iFit Live software, providing a virtual trainer, Internet browsing, and other interactive functions. But trying to view and navigate sites while exercis-

HIGHER INTENSITY Most treadmills incline from 10 to 15 percent to ramp up your workout.



ing can compromise your posture, causing you to slump or lean your body weight on the rails for a prolonged period, which could decrease the effectiveness of the exercise. Make sure to buy a treadmill or elliptical that allows you to mimic your outdoor walking or running movements and posture. That's why you should try out models in a store or gym before buying. People who follow that advice are more satisfied and more likely to use their machine consistently than those who buy without trying it first.

Tracking gains. Determining your current fitness level and charting your progress can help you stick to a workout schedule. Although it didn't earn Recommended status, the solid-scoring nonfolding AFG 7.1 AT, \$2,000, has Nike+ iPod integration, which automatically saves all of your workout data

to an iPod so that you can upload and track your progress at nikerunning.com. Treadmills such as the folding Life-Fitness F3 Track, \$3,000, and the F1 Smart, \$2,500, have a USB drive to transfer data to vour computer. Those LifeFitness models also offer an energysaving function that the manufacturer claims will minimize electricity use when they're turned on and idle, although we didn't test that feature.

New features. Set up the AFG 7.1 AT in front of a television and its Passport Media Player can wirelessly display video footage from a runner's perspective on a TV, changing the treadmill's incline to accommodate the video's terrain. Workout stats are displayed on the TV, too, so you don't have to look down at the console. Two trails are included, one in the American Southwest and another in northern Italy, and you can buy more.

The folding ProForm Pro 2000, \$1,300, can achieve a decline of up to 3 percent, according to the manufacturer, to simulate downhill walking or running.

For walkers. Consider a budget folding model, such as the ProForm Performance 600.

\$800. It has a shorter deck, which can work for walking but might not accommodate a runner's longer stride.

Ellipticals

Handgrips that move and resistance that's adjustable allow you to turn your cardiovascular training into a full-body workout while mimicking the motion of running without the impact. Our tests led us to recommend 12 models, including three CR Best Buys.

Top models. The Diamondback 1260Ef. \$2,200, and Octane Fitness Q37ci, \$3,100, were the highest rated. Following closely are two LifeFitness and two AFG models. The AFG 18.1 AXT, \$1,700, has an iPod dock, but the compatible controls and iPod-style control wheel were confusing and awkward to use. The AFG 3.1AE, \$1,000, performed well and is cheaper. It lacks an iPod dock but has a control wheel.

Space savers. The Kettler Unix P, \$1,300. and Kettler Rivo P, \$700, are nicely engineered. They're around 41/2 feet long, which is shorter than the typical 6-foot length, making them suitable for those with limited space. The path of the Kettler pedals is shorter and might not appeal to all users, and the foot pedals are set farther apart than on other machines, which could also be a problem. Those elements vary by machine, so make sure you're not forced into an uncomfortable position. The moving handgrips shouldn't push your hands behind your body or pull you forward; they should allow you to stand tall with your weight centered.

Quality control. The NordicTrack E15.0, \$1,500, was our lowest-scoring model. It has impressive electronics: a built-in

If high-tech features aren't user-friendly, what's the benefit?

touch-screen tablet functions as a highresolution display and control panel. But its Android-powered iFit Live software is disappointing. Browsing the Web through the tablet is difficult while exercising and can compromise your position. Simulated video workouts fail to



HEAVY HITTERS Ellipticals can weigh hundreds of pounds; consider delivery options.

incorporate changes in the animation when you adjust your pedaling speed. And the machine's resistance or incline doesn't change with the terrain shown in the video. But functional issues pale when compared with quality issues. Our first sample made a loud, scraping sound when we used it; we deemed it defective. A second sample arrived with a nonworking console.

New category. We divided our Ratings for ellipticals into two groups: those with heart-rate monitoring programs and, for the first time, those without them. (You can buy heart-rate monitors separately.) Standouts in this new category include the Octane Fitness Q35c, \$2,000, and Q37c, \$2,600, as well as the Landice E7 Pro Sport, \$3,600, the most expensive elliptical tested. It's large and heavy (500 pounds), but if you want a luxury machine, this is the one for you.

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 treadmills offer the most performance for the price. All of them are recommended.
- ☑ Recommended These high-performing models are all fine choices and include CR Best Buvs.

BEST NONFOLDING MODELS

- A1 Precor \$4,000
- A2 Landice \$3,800
- **A3** True \$3,000

All have chest-strap heart-rate monitors and heart-rate control programs. A1 has the highest maximum incline but the shortest running track of the group, at 57 inches. The motor in A2 is equipped with the most horsepower, but the machine's deck is shorter, at 58 inches, than A3, which has a 60-inch running surface. A1 has a 22-inch-wide track, which may be hard for some users to straddle when standing on the side rails.

BEST FOLDING MODELS OVER \$1.000

- B1 ProForm \$1,300 CR Best Buy
- **B2** Spirit \$2,000
- B3 NordicTrack \$1,500 CR Best Buy

All have quick incline and speed controls and come with chest-strap heart-rate monitors, but only **B2** is equipped with a heart-rate control program. B1 has a longer, 61-inch running surface and the highest maximum incline of the bunch.

BEST FOR TIGHT BUDGETS

- C1 NordicTrack \$1,000
- C2 AFG \$1,000
- C3 ProForm \$1,000

Only **C1** offers a chest-strap heart-rate monitor, and none have heart-rate control programs. C3 has a significantly lower maximum incline, but its motor offers the most horsepower. C2 has the shortest running surface, at 57 inches.



SEE HOW TO BUY A TREADMILL

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for video.





Ratings Treadmills

Recommended models only From 34 tested.

✓ CR Best Buy ✓ Recommended	Very goodGoodFairPoor
Recommended	Poor

		Brand & model	Price	Overall score	Test results				
Recommendation	Rank			0 100 P F G VG E	Ease of use	Ergonomics	Construction	Exercise range	Safety

A NONFOLDING MODELS

✓ 1	Precor 9.31	\$4,000	85	•	•	0	0	0
✓ 2	Landice L7 Cardio Trainer	3,800	84	lacksquare	•	•	•	•
✓ 3	True PS300	3,000	81	lacktriangle	•	lacksquare	0	•

B FOLDING MODELS

		I OLDING MODELS							
~	1	ProForm Pro 2000	1,300	81	•	•	•	•	•
~	2	Spirit XT485	2,000	81	lacktriangle	•	lacksquare	•	0
~	3	NordicTrack Commercial 1750	1,500	79	•	•	lacksquare	•	lacktriangle
~	4	LifeSpan TR4000i	1,700	78	lacktriangle	•	lacksquare	lacksquare	lacktriangle
~	5	Smooth 7.35	1,600	77	•	•	lacktriangle	lacksquare	0
~	6	LifeFitness F3 TRACK	3,000	76	0	•	•	•	0
V	7	LifeFitness F3 G0	2,600	76	0	•	0	•	0
~	8	LifeFitness F1 Smart	2,500	76	•	•	•	•	•

C BUDGET FOLDING MODELS

<u>/</u> 1	NordicTrack C900 Pro	1,000	78	•	•	•	•	0
✓ 2	AFG 3.1 AT	1,000	77	lacktriangle	•	lacksquare	lacksquare	lacktriangle
✓ 3	ProForm Power 995	1,000	75	•	0	0	•	lacksquare
✓ 4	ProForm Performance 600	800	74	lacksquare	•	0	•	lacksquare
<u>~</u> 5	Horizon T202	800	73	•	•	•	0	0

Guide to the Ratings

Overall score is based on ease of use, ergonomics, construction, exercise range, and safety. Models are grouped as labeled and are listed in order of precise overall score. Ease of use is how easy it is to adjust exercise intensity, read the display, and operate monitor functions. **Ergonomics** is how well the machine accommodates users of different sizes. That includes belt size and foot-rail and handgrip design. 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 users of various fitness levels. Safety is our assessment of safety and security, including stop-button size and location, safety-key operation, the possibility of striking the motor housing, and the security of the deck when folded. Price is approximate retail.

Ratings Ellipticals

Recommended models only From 31 tested.

		Brand & model	Price	Overall score	Test re	t results				
Recommendation	Rank			0 100 P F G VG E	Ergonomics	Construction	Exercise range	Ease of use	Heart-rate features	User safety

A WITH HEART-RATE PROGRAMS Diamondback 1260 Ef \$2,200 Octane Fitness Q37ci 3,100 0 0 LifeFitness X5 Track 3,500 **AFG** 18.1AXT 1,700 0 LifeFitness X5 GO 3.150 AFG 3.1AE 6 1,000 Smooth CE 3.6 1.300 BH XS1 1,700 Precor EFX 5.21 1,600 **WITHOUT HEART-RATE PROGRAMS** Landice E7 Pro Sport

2.000

2,600

Guide to the Ratings

Octane Fitness Q35c

Octane Fitness Q37c

Overall score is based on ergonomics, construction, exercise range, ease of use, heart-rate features, and user safety. Ergonomics assesses pedaling motion and how well an elliptical accommodates people of various sizes. Construction considers aspects that indicate good construction methods, design choices, and our perception of quality based on operating noise, feel, and ride. 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. Heart-rate features evaluates the 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.



A1 Diamondback

B1 Landice

Overview

Excellent Very good

O Good

Fair

CR Best Buy

✓ Recommended Poor

A good elliptical is sturdy, easy to use, and aligns with your natural running motion. None of the models listed in the Ratings can be folded for storage.

BEST WITH HEART-RATE PROGRAMS

A1 Diamondback \$2,200

A2 Octane \$3,100

Both offer chest-strap heart-rate monitors and the same number of resistance levels, but **A1** features significantly more incline settings. A2 has more versatile handgrips.

BEST WITHOUT HEART-RATE PROGRAMS

B1 Landice \$3,600

B2 Octane \$2,000 CR Best Buy

B1 includes a chest-strap heart-rate monitor and four stride-length settings; B2 offers one.



Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for video.



Elliptical cycles: A fun ride, with drawbacks

A new type of fitness equipment lets you "run" outside without having to pound the pavement. The rider pedals while standing up, propelling it with the same elliptical motion used with the indoor exercisers. We tested two three-speed elliptical cycles: the ElliptiGo 3C (\$1,800; elliptigo. com) and the StreetStrider Sprinter 3r (\$1,600; streetstrider.com). The StreetStrider comes in a one-speed version, too. Both also come in an eight-speed version, and the ElliptiGo also offers 11 speeds. All can be adapted for use as stationary trainers. But there are key differences between the brands.

The two-wheeled ElliptiGo 3C was the preferred choice of our 14 panelists, accommodating people of various sizes and rated easier to ride, turn, and climb. It has a tall bike-like handlebar for steering and shifting, meaning the cycle doesn't offer an upper-body workout.



OUTDOOR FITNESS The ElliptiGo 3C cycle was the preferred choice among our panelists.

The StreetStrider Sprinter 3r travels on three wheels and offers a slightly smoother ride. Its two handgrips move back and forth with the motion of the pedals, similar to

a traditional elliptical exerciser. As a result, the cycle must be steered by leaning your body, as if you were slalom skiing. That proved to be challenging for some testers. Also, taller riders occasionally hit their knees on the moving handlebars.

Bottom line. If you want the versatility offered by exercise programs and personalized feedback, stick with a traditional indoor stationary elliptical. For outdoor enthusiasts, these elliptical cycles seem to offer a more intense workout than cycling. But overall, almost all of our panelists preferred a conventional bicycle, which is significantly lighter and easier to store than either of the tested models.

The ElliptiGo and StreetStrider can be a fun addition to your fitness or recreation plans, but make sure you use them on paved trails away from cars, at least until you master the techniques. And always wear a bike helmet.



■ Nautilus CoreBody Reformer

It's yoga, Pilates, and dance in a single workout, according to the company's website. Marketed to women, the machine comes with a DVD that features female models, and an accompanying diet plan that makes quick mention of limiting calories. We found the CoreBody pretty easy to put together, and it weighs just 17 pounds.

Our fitness expert found that the machine can help users increase fitness and flexibility, and burn more calories through relatively well-rounded routines. Plus, you can tone without bone-jarring motions or muscle-popping weights. The DVD offers options for using the machine in a number of ways and with different resistance levels. There are cards with instructions for dozens of exercises. Some of the balance exercises can be a little tricky, our

testers said, and a couch potato might find them challenging. If you're taller than 5 feet 10 inches or wear a women's shoe size 11 or larger, the device may be too small for you to do every exercise.

The six-week weight-loss program—which recommends losing about a pound a week using its reduced-calorie diet—is easy to follow, according to our nutritional expert. The device costs \$250 and shipping and handling are free if you pay up front instead of in installments. Satisfaction is guaranteed within 30 days or you can get your money back (excluding shipping and handling).

Bottom line. If you're somewhat fit and looking to improve your strength, endurance, and flexibility, consider this device. If this is beyond your budget, consider working with a Pilates or yoga DVD.

Infomercial exercisers

Are these seen-on-TV products worth buying?

Don't wait! Call now! Supplies are limited! But do those gadgets really work once you start using them at home? We put three fitness products to the test with a panel of Consumer Reports staffers. Plus we had a fitness-industry expert evaluate the devices based on manufacturer claims, training materials, range of motion, and exercise variety. We also had our in-house nutritional expert analyze two products that came with diets: the Nautilus CoreBody Reformer and the Rhythm Rocker by Kymaro.

□ Jay Glazer's Perfect Punch

This device, rooted in mixed martial arts (MMA), features one-size-fits-most MMA gloves connected by a resistance band. The website invites you to "train like a MMA pro" with Jay Glazer, who leads a man and a woman through punches and other exercises.

The Perfect Punch (\$30 plus \$14 for shipping and handling) comes with the claim that it's "the ultimate fat-burning workout!" But our tests found that you can burn roughly the same number of calories jogging at a fairly slow 4.5 mph for 16 minutes as you can following Perfect Punch's "3x3" 16-minute regimen. It offers a decent interval workout that allows you to exercise more efficiently in less time. But the "heavy-duty" resistance band that connects the gloves was a bit of a lightweight:

Scan for video.

A tester broke one while working out with it. **Bottom line.** There are better ways to get your cardio. Our expert said that the workouts were too intense for beginners and lacked warm-up and cool-down moves. And most panelists found the resistance band uncomfortable because it rubbed their arms.

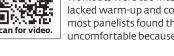


Rhythm Rocker

The Rhythm Rocker (\$99 plus shipping and handling) is pitched as a multipurpose exerciser. It can help "tighten and tone abs and obliques, your shoulders, arms." It can "strengthen your lower back." And you do this "all while learning some of the hottest dance moves!" according to the company's website.

It has a diet plan and workout DVD; a Deluxe Workout DVD costs another \$29.95. Satisfaction is guaranteed within 30 days or your money back, excluding shipping and handling.

Bottom line. If you think you can sit-dance your way to a leaner body using this device alone, think again. The 11½-minute Dance Blast workout on the DVD we bought burned calories at the same rate as a 2-mph walk on a treadmill. Furthermore, if you have back problems, think twice about such a machine, our medical adviser says. True, most people could lose weight on the diet, but it offers limited options and no maintenance program.



The Hot List

A monthly guide to the top products our testers recommend

Here's a secret from our labs: Especially for big-ticket and hot products, our experts test models all year long, not just the three or so times a year when the results are captured in reports for this magazine. The Hot List will show the top recommended models in many popular categories, updated every month. (We'll typically feature 10 products per category; not as many if fewer models are recommended.) So no matter when you're buying that fridge or e-book reader, you'll find good choices in every single issue.

Rig TVs

DIS I V3	
MODEL SCC	DRE
60 INCHES AND LARGER PLAS	MA
Panasonic Viera TC-P65VT50, \$3,700	81
Samsung PN60E8000, \$2,300	79
Samsung PN60E550, \$1,300	78
Panasonic Viera TC-P60GT50, \$2,200	77
Panasonic Viera TC-P60ST50, \$1,700	77
60 INCHES AND LARGER LCD	
Sharp Aquos LC-60LE745U, \$1,600	66
Samsung UN60ES6100, \$1,800	65





Samsung Galaxy S III

Prices include a two-year contract and rebates

Smart phones

MODEL ΔΤΩΤ

AI&I	
LG Optimus G (Android, 32GB), \$200	79
Samsung Galaxy S III (Android, 16GB), \$200	78
Apple iPhone 5 (16GB), \$200 (and similar 32GB, \$300, and 64GB, \$400)	77
SPRINT	
LG Optimus G (Android, 32GB), \$200	77
Samsung Galaxy S III (Android, 16GB), \$200 (and similar 32GB, \$250)	76
Apple iPhone 5 (16GB), \$200 (and similar 32GB, \$300, and 64GB, \$400)	75
T-MOBILE Samsung Galaxy S III (Android, 16GB), \$280 (and similar 32GB, \$330)	78
HTC One S (Android, 16GB), \$150	77
Samsung Galaxy Note II (Android, 16GB), \$370	76
VERIZON	

Motorola Droid Razr Maxx HD (Android, 32GB), \$300 79

Motorola Droid Razr HD (Android, 16GB), \$200

Samsung Galaxy S III (Android, 32 GB), \$250

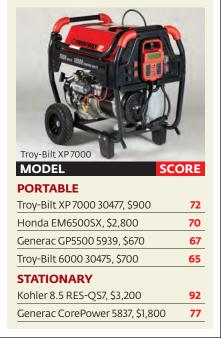
(and similar 16GB, \$200)

Kenmore 92163

Ranges

MODEL	CUKE	
30-INCH ELECTRIC SMOOTHTOPS		
Kenmore 92163, \$1,480 (and similar Kenmore 97103, \$1,650)	87	
GE JB705STSS, \$1,000	86	
LG LRE3023S, \$1,000	86	
GE PS978STSS, \$2,500	86	
GE Café CS980SN[SS], \$2,800	86	
LG LRE3025S, \$1,250	86	
GE PB920STSS, \$1,500	85	
Kenmore 92803, \$950	84	
Maytag MET8885X[S], \$1,300	83	

Generators



77



LG LFX28991[ST]

Refrigerators

Neiligelators	CCORE
MODEL	SCORE
TOP-FREEZER	
GE Profile PTS22LHS[WW], \$1,400 (and similar GE Profile PTS22SHS[], \$1,600	69 O)
Kenmore 7930[2], \$1,100	67
Whirlpool WRT771REY[W], \$1,100	67
Frigidaire Gallery FGUI2149L[P], \$850	65
FRENCH-DOOR BOTTOM-FREEZ	ER
LG LFX28991[ST], \$2,700	85
Kenmore 7160[3], \$1,600	83
Whirlpool Gold GX5FHTXV[Q], \$1,700 (and similar Whirlpool Gold GX5FHDXV[], \$1,500)	82
Samsung RFG298HD[RS] (Lowe's), \$2,800	0 81
	-





Hunter 31004

Crane Penguin EE-865

MODEL	SCORE
TABLETOP MODELS	
Hunter 31004, \$35	87
Crane Penguin EE-865 (and similar animal models), \$40	86
Air-O-Swiss 7135, \$180	84
Vicks V4500, \$50	83
Sunpentown SU-4010, \$70	83
Crane Drop EE-5301, \$48	82
Safety 1st 49292, \$35 (and similar Safety 1st IH166, \$30)	81

CONSOLE MODELS

Essick MA1201, \$120	63
Kenmore 15412, \$140	60



Food processors

MODEL SCO	RE
Cuisinart DCL-2011CHB, \$200	69
Cuisinart DFP-14BCN, \$200	68
KitchenAid KFP715[WH], \$100	67
KitchenAid KFP750[WH], \$200	65
Cuisinart Pro Custom II DCL-8S, \$160	62

Vacuums

SCORE

UPRIGHT (BAGGED)

Hoover WindTunnel Anniversary Edition U6485-900, \$230 (and similar Hoover TurboPower WindTunnel Anniversary Edition UH50000, \$240)

Miele S 7210 Twist, \$475 **72** Kirby Sentria, \$1,350 **72** Miele S 7260 Cat & Dog, \$715 72

CANISTER (BAGGED)

Kenmore Progressive

Kenmore Intuition 28014, \$500 72

21714, \$400 **72** Miele S 5281 Callisto, \$990 71 Kenmore Progressive 21614, \$300 70 Kenmore Progressive 21514, \$250



Kenmore Intuition 28014

Barnes & Noble Simple Touch with Glowlight

E-book readers

MODEL SC	ORE
6- TO 7-INCH	
Barnes & Noble Nook Simple Touch with GlowLight, \$120	83
Barnes & Noble Nook Simple Touch, \$100	82
Amazon Kindle Paperwhite 3G with Special Offers, \$180	82
Amazon Kindle Paperwhite 3G without Special Offers, \$200	82
Amazon Kindle Paperwhite with Special Offers, \$120	81
Amazon Kindle Paperwhite without Special Offers, \$140	81
Amazon Kindle Keyboard 3G with Special Offers, \$140	79
Amazon Kindle Keyboard 3G without Special Offers, \$160	79
Barnes & Noble Nook Color, \$150	77
Kobo eReader Touch	75

Edition, \$100

Reports

Sound bars 38 **LED lightbulbs 38 Dishwashers** 39 Washers & dryers 40 **Tablets 44** Laptops & desktops 46

Slicker snow blowers

Our tests of almost 50 snow blowers show that you can quickly clear even the heavy stuff for less than \$700. We also found a new Craftsman that lets you control where the snow is thrown with a flick of your thumb.

For the big jobs. Full-sized snow blowers are faster and clear a wide swath, good for larger driveways. The 30-inch A2 Craftsman, \$1,200, worked almost as well as the A1 Cub Cadet and costs \$600 less. A thumbcontrolled joystick moves the chute without the usual crank or lever, and triggers disengage either drive wheel for easy steering.

Best for most. Compact two-stage models offer the driven wheels and fartherthrowing impellers of larger machines in a lower-priced package. Fast clearing and the ability to tear through dense plow piles helped the 24-inch B1 Craftsman, a CR Best Buy at \$680, top the pack. Spending a bit more for the B2 Toro, \$800, buys a discharge chute designed to recycle wet snow that might otherwise cause clogs. Added space inside also eliminates the pinch point that can sever fingers, a common accident if you carelessly use your hands rather than a clearing tool to unclog the chute.

If you're also doing a deck. Single-stage gas machines use rubber-tipped augers to throw snow and help propel the machine, saving weight and bulk. You can lift them onto a deck or porch, but they also require pushing in deep snow compared with two-stage machines. And even top models such as the 21-inch C1 Toro, \$650, cost almost as much as a compact two-stage snow blower without performing as well.

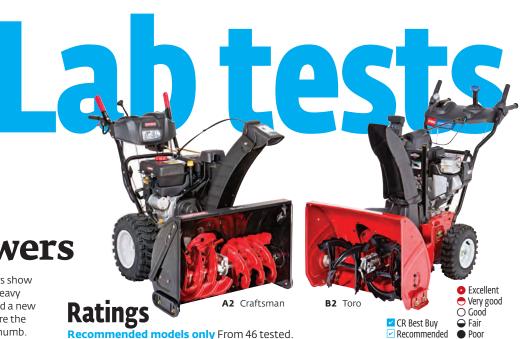
We also tested even smaller corded-electric models (not shown) such as the \$200 GreenWorks 26032, which edged out Toro's 1500 Power Curve and five other new electrics. But we recommend sticking with gas for most jobs.



HOW TO BUY A SNOW BLOWER

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for video.





Brand & model Price Overall score Test results 돌 Similar models, in Small type, are compared tested model. All models run on four-stroke engines. Plow piles Distance 100

TWO-STAGE GAS Best for large driveways and deep snow up to 24 inches; all weigh about 180 to 300 pounds.

P|F|G|VG|E

✓ 1	Cub Cadet 930SWE 31AH95SU	\$1,800	30	89	000000
✓ 2	Craftsman 88396 Troy-Bilt Storm 3090XP 31AH55R	1,200	30	88	0 0 0 0 0 0
✓ 3	Troy-Bilt Storm 3090XP 31AH55Q Craftsman 98539, Yard Machines 31AH65FH, MTD Pro 31AH65FH	1,100	30	87	0 0 0 0 0 0
✓ 4	Ariens 921013	1,400	30	86	0 0 0 0 0 0
5	Ariens 921022	1,000	28	85	0 0 0 0 0 0
✓ 6	Toro Power Max 828 OXE 38634	1,500	28	84	00000
✓ 7	John Deere 1695812	1,500	30	83	0 0 0 0 0 0
✓ 8	John Deere 1028E	1,300	28	82	0 0 0 0 0
<u>~</u> 9	Troy-Bilt Storm 2840 31AH64Q MTD Pro 31AH64FG, Cub Cadet 528SWE 31AH54TT, Yard Man 31AH65LG	900	28	81	• • • • •

R TWO-STAGE GAS COMPACT Can handle snow up to about 18 inches: all weigh about 100 to 200 pounds

		THE STAGE GAS, COMM ACT CAN MANAGE SHOW A	p to about	. 10 1110	ines, an weigh as	700t 100 to 200 pounds:
~	1	Craftsman 88173 Cub Cadet 524WE 31AM63TR, Cub Cadet 524SWE 31AM53TR	680	24	73	• • • • •
~	2	Toro Power Max 724 OE 37770	800	24	69	\bullet \bullet \bullet \bullet
~	3	Sno-Tek 920402	600	24	66	$\circ \bullet \bullet \bullet \bullet \bullet$
~	4	Honda HS724WA	2,200	24	65	$\bullet \circ \bullet \bullet \bullet \bullet$
~	5	Craftsman 88957 Troy-Bilt Storm 2410 31AM62N, Cub Cadet 524WE 31AM63TR, Cub Cadet 524SWE 31AM63TR, Yard Machines 31AS62EE, Yard Man 31AM63KE	650	24	65	0 • 0 • • 0

C SINGLE-STAGE GAS Best for snow up to about 9 inches: all weigh about 60 to 90 pounds.

~	1	Toro Power Clear 621 38458 621 38459	650	21	70	\bullet \bullet \circ \bullet \bullet
~	2	Cub Cadet 221 LHP 31AM2T6D craftsman 88782	550	21	67	$\circ \bullet \bullet \bullet \bullet \bullet$
~	3	Toro Power Clear 621 38451 621 38452	500	21	65	\bullet \bullet \circ \bullet \circ

Five that were blown away

All electric snow blowers we tested scored less than 40 overall in our tests. Five gas-powered models share that dubious distinction:

Compact two-stage

• Yard Machines 31A-32AD, \$500

Single-stage

• Troy-Bilt Squall 210

31A-2M5E, \$360

- Toro Power Clear 180 38282, \$440
- Husqvarna STE121E, \$650
- Poulan Pro PR621ES, \$450

Improve your TV sound

Plenty of TVs on the market have dazzling picture quality, but sound quality has suffered as TVs have become ever slimmer. There's simply very little room for speakers inside a 1- to 2-inch-deep cabinet.

There's a quick, easy way to upgrade your TV sound without investing in a lot of equipment or a complicated installation: a sound bar. The slim enclosures, about 40 inches long, connect directly to an audio source (a TV, cable or satellite box, or disc player). You don't need a receiver, and few wires are involved. That's because the speakers, and often the amplifiers and electronics, are housed within the bar, which can be mounted on a wall or placed above or below a TV. A handful of models on the market incorporate a Blu-ray or DVD player.

Many sound bars are two-channel systems that provide stereo sound; 2.1 systems add a separate subwoofer, often a wireless unit that you can tuck away in an inconspicuous corner. 2 Sony, \$300, and 3 Vizio, \$260, are 2.1 systems that have a wireless subwoofer.

Models with rear speakers and a subwoofer can provide 5.1-channel surround sound. 1 Vizio, \$280, has a wireless subwoofer and two rear speakers that you can connect to the



Vizio VHT510 \$280 5.1 Sony HT-CT260 2.1 Vizio VHT215 2.1

subwoofer instead of running wires to the sound bar in the front of the room.

The vast majority of sound bars we tested offer better sound than most TVs provide, but some sound bars are superior to others. The three in our Ratings of recommended

models have very good sound quality, a big step up from the sound you'll get from most TVs. All are CR Best Buys. If you want to spend less, consider a model not listed here: the Vizio VSB211, \$150, which has good sound, an improvement over the audio on most TVs.

LED lightbulbs: 11 years and counting

Paying \$25 or more for a lightbulb might sound risky, even foolish, but our ongoing tests of six energysaving LEDs found that after 12,500 hours—that's more than 11 years when used three hours a daymost are still as bright as they were after 3,000 hours of testing. They're also still accurately showing the colors of objects and providing the same light color. They've easily paid for themselves.

One notable exception was the EcoSmart PAR38 ECS 38 Bright 75W 866194 Dimmable LED, \$33, a replacement for a 75-watt flood/ reflector bulb. Four of the 10 we tested conked out before 12 500 hours. So we took it off our recommend list. But even that bulb

offered some good news. The first one to go lasted the equivalent of eight years and would save you around \$50. The other three lasted the equivalent of eight to 11 years.

LEDs use about 75 percent less energy than incandescent bulbs, reach full brightness instantly, and generally pay for



LIGHT YEARS When we tested LEDs to 12.500 hours (about 11 years). most performed as well, or as poorly, as they did after 3,000 hours.

themselves in three to four years. After that, you've saving money by using less electricity and buying fewer bulbs. If you're replacing a general-purpose 60-watt bulb, the type often used in lamps and ceiling fixtures, consider the Philips AmbientLED 12.5W 12E26A60 60W 409904. It is bright, gives off

a warm yellow light, and is dimmable. At \$25 it takes about 3.8 years to pay for itself and is supposed to last 25,000 hours. After 12,500 hours of testing, it still has an overall score of 98.

Home Depot's EcoSmart 9.5-watt (65W) LED Downlight (E) ECO 575L, \$27, replaces a 65-watt flood or reflector bulb used in a 6-inch can. Its warm light is dimmable, and colors of objects appear more accurately than with most LEDs. It has performed well after 12,500 hours and is claimed to last 35,000 hours. Payback time is about two years. This LED is made by CREE and very similar to the two CREE CR6 LEDs that hang over the sink

in our lightbulb lab. They've been on 19,000 hours nonstop (about 17 years), unlike the other tested bulbs that cycle on and off, and are as bright as they were at 3,000 hours.



Dishwashers

Buying a pricey new dishwasher probably won't light up your life, but the 11 Thermador, \$2,200, gets an A for effort. Its sapphire-blue LEDs beam upon the dishwasher's contents when you open the door, and a set of white lights projects the cycle status on the floor in front of the dishwasher. It's also the only new model tested since our last report in July to make our recommended list.

Fortunately, you can get fine results for \$700 or less. Though bargain-priced models don't usually offer great performance in our tests, some mid-range models do well enough and now include some high-end features:

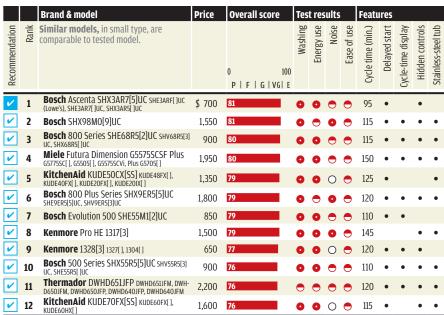
- Hidden controls make for a clean look but aren't as convenient. Some dishwashers show some info, such as cycle display.
- More dishwashers are mostly switching to manually cleaned filters to reduce the grinding noise of self-cleaning filters.
- Stainless or plastic tubs? Some models have both. Plastic isn't what it used to be, with grayish, speckled hues replacing white.

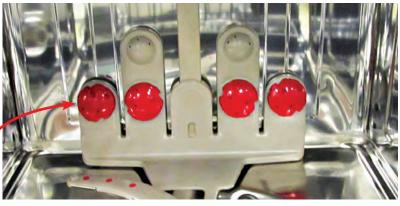
Here are some of the latest features we've tested and our findings:



A1 Bosch

Recommended models only From 89 tested.





Turbo zone. In past tests of dishwasher turbo cycles, the added oomph to one part of the compartment resulted in lackluster cleaning for items in other areas. But in limited tests of a new, improved version of that feature on the Kenmore 15693, \$1,000, the bowls with baked-on brownie mix we placed in the turbo zone indeed came out cleaner compared with dishes at the front of the rack—with no effect on other items. The rub: Using the cycle added 70 minutes to the already 130-minute normal cycle, with about 15 percent more energy used. The model narrowly missed making our recommended list.



A11 Thermador

Excellent Very good O Good

CR Best Buy Recommended

Fair Poor



Arms race. Can different kinds of spray arms make a difference in cleaning? The Gallery FGBD2435N[W], \$400, has a traditional-looking spray arm. The Gallery FGBD2445N[F], \$550, has a spray arm that looks like a spinning capital T and comes with claims of better cleaning. The Gallery FGHD2465N[F], \$600, departs further with a spinning circular spray outlet (shown above) with claimed "four times better water coverage." In our tests, though, the trio had similar wash performance. Mediocre noise or convenience scores kept them off our recommended list



▶ Hidden symbols. Hiding controls on the top of the dishwasher door isn't new, but the Dacor Renaissance RDW24S, \$1,700, takes it to a new level by replacing cycle names with symbols. We found them mostly indecipherable without consulting the manual. The included stick-on guide would have helped—but it wasn't in English. Washing was top-notch, but about two dozen less-expensive models did better overall. Plus the pricey model lacked convenience features available on much less expensive models. Mediocre noise scores kept it off our recommended list.



SUPERSIZED The LG WM8000H[V]A washer and DLEX 8000[V] dryer are the biggest machines we've tested.

Washers & dryers

Dynamic duos and duds from our tests

BOUT SIX OUT OF 10 buyers choose a matching washer and dryer, even if only one machine is broken. If coordinated looks and special price deals are enticing you to bring a pair home, our tests have found six high-performing duos. But not all pairs make a great couple.

Whirlpool's Duet WFW9351YW front loader, \$800, was noisy and mediocre at cleaning. But the matching dryer, the Duet WED937IYM, \$850, aced our drying tests. Because most performance and efficiency improvements are found on new washers, we generally suggest that your washer choice drive your purchases.

We washed more than 1,000 loads—the average family does about 300 a year-to find the winners and the washouts. Here's what we learned:

Technology is smart and dumb. LG says its washers and dryers with ThinQ smart technology, in stores later this year, will actually improve as they age thanks to software updates that may make it possible to add cycles or improve efficiency. Can't wait? Samsung offers a smart-phone app that lets you remotely start and stop the top-rated front-loader, the Samsung WF457ARGS[GR], and its matching electric dryer, DV457EVGS[GR], each \$1,550. It also lets you know when the cycle is done so that you don't have to keep checking the machine. But, of course, you still have to load the wash into the machine, turn the washer on, and enable the app at the machine. And we couldn't change options when starting a wash or dry cycle or adjust drying time when using the timed cycle. Plus running a washer or dryer when no one is home isn't something we or safety experts recommend.

Frigidaire falls off our list. Despite impressive performance by some models, our latest brand-reliability survey found that Frigidaire front-loaders, along with GE's, were among the most repair-prone. So you won't see either brand among our recommended picks of front-loaders.

Washers get bigger and slower. LG added 2 inches to the width of the highscoring WM8000H[V]A front-loader and its matching electric dryer, DLEX8000[V], \$1,350 each. They have the biggest capacities we've tested. The washer fit 24 pounds of our laundry, about 10 more than a regular top-loader, but took more than 2 hours on normal wash. That's substantially longer than other tested washers. An 8-pound

Continued on page 42

Three features that waste loads of money

Attention shoppers! Store aisles and manufacturer websites are filled with washers and dryers sporting fancy features and the price tags to match. Here are three features that our experts say you shouldn't pay extra for.

Digital time displays. Some dryers show an estimate of how long it will take to get the job done. That would come in handy if the displays were reliable, but we found that the dryers underestimated or overestimated

drying time by up to 20 to 30 percent. Why? The dryers don't know what type of fabrics you're drying or how wet they are.

■ **Special cycles.** Thirty-three cycles and counting; that's how many we've seen on some washers in our labs. Think about the fabrics you wash and the problems you're trying to solve. For example, to kill allergens such as dust mites, the wash water needs to be about 127° F for 12 minutes. So check the manufacturer's claims and keep in mind

that the basic cycles and settings can handle most washing needs.

■ Vent-blockage indicators. Lint-filled dryer ducts increase drying time and energy costs and can cause fires. Indicators are designed to sense when a vent is blocked. But past tests found that they were too inconsistent to rely on. It's better to remove and regularly clean ducts, and to clean the lint filter after each load. Replace flexible foil or plastic ducts with those made of smooth or flexible metal.

Excellent

Very good O Good

Fair

Poor

CR Best Buy

Recommended

Ratings Washers

Maytag Bravos XL MVWB950Y[W]

Whirlpool Vantage WTW7990X[G]

Whirlpool Cabrio WTW5700X[W] WTW5600X[], WTW5640X[] (Lowe's)

Kenmore 2800[2] 2600[]

Recommended models only From 112 tested.

		Brand & model	Price	Overall score	Test	resu	ilts					
Recommendation	Rank	Similar models, in small type, are comparable to tested model.		0 100 P F G VG E	Washing	Energy efficiency	Water efficiency	Capacity	Gentleness	Noise	Vibration	Cycle time (min.)
	A	FRONT-LOADERS										
V	1	Samsung WF457ARGS[GR] WF455ARGSWR	\$1,550	89	•	•	•	•	0	•	•	100
V	2	LG WM8000H[V]A	1,350	89	•	0	•	0	•	•	•	100
V	3	LG WM3470H[W]A	1,100	88	0	0	0	0	•	•	•	85
~	4	Whirlpool Duet WFW94HEX[W] WFW97HEX[], WFW95HEX[]	1,100	87	•	•	•	•	•	•	•	75
V	5	Kenmore Elite 4147[2]	1,100	87	0	0	0	0	0	•	•	85
~	6	Kenmore 4137[2]	1,050	87	•	•	•	•	•	0	•	85
~	7	LG WM3070H[W]C	900	87	0	0	0	•	•	•	•	85
~	8	Samsung WF501AN[W]	1,100	86	•	•	•	•	•	•	•	75
~	9	Samsung WF511AB[W]	1,400	86	•	•	•	•	•	0	•	80
~	10	Samsung WF405ATPA[WR]	1,100	86	0	0	0	0	•	0	0	100
~	11	LG WM2650H[W]A wm2655H[V]A	900	85	0	0	0	0	0	0	•	90
~	12	Samsung WF461AB[W] (Lowe's) WF431AB[]	1,300	85	•	•	•	•	•	•	•	90
~	13	LG WM2250C[W]	720	84	•	•	•	•	•	0	•	95
~	14	Maytag Maxima MHW6000X[W]	1,100	84	•	•	•	•	•	•	•	75
~	15	Electrolux IQ Touch EIFLW50L[IW]	800	83	•	•	•	•	0	0	•	65
~	16	Maytag Maxima MHW9000Y[W]	1,400	83	•	0	•	0	•	•	•	75
~	17	Samsung WF520AB[P]	1,400	83	•	•	•	•	•	•	•	85
~	18	Kenmore Elite 4413[1]	1,900	82	•	0	•	0	0	•	•	65
~	19	Kenmore Elite 4154[2] 4153[]	1,300	82	•	0	•	0	0	•	0	90
~	20	Samsung WF331AN[W]	1,000	82	•	•	•	•	0	0	•	85
_	В	TOP-LOADERS All are high-efficier	псу.									
~	1	Samsung WA422PRHD[WR]	800	82	•	•	•	•	0	•	•	75
V	2	LG WT5070C[W]	1,000	81	•	•	•	•	•	•	•	65
~	3	LG WT4801C[W]	700	80	•	•	•	•	0	•	•	65
~	4	Samsung WA5451AN[W]	950	79	•	•	•	•	•	•	•	65
~	5	Maytag Bravos XL MVWB750Y[W]	850	79	•	•	•	•	•	0	•	65
~	6	Samsung WA400PJHD[WR]	700	78	•	•	•	•	0	0	•	75
~	7	LG WT5170H[W]	1,100	78	•	•	•	•	•	0	•	70
~	8	Samsung WA456DRHD[WR]	850	78	•	•	•	•	0	•	•	75

1,700

1,400

800

800

Ratings continued on next page

• 0 0 •





A15 Electrolux

B3 LG

Overview

Impressive cleaning, water and energy efficiency, and roomy interiors help make these washers top picks. They held 17 to 24 pounds of laundry in our tests. These large-capacity dryers are fine choices with moisture sensors.

FINE MATCHING WASHER AND DRYER PAIRS

A2 LG \$1,350, C4 LG \$1,350

A3 LG \$1,100, C1 LG \$1,000

A13 LG \$720, C16 LG \$800, CR Best Buys

B1 Samsung \$800, CR Best Buy, Samsung DV422EWHD[WR], \$750

B2 LG \$1,000, C5 LG \$900

B11 Kenmore \$800, C13 Kenmore \$700, CR Best Buys

Among front-loaders and their matching dryers, A2 and C4 have the largest capacities, but each machine is 2 inches wider than usual. A3's wash time is faster and C1 is very quiet. A13 and C16 perform as well as models costing hundreds more, but A13 is relatively noisy, a consideration if placing it near a living area. Among high-efficiency top-loaders and their mates, **B1** offers the best cleaning but wasn't so gentle. Neither was B11, but it's the fastest, though it's relatively noisy.

BEST WASHER VALUES

A7 LG \$900 CR Best Buy A15 Electrolux \$800 CR Best Buy B3 LG \$700 CR Best Buy

Between front-loaders, A7 delivers better cleaning than A15 but takes longer. A15 is gentler on fabrics but relatively noisy. B3, an HE top-loader, aced cleaning but was so-so in gentleness.

FOR FINE DRYING

C10 Kenmore \$800 CR Best Buy

This dryer is among the quietest models we've tested and costs hundreds less than similarly performing dryers. It has electronic controls and an interior light.

load took 100 minutes. The TurboWash option saved around 20 minutes and delivered comparable cleaning.

How to choose

If you're moving your laundry appliances from the basement to an upper level, have a contractor confirm that the floor joists are sturdy enough to support the added weight and vibration of the machines. Also pick models that scored Very Good or Excellent in our Ratings for noise and vibration. But no matter where your washer is, consider the following when shopping.

Top- or front-loader? The best frontloaders clean better than the best high-efficiency(HE)top-loaders. And front-loaders have large capacities, use even less water, and spin faster so more water is usually extracted and drying time is cut. But front-loaders typically have longer wash cycles and cost more. HE top-loaders don't have a conventional agitator so they can fit more laundry than regular top-loaders, which are usually the least expensive and wash the fastest but use a lot of water to do a sometimes unimpressive job.

Features that are worth getting. Autoload sensing determines the amount of water needed, so it should save water. Automatic temperature control adjusts the hot and cold water to the proper temperature for each cycle; some machines simply mix them in set proportions. A moisture sensor is a must on a dryer because it helps prevent overdrying, which saves energy and is easier on fabric.









Ratings Dryers

Recommended models only From 166 tested.

	Excellen
	Very goo
	○ Good
CR Best Buy	Fair
Recommended	Poor

			Brand & model	Price	Overall score	Tes	t re	ults	;	Featı	ıres		
	Rec.	Rank	Similar models, in small type, are comparable to tested model. All have a moisture sensor.		0 100 P F G VG E	Drying	Capacity	Convenience	Noise	Custom programming	Steam option	Stainless-steel drum	Drying rack
		C	DRYERS										
Ī	V	1	LG DLEX3470[W] Gas: DLGX3471[W]	\$1,000	79	0	0	•	0	•	•	•	•
	~	2	Samsung DV5451AE[W] Gas: DV5451AG[W]	900	78	0	0	•	lacksquare		•		•
	v	3	LG DLEX3885[W]* DLEX3875[] Gas: DLGX3886[W]	1,400	78	•	0	•	•	•	•	•	•
	•	4	LG DLEX8000[V]* Gas: DLGX8001[V]	1,350	78	•	0	•	•	•	•	•	•
	~	5	LG DLEX5170[W] Gas: DLGX5171[W]	900	78	•	0	•	0	•	•	•	•
	•	6	Kenmore 8137[2] Gas: 9137[2]	950	78	•	0	•	•	•	•	•	•
	~	7	Samsung DV5471AE[W] Gas: DV5471AG[W]	1,100	78	•	0	•	•		•	•	•
	v	8	Samsung DV457EVGS[GR] Gas: DV457GVGS[GR]	1,550	78	•	•	•	•	•	•	•	•
	<u> </u>	9	LG DLEX5101[W] DLE5001[] Gas: DLGX5002[W]	1,000	77	•	0	•	•	•	•	•	•
	~	10	Kenmore 8117[2] Gas: 9117[2]	800	77	0	•	•	0				
	~	11	LG DLEX3360[W] Gas: DLGX3361[W]	900	77	0	0	•	•	•	•	•	•
	~	12	LG DLEX2550[W] Gas: DLGX2551[W]	1,100	77	0	0	lacksquare	•	•	•		•
	•	13	Kenmore 6800[2] Gas: 7800[2]	700	77	0	0	•	•				•
	v	14	Samsung DV520AE[P] Gas: DV520AG[P]	1,400	77	•	0	lacksquare	lacksquare	•	•	•	•
	V	16	LG DLE2250[W] Gas: DLG2251[W]	800	76	0	•	•	•	•			
	•	17	Kenmore Elite 6927[2] Gas: 7927[2]	920	76	0	0	•	lacksquare	•	•	•	

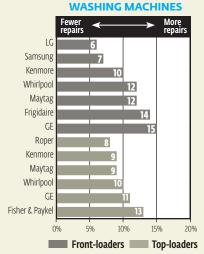
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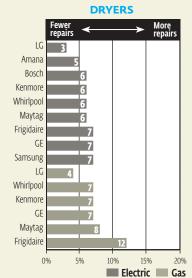
MOST AND LEAST RELIABLE

170,000 readers sound off

Choosing a washer and dryer with a good repair history can improve your odds of getting a reliable model. So we survey thousands of readers about their experiences with these appliances. Among washers, LG and Samsung were the most reliable front-loader brands, GE and Frigidaire the most repair-prone. Frigidaire was also the most repair-prone brand of gas dryer. Fisher & Paykel was among the most repair-prone brands of top-loader washers and remains a repairprone brand of electric dryers (though we did not have enough data to include them in the dryer chart). LG was among the most reliable electric-dryer brands as well as being the most reliable gas-dryer brand.

Source: Consumer Reports Annual Product Reliability Survey. Data are adjusted to eliminate differences linked solely to usage and age, and are based on more than 170,000 clothes washers and dryers readers bought between 2008 and 2012. Differences of fewer than 3 points aren't meaningful. Models within a brand may vary, and changes in design or manufacture may affect future reliability.





LG DLE2650[W] Gas: DLGX2651[W] *Has a porcelain top, which resists scratching better than painted metal.



Front-loaders and high-efficiency top-loaders use less water than conventional washers and require special detergent to prevent a soapy surplus. The top Tide was significantly better than other HE detergents tested but was among the priciest. These are the best of the 66 we tested, appearing in descending order based on overall score, with price per load noted.

■ High-efficiency

Tide Ultra Plus Bleach (powder), 23¢

Tide Ultra HE (powder), 16¢

Tide HE Plus Bleach Alternative (liquid), 18¢ Tide Pods* (liquid-filled), 22¢

*Can also be used in a conventional washer.

Conventional

Wisk Deep Clean (liquid), 17¢ Up & Up Ultra Concentrated (powder; sold at some Target stores), 10¢ Tide Plus Bleach Alternative (liquid), 18¢

Wash-day washouts

Dirty laundry is a fact of life, but the worst machines weren't much help. These washers either didn't clean well, were inefficient, or both. Dismal drvers baked our laundry, and some took forever. All of these models had overall scores of 40 or lower. Similar models, in small type, haven't been tested but are comparable to the tested models.

Low-scoring top-loaders

Speed Oueen AWN542, \$800

Maytag Centennial MVWC300V[W],

Kenmore 2125[2], \$520 Whirlpool WTW4950X[W], \$600

Low-scoring dryers

Fisher & Pavkel DE60FA1. \$470 (electric) DG60FA1, \$500 (gas)

Daewoo DWRWE5413WC, \$1,180 (electric)

Staber HXD2304E, \$800 (electric) HXD2304G, \$850 (gas)

Hotpoint HTDP120ED[WW], \$430 (electric) HTDP120GD[WW], \$530 (gas)

GE GTDP250EM[WW], \$480 GTDP200EM[], GTDP300EM[], GTDP350EM[] (electric)

GTDP250GM[WW], \$550 (gas)

GE GTDP280ED[WW], \$550 (electric) GTDP280GD[WW]. \$650 (gas)

Speed Queen ADE41F, \$1,500 (electric) ADG41F, \$1,600 (gas)

Can't find a rated model?

We've analyzed the data from our tests of washers and dryers during the past three years. If you don't find one of our recommended models at a retailer, use these brand report cards as a guide. Remember, manufacturing and design changes can affect performance of future models, and models within a brand

Front-loaders. Electrolux, Kenmore, and Maytag models have performed very well, with most rated Very Good or Excellent. Given that record, we think that other front-loaders from those brands are likely to do as well. Samsung front-loaders performed similarly, though some of its lower-priced models scored a bit lower. Whirlpool and LG front-loaders had some top-scoring models, though generally had fewer high-scoring models or more lower-scoring models. But even their worst performers were OK. For those brands, stick with models that scored well in our Ratings.

High-efficiency top-loaders. LG and Samsung performed very well, with all of their models rated Very Good or Excellent. Given that record, we think that other HE toploaders from those brands are likely to do as well. GE, Kenmore, Maytag, and Whirlpool generally had fewer high-scoring models or more lower-scoring ones, so for those brands, stick with models that scored well in our Ratings.

Dryers. LG and Samsung dryers have scored Very Good or Excellent. We think that other dryers from those brands are likely to do as well. GE, Kenmore, Maytag, and Whirlpool dryers had fewer high-scoring models or more lower-scoring models, so for those brands, stick with models that scored well in our Ratings.

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Best new tablets

Our latest Ratings include five CR Best Buys

HE TABLET MARKET is exploding, and so are your choices. Amazon, Apple, Barnes & Noble, Microsoft, and others have introduced new tablets in the past few months, most of which are in the Ratings of recommended models on the facing page. Answer these simple questions to find out which is best for you:

Is portability a priority? Your best choice: the Apple iPad Mini, \$330. Its 7.9-inch display is larger than the one on most of the smaller tablets, yet the Mini weighs just 0.7 pounds and is very thin. At 10.3 hours, its battery life is long for a tablet this size. Plus you get access to Apple's extensive selection of apps.

Are you on a budget? Your best choice: the Amazon Kindle Fire HD, \$210. You get a 7-inch high-definition display, the longest battery life among 7-inch tablets (10.7 hours), and Amazon's content if you sub-

scribe to Amazon Prime for \$80 per year.

Specialty tablets from Amazon and Barnes & Noble cost less than others their size, though they limit you to the tablet maker's selection of apps and steer you toward its content library. They're best if you want to mostly watch movies or TV shows, with some e-mailing and Web surfing on the side. Because the 7-inch models are lighter, they're better for reading books. The larger 8.9-inch Kindle Fire HD 8.9, \$310, and 9-inch Nook HD+, \$270, are better for magazine reading and watching videos and movies.

Barnes & Noble and Amazon limit the apps available on their tablets, so their app markets are smaller than Google and Apple's. If a larger selection of apps is important, consider the \$250 Google Nexus.

Are you looking for versatility? Your best choice: the Apple iPad, \$500. If you want a tablet that does it all, and well, look

CONTENT KINGS

The Amazon Kindle Fire HD 8.9 and Barnes & Noble Nook HD+ are ideal for curling up with a magazine or a movie.

no further than the fourth-generation iPad. You'll have access to a vast selection of apps, magazines, and videos, plus an excellent 9.7-inch display to view them all on. It has the longest battery life of any tablet we've tested, almost 13 hours, and you can use Apple's Siri for voice-activated searches and more. But the iPad doesn't have a memory-card slot or remote-control capability. For those features, plus 12 hours of battery life, check out the 10.1-inch Samsung Galaxy Tab 2, \$400.

Do you need Windows compatibility? Your best choice: The 10.1-inch Asus Vivo Tab RT, \$550. Microsoft's 10.6-inch Surface tablet did well in our Ratings, but it's on the bulky side. The Asus Windows RT tablet, with its thinner, lighter design, is a better choice. Its display was among the best. A caveat: The Windows app store has a much smaller selection than Google Play or the Apple App Store.

Three promising newcomers

Here's a quick take on tablets that arrived too late to include in the Ratings:

1. A bigger Nexus. Google has introduced a 10-inch version of the Nexus for \$400 that appears quite promising. Like its 7-inch, \$250 sibling (a CR Best Buy), it's thin and comfortable to hold despite its larger size. And its display resolution is higher than the iPad's. We'll see whether that

translates to a better screen after we've fully tested it in our labs.
Another interesting feature we haven't seen before on a tablet: With the Google+ Hangouts app, you can video chat on this new model with up to nine friends at a time.

2. Brand-name on the cheap. The new IdeaTab A2107 from Lenovo should appeal to those on a budget. It starts at \$150 for the 8GB version, and it's the

lowest-priced tablet yet from a major manufacturer. But it's 0.9 pounds, heavier than other models its size.

3. Big screen, small price. Best Buy has a model that could fit into your budget if you need a larger tablet. Its Insignia Flex Tablet has a 9.7-inch screen, the same size as the fourthgeneration iPad's, but costs only \$250. Its 8GB of storage can be expanded using the microSD card slot.









CR Best Buy

✓ Recommended



A5 Microsoft Excellent

Very good

O Good

Fair

Poor

A1 Apple

Ratings Tablets

Recommended models only From 43 tested.

		Brand & model	Price	Overall score	Test results				Feat	ures				
Recommendation	Rank			0 100 P F G VG E	Screen size (in.)	Portability	Ease of use	Display Versatility	Touch response	Battery life (hr.)	Weight (lb.)	Storage options (GB)	Memory-card reader	Camera

A 9- TO 10-INCH SCREEN Best if you need only Wi-Fi and want a large display.

~	1	Apple iPad (Wi-Fi, 16GB) (4th gen.) 1	\$500	83	9.7 💿	•	•	• •	12.9	1.5	16, 32, 64		•	
~	2	Asus Vivo Tab RT TF600T (32GB) 2	550	83	10.1	•	0	- •	10.7	1.2	32, 64	•	•	
~	3	Samsung Galaxy Note 10.1 (16GB)	500	82	10.1 💿	•	•	- •	11.1	1.3	16, 32	•	•	•
~	4	Samsung Galaxy Tab 2 (10.1) (16GB)	400	81	10.1 💿	•	lacksquare	• •	12.4	1.3	16	•	•	•
~	5	Microsoft Surface with Windows RT (32GB) 2	500	81	10.6	•	•	• •	10.6	1.5	32, 64	•	•	
~	6	Asus Eee Pad Transformer Prime TF201 (32GB)	500	80	10.1 👝	•	•	• •	8.5	1.3	32, 64	•	•	•
~	7	Asus Transformer Pad Infinity TF700T (32GB)	500	79	10.1 👝	•	•	• •	8.0	1.3	32, 64	•	•	•
~	8	Apple iPad 2 (16GB) ¹ ■	400	78	9.7 💿	•	•	0 0	11.6	1.3	16, 32, 64		•	
~	9	Acer Iconia Tab A700 (32GB)	450	77	10.1 👝	•	•	• •	9.5	1.5	32	•	•	•
~	10	Asus Transformer Pad TF300T (16GB)	350	77	10.1 🛑	•	•	- •	8.9	1.4	16, 32	•	•	•
~	11	Lenovo IdeaTab S2109 (16GB) 3	350	77	9.7 💿	•	•	• •	10.0	1.3	8, 16, 32	•		•
~	12	Toshiba Excite 10 (16GB) 3	400	77	10.1 👝	•	•	• •	8.8	1.3	16, 32, 64	•	•	•
~	13	Toshiba Excite 10LE (16GB)	530	77	10.1 💍	•	•	- •	8.1	1.1	16, 32	•	•	•
~	14	Lenovo IdeaTab S2110 (16GB)	400	76	10.1	•	•	0 👨	10.8	1.2	16, 32		•	
~	15	Motorola Xoom (32GB)	500	75	10.1 🛑	•	•	- •	11.0	1.6	32	•	•	•
~	16	Acer Iconia Tab A510 (32GB)	430	75	10.1 👝	•	•	• •	10.0	1.5	32	•	•	•
	В	7- TO 8-INCH SCREEN Best for	porta	bility. and you sa	ave mon	ev w	ith \	Ni-Fi	only	acce	SS.			

8-INCH SCREEN Best for portability, and you save money with Wi-Fi-only access.

1	Apple iPad Mini (16GB) 11	330	81	7.9	0	•	•	0	10.3	0.7	16, 32, 64		•	
✓ 2	Toshiba Excite 7.7 (16GB)	500	78	7.7	0	•	•	0	9.3	0.7	16, 32	•	•	•
4 3	Google Nexus 7 (16GB) 4	250	75	7.0	•	•	• 0	0	9.5	0.7	8, 16			•
✓ 4	Samsung Galaxy Tab 7.0 Plus (16GB) ③	350	72	7.0	•	•	•	0	6.5	0.8	16, 32	•	•	•
✓ 5	Samsung Galaxy Tab 2 (7.0) (8GB) 3	250	71	7.0	•	•	• 0	0	8.3	0.8	8	•	•	•
<u>~</u> 6	Toshiba Thrive 7" (6GB) 3	380	69	7.0	0	•	•	0	5.0	0.8	16, 32	•	•	•
_														

C 7- TO 9-INCH SCREEN, SPECIALTY Best if you mainly want the manufacturer's content.

V	1	Amazon Kindle Fire HD 8.9 (16GB) 5	310	76	8.9	•	•	•) (0	9.1	1.2	16, 32	
~	2	Amazon Kindle Fire HD (16GB) 5	210	76	7.0	0	•		•	0	10.7	0.9	16, 32	
V	3	Barnes & Noble Nook HD (16GB) 3	230	66	7.0	•) (•	0	8.8	0.7	8, 16	•
V	4	Barnes & Noble Nook HD+ (16GB) 3	270	66	9.0	•) (•	0	9.0	1.1	16, 32	•

All run on Android 4 operating system, except as noted. 🗉 Runs on iOS 6. 🗵 Runs on Windows RT. 🗵 Screen is not fingerprint resistant. 4 Runs on Android 4.2. 5 Amazon models' price includes optional \$10 charger.



B3 Google

Overview

All of these models are Wi-Fi only, with capacitive touch screens. All but the Barnes & Noble models have webcams. Besides the top choices highlighted in the text on the facing page, including A1 Apple, B1 Apple, and C1 Amazon, consider these models:

9- TO 10-INCH SCREEN

A3 Samsung \$500

A4 Samsung \$400 CR Best Buy

A5 Microsoft \$500

Bundled with a stylus, A3 recognizes handwriting and can display more than one window at once. A4 has very long battery life. A5 can run app versions of Microsoft's Office productivity software and can accommodate either of two very thin, very good optional keyboards.

7- TO 8-INCH SCREEN

B2 Toshiba \$500

It's quite thin, with a long battery life. It's expensive, but the display is bigger than most others in this category.

7- TO 9-INCH SCREEN, **SPECIALTY TABLET**

C3 Barnes & Noble \$230

It's a fine alternative to Amazon's tablets and a good choice if you prefer Barnes & Noble content.

Desktops & laptops

We recommend eight Windows 8 computers plus a new iMac

E TESTED the first wave of Windows 8 desktops and laptops and found several to recommend. If you recently bought a Windows 8 computer or you're about to buy one, you might need to exercise a bit of patience. Most of the models we tested performed reasonably well, but they didn't match the performance that many Windows 7 computers achieved in previous testing.

That's probably in part because some computer makers had not yet updated drivers-important software components—for the new operating system. If you keep up with Windows Updates, your computer will download and install any new drivers that become available in the coming weeks, which will help your computer reach its full potential. In the meantime, your Windows 8 PC might run a bit slower, and your laptop's battery life might be a bit shorter.

Here are some of the best-performing Windows 8 computers. Apple also updated the hardware design of its all-in-one iMac. See Desktops, at right, for more.



Desktops

Apple redesigned its all-in-one iMac 21.5 all-in-one, \$1,300, spiffing it up with a display that's very thin at the edges. The downside of the new look: There's no built-in DVD or Blu-ray drive. A top performer just like its predecessors, it has a Core i5 processor, 8GB of memory, a 1TB hard drive, and 512MB of video memory.

A touch screen will enhance your Windows 8 experience. For an all-in-one with that feature, take a look at the HP Envy 23-d034, \$1,000. The 23-inch display was very good, as were the

speakers, so it makes a great addition to the family room for online entertainment. Performance was very good, and it has a 750GB hybrid drive, a Core i3 processor, and 6GB of memory. It wasn't the best for gaming.

You can save a few bucks with a full-sized desktop. We liked the Gateway DX4870-UB318, \$550, a CR Best Buy. Performance was very good. It has a Core i5 processor, 8GB of memory, and a 1TB hard drive. It's not optimized for gaming.

■ 13-inch laptops

An excellent performer with a Core i3 processor and 4GB of memory, the Sony Vaio SVT13122CXS Ultrabook, \$700, has an appealing price tag for a 13-inch model and is a CR Best Buy. It doesn't have a touch screen, but you can use gesture controls with some applications. They allow you to navigate Web pages in Internet Explorer, as well as change volume and move among tracks in Media Player, by waving your hand and using other hand movements. It takes some getting used to and was sometimes slow to respond. Battery life on this Vaio was 6 hours. It weighs 3.4 pounds and has a 500GB hybrid drive.

For a really light laptop, consider the Toshiba Portégé Z935-P390 Ultrabook,



Sony Vaio SVTI3122CXS Ultrabook

\$950. It weighs in at just 2.4 pounds. You sacrifice storage space, because it uses a 128GB solid-state drive to shave some weight. Battery life was 6¾ hours. It has a Core i5 processor and

6GB of memory. Performance was excellent. Windows 8's tablet-like features go best with a touch screen such as the one on the 3.7-pound Samsung NP540U3C-A01UB Ultrabook, \$850. It was an excellent performer, with a Core i5 processor, 4GB of memory, and 6¾ hours of battery life. It also has a 500GB hybrid drive, which includes a small solid-state drive for faster start-up.



SEE OUR VIDEO ON LAPTOPS

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for video.



Acer M5-581T-6807 Ultrabook



Asus Q400A-BHI7N03

■ 14- to 15-inch laptops

A CR Best Buy, the Acer M5-581T-6807 Ultrabook, \$600, has a 15.6-inch screen and offers excellent performance, ergonomics, and portability. Eight hours of battery life help you put in a full day's work. And even with a DVD drive, it's light for its size at 4.6 pounds. It has a Core i5 processor, 6GB of memory, and a 500GB hybrid drive. The 14-inch Asus Q400A-BHI7N03, \$780, costs more, but you get a lot for the money, including a generous 750GB hard drive, very good performance, and 8GB of memory. Battery life was 7½ hours and weight is 4.4 pounds.



Toshiba Satellite P875-S7310

■ 17-inch laptops

The Toshiba Satellite P875-S7310, \$800. makes a great gaming laptop with its very good performance, large display, and ample 750GB hard drive. But the viewing angle on the display wasn't the best. It has a Core i7 processor and 8GB of memory, and it's light for a 17-inch laptop at 6.3 pounds. Its battery life of 4 hours was short, though.

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WASHED OUT Thousands of cars damaged by Superstorm Sandy have been declared a total loss by insurers, but that won't stop them from being sold.

Don't get soaked by a flooded car

AS THE RECOVERY from the East Coast's superstorm continues, a flood of waterdamaged vehicles is spreading across the U.S. Hundreds of thousands of cars were damaged during Superstorm Sandy. Most of them will be scrapped, but many others will find their way to market.

Water damage can be insidious. Cars can run adequately for months or even a few years after being flooded, but they're inherently unsafe and unreliable. They will slowly rot and corrode. Electrical systems can become erratic, resulting in intermittent glitches, and air bags might malfunction. The engine, transmission, brakes, cooling system, or other mechanicals might fail. And mold and other contaminants can cause health problems for drivers and their passengers.

In a typical post-flood scenario, an auto insurer will declare a water-damaged car a total loss and pay off the owner. The car might then be sold for salvage. Some buyers might be looking for usable parts, but others will try to fix up the car for resale. Some cars with titles branded (or amended) with some variation of "flood damaged" or "salvage" might be resold to unwitting buyers. Unscrupulous sellers might produce counterfeit titles without the brand or use inconsistent title branding between states to try to launder away the evidence.

"California, the largest car market in the

United States, doesn't even have a flood brand," says Rosemary Shahan, president of Consumers for Auto Reliability and Safety, a nonprofit organization. "And these cars can end up everywhere. States that are big car markets and have lax consumer protection laws are big dumping grounds."

But not everyone who sells a flooded car is a scam artist. Some owners might fix up their cars and sell them later without even being aware that they're passing along a ticking time bomb.

How to spot the damage

It can be hard tell whether there has been water damage if a vehicle has been thoroughly cleaned. But take these steps to minimize the chances that you'll take a bath on such a car:

Sniff around. Water-soaked cars often have a mold or mildew odor in the cabin or trunk. Also be wary if you smell too much air freshener, a tip-off that there might be musty odors.

Peel back the carpet. Silt and debris left by floodwater might be trapped between the carpeting and the floor.

Look for rust in odd places. Corrosion on interior screws, door hinges, and metal brackets can be a real giveaway.

Check the headlamps and taillamps. Look for water lines on the inside of the lenses or reflectors.

Look in the trunk. Check for silt there. too, paying particular attention to the spare-tire well.

Pop the hood. Check the engine for lines or water stains. Milky-colored oil might indicate that water was in the engine.

Take a test drive. Hesitation and rough operation might point to a malfunctioning engine-control system.

Check the history. The National Motor Vehicle Title Information System, at vehiclehistory.gov, provides reports on cars with branded titles from approved commercial data companies. The cost for a history report varies, but most of them are \$2 to \$13. Insurers, salvage pools, and junkyards are required by law to report to this database regularly.

Have the car inspected. Before buying any car, have it thoroughly checked out by a qualified mechanic. If you buy one online from someone in another area, services such as Inspect My Ride and Carchex can arrange to have it looked over and will e-mail you an inspection report, often with photographs.

DID YOU KNOW?

Mold can cycle through a car's ventilation system and be inhaled by occupants. That can lead to serious respiratory problems for people with allergies or asthma.



N RECENT MONTHS we've seen many of the most popular midsized sedans receive major redesigns or notable freshenings that have altered the landscape in the category. That includes the three models in this month's report: the Honda Accord, Chevrolet Malibu, and Subaru Legacy.

Through 2012 our Ratings shifted as we tested redesigns of the Nissan Altima, Toyota Camry, and Volkswagen Passat. Meanwhile, we just bought several redesigned Ford Fusions, and we're putting them through their paces at our track.

Lost in the flurry of shapely redesigns is the Honda Accord, which looks a lot like its predecessor. With a roomy interior, very efficient and refined drivetrains, a fun-to-drive character, and an attractive list of features, it's convincing evidence that Honda may be back on track after a string of unimpressive introductions. The new four-cylinder Accord tops its class, edging out the Hyundai Sonata and Toyota Camry, and the V6 model is challenging

the Camry Hybrid and V6 Camry for the top spot among pricier family sedans.

Different strokes

The first version of the revamped Malibu to hit dealerships was the mild-hybrid Eco, which we tested for our August issue. It has a plush ride and quiet cabin and got a stingy 29 mpg, but we found its \$28,285 price steep and its rear seat relatively tight. For this issue, we tested a conventionally powered Malibu with a new 2.5-liter, four-cylinder engine. With better performance and handling, it scored notably higher than the Eco. But its \$26,030 sticker price is high for a modestly equipped four-cylinder sedan.

Though the Legacy had been redesigned for 2010, Subaru gave it several tweaks for 2013, including suspension-tuning changes and a new four-cylinder engine and continuously variable transmission. The sedan is spacious, fuel efficient for an all-wheel-drive car, and nicely equipped for the price. Handling is tidier now, but the Legacy lost its previously cushy ride. The noisy

and unrefined drivetrain also cost the car points in our testing. Overall, the Legacy really isn't better; it's only a bit different.

The Accord and Legacy are recommended. The Legacy has had above-average reliability, and we expect the same for the Accord, based on its good track record. Though the Malibu scored high enough to be recommended, it's too new for us to have reliability data.

The race for efficiency

An encouraging trend we're seeing among redesigned sedans is a notable boost in fuel economy. The gas mileage we're measuring banishes old notions of what should be expected of a midsized sedan. Only two years ago, 26 or 27 mpg represented the cutting edge of efficiency for a conventionally powered model with a four-cylinder engine, with a couple of hybrids pushing the boundaries to 34 mpg.

In the past year or so, the game changed: The Toyota Camry Hybrid surprised us with a stellar 38 mpg, and the new four-



cylinder Altima and Accord deliver 31 and 30 mpg overall, respectively, and the V6 Camry and Accord get 26 overall. The lesson for consumers: You no longer have to put up with a small, noisy car to get excellent gas mileage.

Ratings

All tested models In performance order.

Very good O Good Fair
Poor Recommended

Excellent

	Make & model	Price as tested	In this issue	Overall road-test score	Predicted reliability	Overall mpg
Recommended	RAIK			0 100 P F G VG E		

ENTRY-LEVEL FAMILY SEDANS

~	1	Honda Accord LX (4-cyl.)	\$23,270	•	90	lacktriangle	30
~	2	Hyundai Sonata GLS (2.4)	21,800		89	0	27
~	3	Toyota Camry LE (4-cyl.)	23,830		88	•	27
	4	Chevrolet Malibu 1LT (2.5L)	26,030	•	83	new	26
~	5	Kia Optima LX (2.4)	21,885		81	0	25
~	6	Nissan Altima 2.5 S	23,410		81	lacktriangle	31
~	7	Subaru Legacy 2.5i Premium	24,189	•	81	•	26
•	8	Volkswagen Passat SE (2.5)	25,595		76	lacktriangle	25
	9	Dodge Avenger SXT (4-cyl.)	22,290		43	NA	21

	В	HIGH-END FAMILY SEDANS				
~	1	Toyota Camry Hybrid XLE	\$29,052	93	•	38
•	2	Toyota Camry XLE (V6)	32,603	92	•	26
~	3	Honda Accord EX-L (V6)	30,860	• 90	•	26
	4	Hyundai Sonata Limited (2.0T)	28,090	89		25
~	5	Subaru Legacy 3.6R Limited	30,094	88	0	22
•	6	Nissan Altima 3.5 SL	31,610	84	lacktriangle	24
~	7	Kia Optima SX (2.0T)	29,050	84	•	24
	8	Volkswagen Passat SEL Premium (V6)	33,720	82	NA	23
~	9	Volkswagen Passat TDI SE	28,665	80	•	37
	10	Chevrolet Malibu Eco	28,285	76	new	29
	11	Hyundai Sonata Hybrid	26,695	69	•	33
	12	Chrysler 200 Limited (V6)	27,825	52	-	21

Why some vehicles are not recommended. The Chrysler 200, Dodge Avenger, and Hyundai Sonata Hybrid score too low. The Sonata Limited has below-average reliability. The Malibu is too new for us to have reliability data, and we have insufficient reliability data on the Volkswagen Passat V6.

□ CLAIM CHECK

Ford Fusion Hybrid's claimed mpg is off the mark

Ford is making an eye-opening fuel-economy claim for the redesigned 2013 Fusion Hybrid: "47 city/47 highway/47 combined mpg." But in our real-world tests, performed on our track and on public roads, we got much lower numbers: 35 city/41 highway/39 overall mpg. Make no mistake, those are still impressive results that even edge out the excellent Toyota Camry Hybrid (38 overall). But they show that buyers shouldn't expect Ford's triple-47 estimates.

We're seeing a similar discrepancy with the new Ford C-Max hybrid wagon, which is listed with the same stellar 47-mpg figures, but for which we measured 35 city/38 highway/ 37 overall. Among current models, that is the largest discrepancy we've seen between our overall-mpg results and those published by the Environmental Protection Agency, which regulates fuel-economy standards. As a result, we contacted the EPA and Ford to let them know of our findings. In response, a Ford spokesman said, "Early C-Max Hybrid and Fusion Hybrid customers praise the vehicles and report a range of fuel economy figures, including some reports above 47 mpg. This reinforces the fact that driving styles, driving conditions, and other factors can cause mileage to vary."

Our fuel-economy results come as



we've begun testing three Fusion models. Overall, our initial findings show that the sleek Fusion is a solid, well-rounded package. With a composed ride and sharp handling, it drives more like an upscale sports sedan than a mundane family hauler. It also has a quiet, if somewhat snug, interior. So-so visibility and complicated controls hurt practicality, though. Look for our full report next month



Honda Accord



You may have to look twice before noticing it, but the Accord has had a major redesign for 2013. And though Honda has slipped with other models it redesigned in recent years, it nailed this one. The new Accord is roomy, nice to drive, well equipped, and very fuel efficient.

Its 2.4-liter four-cylinder engine, when matched with the smooth continuously variable transmission, squeezes out an excellent 30 mpg overall and 40 on the highway. That's as good as a tiny Honda Fit and better than most compact cars. The 3.5-liter V6 is super-smooth and quite powerful, snapping off a 6.3-second 0-to-60 mph time that is competitive with some sports cars. And its 26 mpg overall is among the best in its class.

Inside, you are treated to one of the best driving positions available, comfortable seats, and terrific visibility. All Accords have a standard backup camera, rare among family sedans. Uplevel models include advanced safety features seldom found in this category, including forward-collision and lane-departure warning systems, and Honda's new Lane Watch blind-spot camera system (see box at right).

Honda has also kept the Accord's pricing competitive. Our \$23,270 four-cylinder LX and \$30,860 V6 EX-L cost the same as or less than many other similarly equipped family sedans.

In the final tally, the four-cylinder Accord jumped 10 points in our Ratings to take over the top spot among entry-level sedans. And the V6 is behind only the Toyota Camry Hybrid and V6 Camry among high-end family

sedans, and neither Camry drives as well.

To get the best feature set at a reasonable price, consider the EX version. And most buyers should be pleased with the four-cylinder. Based on its history, we expect above-average reliability for the Accord.

The right stuff

The Accord is one of the more agile family sedans, with subdued body lean and decent steering feedback. The Sport's handling is a bit sharper but at the cost of a slightly stiffer ride. On-track behavior was predictable, with the four-cylinder being more enjoyable than the V6. Both performed well in our avoidance maneuver.

Though the ride is supple and controlled, it lacks the comfort found in some competitors because of some short, quick motions. Honda has finally solved the Accord's longtime problem with road noise; road and wind noise are nicely muted. The four-cylinder and CVT work without the din found in some competitors. And the V6 is even quieter, producing just a

smooth hum. Two hybrid versions, including a plug-in, will come later.

The CVT is smooth, quick, and unobtrusive, marking a new benchmark for that type of transmission. You'd be hard pressed to tell that it isn't a conventional automatic, high praise indeed. A six-speed manual transmission is also available with the four-cylinder, a rarity among family sedans, but it comes only with cloth seats on the sedan. The V6's six-speed automatic shifts smoothly and responsively. The only way to pair the V6 with a manual is in the Accord coupe.

Engaging "Eco" mode holds the car in higher, fuel-saving gears and blunts throttle response. The instrument cluster lights change to a green hue to reinforce your eco-friendly behavior. But if you give in to the devil on your shoulder and get on the gas too much, the glow turns a reprimanding white.

A well-tailored fit

Drivers will find plenty of space in the cabin. The cloth front seats are wide and supportive,

A new approach to blind-zone monitoring

Honda's Lane Watch system provides a new twist for checking blind spots. When the right turn signal is activated, a camera automatically displays the area to the right of the car on the dash's screen. That proves helpful when merging into right-lane traffic, parallel parking, or checking for bicyclists. But watching the moving images while driving can be distracting. And nothing warns you about vehicles in the driver's side blind spot. Overall we'd rather have a conventional blind-spot monitoring system, which isn't available.





although the LX model lacks power seats and lumbar adjustment. The powered leather seats provide better support and more adjustments and have two-position seat memory, a unique feature in this class. The rear has a supportive bench that's comfortable for two adults but tight for three.

Fit and finish is generally very good. But a few cheap touches are evident, such as chintzy door-panel switches and unconvincing textured plastic "wood grain" on our EX-L.

The Accord's gauges are a model of clarity, and most controls are easy to use. Basic versions have a simple-to-use radio, but opting for the EX-L adds a more complicated one that uses a small touch screen for certain functions. Navigating the screen can be a bit convoluted, and it needs a firm tap to register. Top-trim versions have an even more complicated radio with a touch screen and a multifunction knob that controls navigation and audio functions.

All Accords come with standard dual-zone automatic climate control, a nice touch. Uplevel models allow you to adjust the climate system by voice, but using the normal buttons is faster and easier.

Honda's first venture into the world of in-car music apps is Aha with HondaLink, a neat system. Bluetooth integration works well with iPhone and Android phones. Music on your device can be accessed by voice command, and text messages can be read aloud and responded to with preset replies.

The trunk is large and nicely trimmed, but its hinges may crush fragile items. The seat folds in one piece to expand the trunk; a more versatile split design isn't offered.

Honda Accord LX



Recommended



Tested vehicles		
HIGHS	Drivetrain, fuel economy, V6 acceleration, roomy interior, handling, driving position, visibility, lots of features, controls on the LX	
LOWS	Complicated optional radio, ride is a bit choppy	
TRIM LINES	LX, EX-LV6	
DRIVETRAIN	LX: 185-hp, 2.4-liter four- cylinder engine; continuously	

variable transmission. EX-L: 278-hp, 3.5-liter V6; six-speed automatic transmission; front-wheel drive

MAJOR OPTIONS None **TESTED PRICES** LX: \$23,270; EX-L: \$30,860

The Accord line

OTHER TRIM Sport, EX, Touring, Hybrid, LINES Plug-in Hybrid OTHER 196-hp, 2.0-liter four-cylinder DRIVETRAINS and electric motor; 6-speed manual transmission





Honda Accord EX-L



Recommended





GET COMFY Although shorter than in the previous Accord, it has plenty of room inside.



BACKUP AID All Accords come with a standard rear-view camera, a nice safety feature.



STAY COOL Dual-zone climate control is standard, which is unusual for this class.

More test findings		
BRAKING	Short stops on dry surfaces, but wet stops were a bit longer.	
HEADLIGHTS	Low-beam performance is good, with decent levels of intensity and good visibility forward and to the side of the road. A distinct cutoff can reduce the visibility range when driving over dips and bumps. The high beams provide very good forward visibility and better intensity.	
ACCESS	Getting into the front or rear seats is easy through the large door openings.	
VISIBILITY	Visibility is impressive, thanks to upright styling, thin roof pillars, and a wide expanse of glass all around. All trims come with a standard backup camera.	
CABIN STORAGE	There's adequate interior storage for smaller items, a USB port, and two 12-volt power points.	
HEAD RESTRAINTS	There are locking head restraints in all seating positions. The rear-center head restraint is not tall enough to provide adequate protection, even when it's raised.	
CHILD SEATS	It may be difficult to secure a rear-facing child seat with the safety belt because the belt anchors are located far forward. Lower LATCH anchors are available in both rear outboard positions, but they are recessed behind the seat cushion and can be awkward to access.	



Chevrolet Malibu



You'll appreciate the redesigned Malibu if you prize a plush, comfortable ride and

a very quiet cabin. That's where this solid, easygoing sedan excels. It also has simple controls, decent fuel economy, and sound, secure handling, although the Malibu is clearly no sports sedan.

You'll probably come away disappointed, however, if you need a roomy rear seat. The Malibu's is relatively tight, with less space for legs and knees than in most competitors.

The Malibu is also no great value. Even our moderately equipped 1LT cost \$26,030,

notably more than higher-rated competitors. Sales incentives seem inevitable.

A reasonably refined and powerful 197-hp, 2.5-liter four-cylinder engine is matched with a smooth and responsive six-speed automatic transmission. That powertrain helps the Malibu get a reasonable 26 mpg overall.

The Malibu rides comfortably, with well-controlled body motions. Bumps are smothered in a way that would be commendable even in a larger, more expensive sedan. Steering response is prompt and well weighted. When pushed to its handling limits, the Malibu proved secure but was unexceptional,

and understeering early at our track reduced driver confidence.

Inside, generous seat and wheel adjustments help dial in a comfortable position, but the cockpit is a bit narrow. Visibility is limited to the sides and rear, but a rear backup camera helps. The interior is nicely finished.

The front seats are wide and softly padded, but the scratchy fabric seems like something you'd find in a taxi. Opting for leather improves the looks and comfort.

Controls are simple, with large, clear buttons. A 7-inch touch screen is used for some audio functions, but the menus are straightforward. Chevy's MyLink system lets you control portable music players by voice.

You can expand the large trunk by folding the 60/40-split rear

seatbacks. Instead of a spare tire, 2013 Malibus include a 12-volt air inflator and a can of tire sealant.





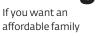


SOUND NET
You can
stream audio
from your cell
phone's digital
network using
Bluetooth.

Tested vehicle	
HIGHS	Ride, controls, quiet interior, transmission
LOWS	Rear seat, price
TRIM LINE	1LT
DRIVETRAIN	197-hp, 2.5-liter four-cylinder engine; six-speed automatic transmission; front-wheel drive
MAJOR OPTIONS	17-inch wheels, power driver's seat, rear camera
TESTED PRICE	\$26,030



Subaru Legacy



sedan with all-wheel drive, the Legacy is the only game in town. It's also a nice, value-packed ride, with

a nice, value-packed ride, with a spacious interior and good fuel economy. Where it falls a bit short is in refinement and performance.

For 2013, Subaru tweaked the steering and suspension, which helped make emergency handling more secure and predictable. But the changes also robbed the car's ride of its plushness; it's still good, but no longer great.

The redesigned 173-hp, 2.5-liter "flat-four" engine delivers slightly quicker acceleration and fuel

economy of 26 mpg overall, which is impressive for an AWD car. Still, most competing four-cylinder sedans are quicker.

Recommended

The Legacy's real Achilles' heel is its continuously variable transmission. It's well behaved during casual driving, but it tends to exacerbate engine noise when you're accelerating or merging on the highway, and its performance is a bit rough around the edges.

The optional 256-hp six-cylinder engine is more refined and enjoyable to drive, but it adds \$3,000 to the price. Expect about 22 mpg overall.

The Legacy is more fun to drive than a typical family sedan. In

corners, turn-in response is quick and body lean is contained. But steering is short on driver feedback. When pushed to its handling limits, it remained stable and composed.

The optional EyeSight suite of electronic safety aids works well. It sounds an alert if the driver strays outside the lane or begins weaving inside a lane, and it can automatically brake to prevent some low-speed collisions.

You'll find generous room, great visibility, and super-intuitive controls, but the cabin has a somewhat spartan ambiance.

In front, short seat cushions reduce thigh support, but rearseat comfort is impressive even for three people, although toe room is limited. The trunk is large, and the rear seatback folds 60/40 for more space.

Skip the Legacy's optional navigation system, which

complicates the radio controls.
But unfortunately you'll have to get it if you want the EyeSight features.



Tested vehic	le
HIGHS	Standard all-wheel drive, visibility, rear seat, fuel economy (for an AWD car), controls
LOWS	Acceleration, engine noise, unrefined CVT
TRIM LINE	2.5i Premium
DRIVETRAIN	173-hp, 2.5-liter four-cylinder engine; continuously variable transmission; all-wheel drive
MAJOR OPTIONS	All-weather package (heated seats and mirrors, wiper deicer)
TESTED PRICE	\$24,189



Hyundai Santa Fe Sport

The stylish, midsized Santa Fe Sport SUV was redesigned and notably upgraded for 2013, and there's much to recommend here, including its

fuel efficiency, composed ride, spacious cabin, and impressive array of features for the money. But a few shortcomings, notably vague steering and limited visibility, keep it midpack in our Ratings. And opting for a backup camera means you must buy thousands of dollars' worth of extras such as leather seats and a sunroof.

The Sport version, tested here, is the two-row edition of the Santa Fe. The longer three-row Santa Fe drops the "Sport" from the name and adds a standard V6.

Humdrum handling

The Santa Fe Sport rides well, but uneven stretches of pavement can provoke some rocking. The cabin is mostly quiet with only low levels of road hiss and engine hum, though there's pronounced wind rush at highway speeds.

Handling is sound but mundane. The steering is responsive but has a dead spot that robs on-center feel, requiring constant corrections even when simply tracking in a straight line. Body lean is kept in check.

At its cornering limits at our track, the Santa Fe Sport proved secure, but its ESC system

Ho	How they compare		
Rec.	SMALL/MIDSIZED SUVs	0 100 P F G VG E	
~	Honda CR-V EX	77	
	Ford Escape SE (1.6T)	75	
	Hyundai Santa Fe Sport (2.4)	74	
~	Kia Sorento LX (4-cyl.)	74	
~	Chevrolet Equinox 1LT (4-cyl.)	66	

kicked in too abruptly. It threaded our avoidance maneuver at an acceptable speed and with reasonable confidence.

Most drivers will be happy with performance from the 190-hp, 2.4-liter four-cylinder engine, and we recorded an impressive 23 mpg overall. Shifts from the six-speed automatic are smooth and responsive. Drivers who want more power can opt for the 264-hp, 2.0-liter turbocharged four-cylinder, but it's not as smooth or refined.

Comfortable interior

The cabin is well assembled and nicely detailed. Panels have attractive contrasting graining, and the seats are well tailored.

Though the driving position is roomy, the narrow dead pedal is too far to the right, and the tilt and telescopic steering wheel should extend a bit further. The cloth front seats are comfortable, with optional full-power adjustments, including lumbar control. The optional leather seats are a bit more supportive. The rear seats are well shaped and supportive, with plenty of room for two adults but just adequate for three.

Controls are straightforward, unless you opt for the complex navigation system, which deletes the radio's dedicated tuning knob. Bluetooth pairing is fast and painless. Also standard is a trial subscription to Hyundai's Blue Link, a pay service that uses your smart phone to drive apps for traffic, gas prices, and emergency notification on the phone and within the car. It can also let parents know whether teenage drivers are driving too fast or too far away.

The generous cargo area can fit four large suitcases and a duffel when the rear seats are upright. The 40/20/40-split seatback configuration adds versatility for people and cargo-carrying choices.

We don't yet have reliability data for the redesigned Santa Fe Sport.

lested venic	
HIGHS	Roomy interior, fuel economy, transmission, feature content, controls
LOWS	Steering feel, rear visibility, expensive rear camera
TRIM LINE	Base
DRIVETRAIN	190-hp, 2.4-liter four-cylinder engine; six-speed automatic; all-wheel drive
MAJOR OPTIONS	Roof rails, power driver seat, heated front seats
TESTED PRICE	\$28,370
The Santa Fe	Sport line
OTHER TRIM LINE	2.0T
OTHER DRIVETRAINS	264-hp, 2.0-liter turbocharged four-cylinder engine; front-wheel drive
BASE PRICES	\$24,450-\$29,450
More test fin	dings
BRAKING	Very good overall.
HEADLIGHTS	Low and high beams have very good reach, but low beam has a sharp upper cutoff. High beams have more intensity.
ACCESS	Easy overall.
VISIBILITY	Thick windshield pillar base. Poor rear vision caused by high rear windows and very thick roof pillars. Rear camera available only with expensive options package.
CABIN STORAGE	Sizable bins throughout.
HEAD RESTRAINTS	The center-rear restraint is too low to protect an adult.
	Some rear-facing child seats

Tested vehicle











DEAD SPIN Three steering mode selections change the effort but don't improve the vague feel.







DARK ROLL
Black wheels
and more
ground clearance
distinguish
the XV from the
Impreza Sport.

Subaru XV Crosstrek

75 Tiny segithe new

Tiny SUVs are an emerging market segment, and Subaru wants to join the party. But rather than build a new bantam utility vehicle from

the ground up, Subaru hiked up and retrofitted its Impreza hatchback, rebadging it the XV Crosstrek to give it some off-road credibility.

As is typical of Subaru, all-wheel drive is standard, but what lets the Crosstrek pose convincingly as a miniature SUV is that raised ride height, which provides 8 inches of ground clearance—on par with "real" SUVs—and makes the Crosstrek more than a match for deeply rutted muddy roads.

Fuel economy is impressive at 26 mpg overall, but the Crosstrek with the CVT feels a little sluggish when it first gets underway, and the engine sounds raucous when revving, which it has to do a lot. Road noise adds more racket. The jacked-up chassis height and stiffened suspension also take a toll on agility and ride comfort. Many buyers would do better sticking with the higher-scoring Impreza Sport that costs \$2,000 less.

Suited for the roads

The suspension tuning results in a stiff and nervous ride. Body motions are quick and taut on many road surfaces, and impacts from bumps are pronounced. Noise suppression is so-so, as the gruff engine is joined by wind rush and tire hiss at highway speeds.

Steering is responsive and well weighted. Body lean isn't excessive for a vehicle with a raised ride height. The AWD system is unobtrusive. At our track, the Crosstrek performed relatively well, leaving drivers feeling confident in our avoidance maneuver. Despite its ground clearance, the XV lacks low-range gearing and underbody cladding for hardcore off-roading. But it's plenty capable on muddy, snowy, or rutted roads.

The 148-hp, 2.0-liter four-cylinder engine

performs adequately, but the XV is no speed demon. The CVT transmission can be slow to engage Drive when shifting from Reverse, doing so with a thump. A five-speed manual is available in Premium trim, ridding the XV of the CVT's frustrations.

Inviting cabin

The Crosstrek seems built for the cold, with standard heated seats and side mirrors, and a windshield deicer. The cabin is generally well trimmed but not plush.

Drivers should find plenty of space all around, with a tilt and telescopic steering wheel to help get situated. The front seats are comfortable, with adequate lower-back support even without a lumbar adjustment. Rear seating is generous and can comfortably fit three adults.

Radio and climate controls are simple and mounted high. Satellite radio is available only if you opt for the navigation system. Setting up a Bluetooth phone can be cumbersome, and stopping and restarting streaming audio through the system can be a nuisance. Phone voice controls respond only to very specific and sometimes awkward commands and don't control digital audio players.

The rear cargo area can hold two large suitcases and two duffel bags. Folding down the 60/40-split rear seatbacks frees up even more room.

How they compare		
Rec.	STYLISH SMALL SUVs	0 100 P F G VG E
~	Subaru XV Crosstrek Premium	75
	Mini Cooper Countryman S	66
~	Mitsubishi Outlander Sport SE	65
~	Nissan Juke SV	65

Tested vehicle		
HIGHS	Fuel economy, controls, rear seat, visibility	
LOWS	Noise, ride, unrefined continuously variable transmission (CVT)	
TRIM LINE	Premium	
DRIVETRAIN	148-hp, 2.0-liter four-cylinder engine; CVT; all-wheel drive	
MAJOR OPTIONS	None	
TESTED PRICE	\$24,215	
The XV Crosstrek line		

OTHER TRIM LINE Limited OTHER Five-speed manual transmission BASE PRICES \$21,995-\$24,495

More test findings

BRAKING Very good, especially on dry pavement. HEADLIGHTS Low beams provide good visibility and intensity. High beams are brighter.

VISIBILITY	Very good, with a large glas
	be a bit harder.
	climbing into the rear can
ACCESS	Front access is easy, but

	area, big side mirrors, and thin
	pillars. Head restraints slightly
	obscure the rear view. A rear
	camera is included with the
	optional navigation system.
CABIN STORAGE	Moderate with a large bin

	in front.
HEAD	The rear-center restraint is too
RESTRAINTS	low to protect an adult, even
	when it's raised

CHILD SEATS The owner's manual cautions against mounting a child restraint in the center-rear seat. You may need to remove a head restraint to get a good

seat. You may need to remove a head restraint to get a good fit for a front-facing child seat. Lower LATCH anchors are easy to access.





Compare



Recommended

Recommended





✓ Recommended





•	See See	Total D		2010		C WALL O
VERSION	Honda Accord	Honda Accord	Chevrolet Malibu	Subaru Legacy	Hyundai Santa Fe Sport	Subaru XV Crosstrek
TRIM LINE	LX	EX-L	1LT	2.5i Premium	Base	Premium
PRICE: BASE/TESTED 1	\$22,480/\$23,270	\$30,070/\$30,860	\$24,005/\$26,030	\$22,795/\$24,189	\$26,200/\$28,370	\$22,995/\$24,215
DRIVETRAIN	φεε, το ο <i>γ φε</i> σ,ε <i>ι</i> ο	\$50,070/\$50,000	<i>μ</i> 2+,003/ <i>μ</i> 20,030	ψεε,τ τος ψετ,107	\$20,200/ \$20,570	φεε,773/ φε τ ,ε13
Engine	2.4-liter 4-cyl. (185 hp)	3.5-liter V6 (278 hp)	2.5-liter 4-cyl. (197 hp)	2.5-liter 4-cyl. (173 hp)	2.4-liter 4-cyl. (190 hp)	2.0-liter 4-cyl. (148 hp)
Transmission	CVT	6-speed automatic	6-speed automatic	CVT	6-speed automatic	CVT
Drive wheels	Front	Front	Front	AWD	AWD	AWD
TIRES TESTED	Continental ContiProContact,		Goodyear Assurance,	Bridgestone Turanza EL400	Continental CrossContact LX,	Yokohama Geolandar G9
Model & size RATINGS	size 205/65R16 95H	size 215/55R17 94V	size P225/55R17 95H	02, size P215/50R17 90V	size P235/65R17 103T	size P225/55R17 95H
PERFORMANCE		1				
Acceleration	•	0	•	0	0	0
0 to 60 mph, sec.	7.7	6.3	8.1	9.1	9.7	9.7
45 to 65 mph, sec.	4.9	4.4	5.7	6.1	6.3	6.6
Ouarter-mile. sec.	16.0	14.7	16.4	17.1	17.3	17.5
Transmission	0	0	0	O	0	•
Routine handling	•	•	•	•	0	•
Emergency handling	•	•	0	•	Ö	•
Avoid. maneuver, speed, mph	53.0	52.5	52.0	54.0	50.5	53.0
Braking	•	•	•	•	•	•
From 60 mph, dry/wet, ft.	136/148	139/150	135/147	139/152	132/142	130/148
Headlights	0	0	0	•	0	0
COMFORT AND CONVENIENCE						
Ride	•	•	•	•	•	0
Noise	•	•	•	•	•	0
Driving position	•	0	•	•	•	•
Front-seat comfort	•	0	•	•	•	•
Rear-seat comfort	•	•	0	•	•	•
Access	•	•	•	•	•	•
Controls and displays	•	•	0	0	0	•
Interior fit and finish		•	•	0	•	•
Trunk/cargo area		•	•	0	0	•
PREDICTED RELIABILITY		•	New	•	New	•
FUEL						
Overall mpg	30	26	26	26	23	26
City/highway mpg	21/40	16/39	17/38	18/35	17/30	19/34
Туре	regular	regular	regular	regular	regular	regular
Capacity, gal./Cruising range, mi.	17.2/510	17.2/440	18.5/480	18.5/480	17.4/405	15.9/420
Annual cost, 12K mi. at \$3.80/gal.	\$1,535	\$1,780	\$1,755	\$1,765	\$1,970	\$1,735
SAFETY		1	1	1		
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	0/0	NA/NA	0/0	NA/NA
NHTSA side, driver/rear	NA/NA	NA/NA	O/O	NA/NA	0/0	NA/NA
NHTSA rollover 2WD/4WD	NA/NA	NA/NA	○ /NA	NA/•	⊝/⊝	NA/NA
AIR BAGS Side, front/rear	std./no	std./no	std./std.	std./no	std./no	std./no
	standard		,		standard	standard
Head protection SPECIFICATIONS	Stanual U	standard	standard	standard	Standard	stanuard
DIMENSIONS AND WEIGHT						
Length/width/height, in.	191/73/58	191/73/58	192/73/58	187/72/59	185/74/66	175/70/62
Wheelbase, in.	109	109	108	108	106	104
Turning circle, ft.	41	40	38	40	38	37
Ground clearance, in.	5.0	5.0	5.0	5.0	6.5	8.0
Curb weight, lb. (% front/rear)	3,245 (61/39)	3,555 (62/38)	3,455 (60/40)	3,380 (58/42)	3,760 (56/44)	3,165 (59/41)
Maximum load, lb.	850	850	925	850	930	900
Luggage, suitcases+duffels/	3+2	3+2	3+2	3+1	35.5	23.0
cargo volume, cu. ft.						
Towing capacity, lb.	1,000	1,000	NR	1,000	2,000	1,500
INTERIOR ROOM	E0 E	EO E	F7.0	F4 0	EOE	EE O
Front Ingreem in	58.5	58.5	57.0	56.0	58.5	55.0
Front leg room, in.	41.0	40.5	42.5	43.0	41.0	41.5
Front head room, in. 2	5.0	4.0	3.5	6.0	6.0	5.5
Rear-row shoulder room, in.	55.5	55.0	55.0	54.5	56.0	53.0
Rear-row leg room, in.	30.0	30.0	27.0	30.0	28.0	29.0
Rear-row head room, in. 2	2.0	2.0	3.0	3.0	4.5	3.5

Rear-row head room, in. 2 2.0

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



Best new-car values

Small cars and family sedans yield top returns on your investment

HE TOYOTA PRIUS is the best value for your automotive dollar, unseating the Honda Fit, which has held the title for the past four years, our new analysis shows.

There are plenty of less expensive cars. But they can't match the Prius for its comfortable ride, competent handling, roomy interior, excellent reliability, and, of course, its great fuel economy.

How do we measure value? The same way you may measure value in any other investment: by weighing the cost, benefit, and risk. The cars that are the best values are those that combine a low cost to operate, good reliability, and good performance in our tests.

Like penny stocks, a low purchase price doesn't make a car a good value. The Nissan Versa sedan, for example, is one of the least expensive cars on the market. Yet it had a mediocre score in our tests and is not reliable. So despite its low price, it's



FAMILY VALUES Two Toyota Camrys top our family-sedan category.

not worth the money, especially when you could buy a Hyundai Accent for just \$500 more. That would get you a much nicer and more reliable car.

The same principle applies to bigger cars. The midsized Dodge Journey SUV sells for about \$1,500 less than a V6 Toyota Highlander, yet its lower test scores and reliability make it much less of a value.

This year we analyzed more than 200 vehicles that our auto experts have recently tested, focusing on the cars' relative benefits, as represented by our road-test scores; their relative risk of having problems, as reported in our Annual Auto Survey by subscribers who own them;

and estimates of each vehicle's five-year ownership costs (see "How We Determine Value" on the facing page). In short, the models that perform better overall in those categories are considered to be deals among their peers.

Toyota's strength

Japan's largest automaker is not without its faults, but delivering value is where Toyota's vehicles excel. Toyota and Lexus models placed at the top of six of the 10 categories we analyzed.

The automaker's hybrid cars, in particular, represent excellent values overall, with great fuel economy and reliability

A bargain and a squander

■ Toyota Prius • Price: \$26,750 Cost per mile: 49 cents

The Prius isn't the most exciting or the cheapest car on the market, or even in its segment. But it's extremely reliable and roomy, rides well, has secure handling, and is super-cheap to operate. That was enough for it to sneak past the perennial favorite Honda Fit with the highest value rating in our analysis, more than two times that of the average car.

▶ BMW 750Li • Price: \$97,525 Cost per mile: \$1.80

With frustrating controls and a below-par ride, the 750Li didn't score well enough to be recommended and racked up one of the worst predicted-

reliability scores. Plus, it costs \$1.80 a mile to drive. The 750Li's value score is just 32 percent of the average.





along with low depreciation working in their favor. Toyota hybrid models topped three of the categories and placed second, behind the non-hybrid version of the same model, in an additional category.

Bigger isn't better

Some people seem to mistake size for value, buying their cars by the pound. But our data show that rarely pays off. Price and fuel economy are the most important factors, and that's where small cars have a big advantage.

Small cars provide the highest value on average than any other car category, and large and luxury cars and SUVs deliver about 25 percent below-average value. Even the worst small cars tend to deliver about average value, and the best large SUVs and luxury cars rate about average.

Usually family sedans deliver value that is 50 percent above the average vehicle. Notably, only one car in this category, the Chrysler 200, rates below average.

Almost every category contains good values, even if they're not the cheapest vehicles to own. For example, the Lexus RX 350 is a luxury SUV that costs almost \$50,000 to purchase and is relatively expensive to operate, at 93 cents a mile. But it has an excellent reliability history and offers a lot for the money in terms of features and performance.

If you need space and want good value, consider a wagon, minivan, or small SUV. All three categories offer better-thanaverage value. The best is the fuel-efficient Toyota Prius V, which offers almost twice the value of an average car, with lots of room, above-average reliability, and very low cost, at just 51 cents per mile. And the small Mazda5 minivan isn't far behind. But a larger minivan can also be a good value. The Toyota Sienna, which costs 78 cents per mile to drive, has more room than most large SUVs, with better reliability. It delivers 20 percent more value

How we determine value

Vehicles that are reliable, perform well, and don't cost much to own represent the best values. So our value scores are based on the following three elements:

Road-test scores. These are the results of more than 50 tests and evaluations. including assessments of performance, comfort, convenience, fuel economy, fit and finish, and cargo space. Ratings are based on a 100-point scale and range from a high of 99 for the luxurious Lexus LS 460L to a low of 20 for the crude, off-roadready 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 information comes from our latest Annual Auto Survey, in which subscribers told us about problems they've experienced with 1.2 million vehicles in the past 12 months. If a model has a below-average predictedreliability rating, we won't recommend it regardless of how well it performed in our road tests. For example, the Jaguar XJL scored a respectable 83 points in our testing but had among the worst predicted-reliability scores, one of the

highest owner-cost estimates, and thus one of the lowest value scores in our analysis. New models for which we don't have survey data, such as the Dodge Dart, are not included in our study.

Five-year owner costs. These estimates include all major expenses incurred during a common period of ownership. Costs include depreciation, fuel, insurance premiums, interest on financing, sales tax, and maintenance and repairs. In the chart on page 60. they are represented as cost per mile.

Depreciation is by far the largest factor, accounting for almost half of all owner costs over 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 also come from our Annual Auto Survey.

We have excluded electric cars (such as the Nissan Leaf) and plug-in hybrids (such as the Chevrolet Volt) in our value analysis because of the lack of data on depreciation and maintenance and repair costs for those types of vehicles.



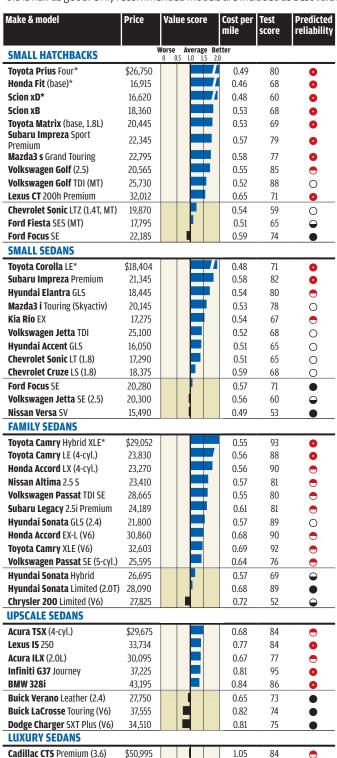
overall than the best large SUV, the Chevrolet Traverse, which scores about average, and costs 88 cents per mile.

We also found that cars with manual transmissions provide more value than the same models with automatics. They often use less gas, accelerate quicker, and cost less. But few buyers opt for manuals.

No matter what type of car you want, our value analysis will help you get the most for your money. And that's what all car shoppers should look for.

Best and worst for the money

Vehicles listed here have highest and lowest value scores in major categories. They're ranked by value score, above or below the average car (1.0). Scores are calculated based on a model's five-year ownership cost, road-test score, and predicted reliability score. A vehicle with a score of 2.0 is twice as good a value as average; one with 0.5 is half as good. Only recommended models are included as best values.



Mercedes-Benz E350 BlueT
*Value score was higher than 2.0.

gories.		-410			
are calculated					
ed reliability					
e with			W		V
5.	'		Tov	nta Hig	hlander
Make 0 madel	Duise	Value seems	_		
Make & model	Price	Value score	Cost per mile	Test score	Predicted reliability
LUXURY SEDANS continued	Wo	orse Average Be 0.5 1.0 1.5 2			
Hyundai Genesis (V8)	\$43,800		0.93	87	0
Infiniti M37	53,825		1.06	93	Ö
Lexus GS 350	58,858		1.14	84	•
Chrysler 300 C	44,730		0.96	82	
Jaguar XJL Portfolio	81,575		1.58	83	
BMW 750Li	97,525		1.80	74	•
SPORTY CARS/CONVERTI	BLES (test	ed with man	ual transm	ission)	
Mini Cooper (base)	\$21,700		0.49	81	0
Hyundai Veloster	20,340		0.56	71	igorphi
Mazda MX-5 Miata Grand Touring	31,150		0.63	89	lacktriangle
Scion FR-S	25,025		0.64	83	•
Subaru BRZ Premium	27,117		0.69	82	•
Infiniti G (base, AT)	48,715		0.99	77	•
Chevrolet Corvette Z06	64,890		1.20	92	\bigcirc
Volvo C70 T5 (AT)	43,880		0.90	68	
WAGONS/MINIVANS					
Toyota Prius V Three	\$28,217		0.51	80	•
Mazda5 Grand Touring	24,820		0.65	88	0
Volkswagen Jetta	28,085		0.54	81	0
SportWagen TDI (MT) Volkswagen Jetta	•				Ŭ
SportWagen SE (2.5)	26,755		0.66	78	igorphi
Subaru Outback 2.5i Limited	34,698		0.72	73	•
Volvo XC70	42,560		0.90	77	lacksquare
Nissan Quest SL	39,040		0.88	81	0
Chrysler Town & Country Touring-L	37,505		0.89	74	
SMALL SUVS					
Honda CR-V EX	\$26,455		0.61	77	•
Mazda CX-5 Touring	27,125		0.64	75	•
Subaru XV Crosstrek Premium	24,215		0.59	75	
Mitsubishi Outlander Sport SE			0.64	65	•
Kia Sportage LX	24,400		0.64	70	0
Volkswagen Tiguan SEL	37,020		0.82	76	0
Jeep Compass Latitude	24,985		0.65	49	\bigcirc
Mini Cooper Countryman S	32,500		0.65	66	•
MIDSIZED SUVs					
Toyota Highlander Limited (V6)	\$38,578		0.81	81	•
Toyota Highlander Hybrid Limited	47,255		0.84	89	lacksquare
Nissan Murano SL	36,330		0.79	78	•
Honda Pilot EX-L	36,980		0.79	73	•
Mazda CX-9 Grand Touring	38,615		0.88	76	•
Dodge Journey Crew (V6)	36,975		0.90	61	•
Ford Explorer XLT (V6)	39,275		0.93	65	•
Jeep Wrangler Unlimited	36,340		0.82	20	-
Sahara	,				
LARGE/LUXURY SUVS	4				
Lexus RX 350	\$47,381		0.93	79	0
Lexus RX 450h	53,576		0.98	88	0
Chevrolet Traverse LT	39,920		0.88	80	0
Acura MDX Infiniti JX	46,715 51,020		0.97 1.03	85 78	0
Cadillac Escalade (base)	51,920		1.03	61	•
Lincoln MKX (3.7)	64,905 50,235		1.44	64	0
Nissan Armada Platinum	55,400		1.02	61	
	55,700		1.43	01	

57.525

1.07

89

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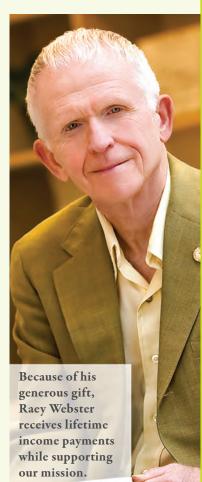
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Big sky, wrong mountain

A vacation promo from an Alabama reader's bank urged, "Escape the heat and go northwest ... to Montana for a Big Sky western adventure." Better make that "go northeast." This mountain is the Matterhorn, in the Alps.



I before L

The fabric of the blouse attached to this tag? Obviously, an Arizona reader noted, it was spun from the slik of the slikworm.



Battery baloney

Great: This flashlight has a "50 Hour Run Time" if you use "2 Energizer Max Alkaline batteries." But it comes with carbon zinc Eveready batteries, which, as the small type reveals, provide just 17 hours of run time.





The price of freedom

Color-blind



Where's the love?

"Delight and impress the one you love with a gift from Elmer Chocolate," the company's website says. But when a reader received this box of four—count 'em—candies from his wife last Feb. 14, he was not impressed. "It's not that she didn't love me!" he told us. Could be she was counting her honey's calories.



Wait a minute ... or 2

Choice is nice, and sometimes it's also amusing, as with the Cream of Wheat lineup spotted by a California reader. FYI, there are also four flavors of Instant and a whole-grain option.



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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

Paul Reynolds, Canada Extra editor

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.

CR Best Buv 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.

Snow blowers Report and Ratings, page 37

Recommended models only, from 46 tested.

		,,			
		Brand & model	Price	Width (in.)	Overall score
Rec.	Rank				0 100 P F G VG E
	A	TWO-STAGE GAS Best for large of 24 inches; all weigh about 180 to	driveways a 300 pound	nd dee s.	
V	1	Cub Cadet 31AH95TU	\$1,600	30	89
~	3	Yard-Man 31AH55LH501	1,500	30	87
V	4	Ariens 921013	1,600	30	86

	A	24 iliciles; all weigh about 16	o to soo poulius.		
V	1	Cub Cadet 31AH95TU	\$1,600	30	89
~	3	Yard-Man 31AH55LH501	1,500	30	87
V	4	Ariens 921013	1,600	30	86
~	5	Ariens 921022	1,120	28	85
V	6	Toro Power Max 828 OXE 38634	1,500	28	84
~	7	John Deere 139958	1,700	30	83
~	8	John Deere 139953	1,500	28	82
~	9	Yard Machines 31AH64FG500	1,000	28	81

			Brand & model	Price	Width (in.)	Overall score
	Rec.	Rank				0 100 P F G VG E
		В	TWO-STAGE GAS, COMPACT Can 18 inches; all weigh about 100 to			o about
	~	2	Toro Power Max 724 OE 37770	\$1,100	24	69
- 1						

		SINGLE-STAGE GAS Bost for snow up to about 0 inches, all weigh			
~	3	Sno-Tek 920402	580	24	66
~	2	Toro Power Max 724 OE 37770	\$1,100	24	69

SINGLE-STAGE GAS Best for snow up to about 9 inches; all weigh C about 60 to 90 pounds.

~	1	Toro Power Clear 621 38458	650	21	70
~	2	Cub Cadet 221 LHP 31AM2T6D	700	21	67
V	3	Toro Power Clear 621 38451	500	21	65

Treadmills Report, page 30; Ratings, page 32

Eleven of the tested non-folding, folding, and budget folding treadmills are available. All are recommended models.

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
	A	NON-FOLDING MODELS		
V	1	Precor 9.31	NA	85
~	2	Landice L7 Cardio Trainer	\$4,370	84
~	3	True PS300	2,800	81
	В	FOLDING MODELS		
V	2	Spirit XT485	NA	81
~	4	LifeSpan TR4000i	2,200	78
~	5	Smooth 7.35	1,500	77

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
	В	FOLDING MODELS continued		
V	6	LifeFitness F3 Track	\$3,300	76
~	7	LifeFitness F3 Go	2,800	76
~	8	LifeFitness F1 Smart	2,500	76
	C	BUDGET FOLDING MODELS		
V	2	AFG 3.1 AT	1,100	77
~	6	Horizon T202	800	73

Ellipticals Report, page 30; Ratings, page 33

Brand & model

All of the recommended ellipticals with and without heart-rate programs are available.

Overall score

Price

Recommend				0 100
_				P F G VG E
	<u>A</u>	WITH HEART-RATE PROGRAMS		
~	1	Diamondback 1260 Ef	\$2,600	79
~	2	Octane Fitness Q37ci	3,100	79
V	3	LifeFitness X5 TRACK	3,900	76
~	4	AFG 18.1AXT	1,900	73
V	5	LifeFitness X5 GO	3,300	73
~	6	AFG 3.1AE	1,100	72
~	7	Smooth CE 3.6	1,500	72
~	8	BH XS1	NA	71
~	9	Precor EFX 5.21	NA	71

Recommen				0 100 P F G VG E
	В	WITHOUT HEART-RATE PROGR	RAMS	
V	1	Landice E7 Pro Sport	\$4,200	69
~	2	Octane Fitness Q35c	2,200	68
~	3	Octane Fitness Q37c	2,600	68

Price

Overall score

Brand & model

Washers Report, page 40; Ratings, page 41

Recommended models only, from 112 tested.

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
_	A	FRONT-LOADERS		
V	1	Samsung WF457ARGS[GR]	\$1,800	89
~	2	LG WM8000H[W]CA	1,480	89
~	3	LG WM3470H[W]A	1,300	88
~	4	Whirlpool Duet WFW94HEX[W]	1,200	87
~	7	LG WM3070H[W]C	1,000	87
~	8	Samsung WF501AN[W]	NA	86
~	9	Samsung WF511AB[W]	1,500	86
~	10	Samsung WF405ATPA[WR]	1,100	86
~	11	LG WM2650H[W]A	900	85
~	13	LG WM2250C[W]	750	84
~	15	Maytag Maxima MHW6000X[W]	1,350	84
~	18	Electrolux IQ Touch EIFLW50L[IW]	900	83
~	19	Maytag Maxima MHW9000Y[W]	1,500	83
~	23	Samsung WF331AN[W]	1,000	82

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
_	В	TOP-LOADERS All are high-effi	ciency.	
~	1	Samsung WA422PRHD[WR]	\$ 900	82
v	2	LG WT5070C[W]	1,150	81
~	3	LG WT4801C[W]	750	80
~	4	Samsung WA5451AN[W]	1,000	79
~	5	Maytag Bravos XL MVWB750Y[W]	900	79
•	6	Samsung WA400PJHD[WR]	800	78
~	7	LG WT5170H[W]	1,150	78
~	8	Samsung WA456DRHD[WR]	1,000	78
~	9	Maytag Bravos XL MVWB950Y[W]	1,100	76
~	10	Whirlpool Vantage WTW7990X[G]	2,200	75
~	11	Kenmore 2801[2]	750	74
~	12	Whirlpool Cabrio WTW5700X[W]	800	74

Dryers Report, page 40; Ratings, page 42

Recommended models only, from 166 tested.

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
V	1	LG DLEX3470[W]	\$1,150	79
~	2	Samsung DV5451AE[W]	950	78
~	3	LG DLEX3885[W]*	1,460	78
'	4	LG DLEX8000[V]*	1,400	78
~	5	LG DLEX5170[W]	1,000	78
~	7	Samsung DV5471AE[W]	1,100	78
~	8	Samsung DV457EVGS[GR]	1,600	78
~	9	LG DLEX5101[W]	1,100	77

		Brand & model	Price	Overall score
Recommendation	Rank			0 100 P F G VG E
_				. , . , . , . ,
~	11	LG DLEX3360[W]	\$1,000	77
~	12	LG DLEX2550[W]	1,200	77
~	13	Kenmore 6801[2]	700	77
V	14	Samsung DV520AE[P]	1,400	77
~	16	LG DLE2250[W]	750	76
V	18	LG DLE2650[W]	1,100	76
		*Has a porcelain top.		

Autos Report and Ratings, pages 50-57

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
ENTRY-LEVEL FAMILY SE	DANS							
Honda Accord (4-cyl.)	\$23,990-\$31,590	3.4	8.1	3.6	18.3	11.3	5.9	7.9
Chevrolet Malibu	24,995-32,540	3.3	8.7	4.3	18.8	13.7	6.3	9.1
Subaru Legacy	23,495-36,195	3.7	9.6	4.2	19.6	13.0	6.8	9.1
HIGH-END FAMILY SEDA	N							
Honda Accord (V6)	32,790-35,390	2.8	6.6	3.4	16.8	14.5	6.0	9.2
STYLISH SMALL SUV								
Subaru XV Crosstrek	24,495-30,295	4.0	10.3	4.4	20.1	12.2	7.0	8.9
SMALL/MIDSIZED SUV								
Hyundai Santa Fe Sport	26,499-38,499	3.4	10.3	4.4	19.8	14.0	7.9	10.2

Contact info How to reach manufacturers in Canada.

877-348-8736 afgfitness.com

Ariens

888-463-4398 arienscanada.com

BH

866-325-2339 bhnorthamerica.com

Cub Cadet

800-668-1238 cubcadet.ca

Diamondback

800-776-7642 diamondbackfitness.com

Electrolux

800-932-1778 electrolux.ca

Horizon

866-885-3532 horizonfitnessstore.ca

John Deere

deere.com

Kenmore Call local Sears

sears.ca

Landice

landice.com

LG

888-542-2633 lge.ca

LifeFitness

800-527-6063 lifefitness.com

LifeSpan

877-654-3837 lifespanfitness.com

Maytag 800-807-6777 maytag.ca

Octane Fitness

763-757-2662 octanefitness.com

Precor

800-347-4404 precor.com

Samsung

800-726-7864 samsung.ca

Smooth

866-639-7775 smoothfitness.ca Sno-Tek

sno-tek.net

Spirit

855-258-3555 spiritfitness.com

Toro

800-544-5364 toro.ca

True

800-883-8783 truefitness.com

Whirlpool

800-807-6777 whirlpool.ca

Yard Machines

800-668-1238 yardmachines.ca

Yard-Man

800-668-1238 yardman.ca