

# READY, SET, SPEND?

America is shopping again—but wow, have our habits changed. See all the surprises in this Consumer Reports exclusive.



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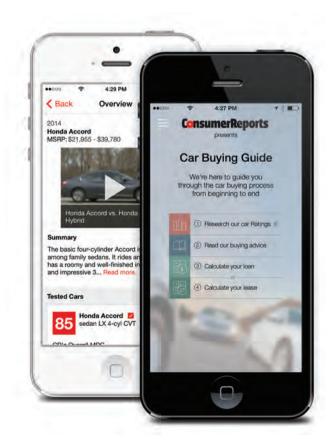
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November 2014, Vol. 79 No.11

'I haven't been spending, but I'm ready to. I'm looking to do a number of things to my apartment. I want to paint the kitchen, paint the cabinets. Every day I look at them, and I think, #@!!.' —Audrey Peard, 54



# WELCOME BACK, SHOPPERS

Seven years after the Great Recession, consumers are spending again. See where they're using their hard-earned money in 'How America Shops Now.'

P. 26

# The Best and Worst of 2014

The slickest new phones, the coolest cars, the biggest TVs ... and the most boneheaded ideas to come down the pike this year.

P.34

# It's Time to Get Mad About the Outrageous Cost of Health Care

Why we pay about twice as much as citizens of any other developed country—and how you can change the system.

P.40

What you're thinking, what we're planning, and what's topof-mind this month.



# YOUR ADVOCATE

The Problem Solver straightens out your cell-phone bill; our experts field your queries (what does "wrinkle-free" really mean?), and our senior electronics editor shares tips on TV buying. Plus: GM's CEO Mary Barra answers your questions.

# **Secrets of the World's Most Frequent Fivers**

A handy guide for anyone trying to use reward points to book a trip.



# **Check Out Our iPad App**

Look for expanded Ratings, videos of road tests and lab tests, plus bonus features. Now included with your paid magazine subscription.



Scams to watch out for and labeling to be wary of. Plus: The last word on the Thanksgiving bird.

# **Clean for the Holidays**

The top-rated vacs to get your rugs dirt-free, and the best air purifiers to keep your indoor air clear.

# **Laptop/Tablet Hybrids**

Are they truly the best of both worlds?



**Lightbulbs That Last** and Last

> **The Mattress** of Your Dreams

Phones that think they're cameras and sound bars to improve your TV listening.



**How to Get Your Car Fixed** for (Almost) Free

**Tires for SUVs and Trucks** 

**Small and Sporty Cars** 

The Auto Strategist tackles your car problems, and the Latest from the Track.



**Goofs and Gaffes** 



# **REDESIGN BY**

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PHOTO DIRECTION BY Mary Cahill

# **ON THE COVER**

Photography by Grant Cornett, Prop Styling by JoJo Li

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# FFFDBACK

THIS MONTH AT CR

# The Ultimate **Cat Hair** Challenge

Cat Fancy we're not, but every year CR's testers get very interested in felines. Specifically, in how to get cat hair out of carpets.

Our famous cat hair test for vacuums began in 2006, when one industrious tester collected six months' worth of fur from Rusty, Stormy, and Brannan, her three Maine Coons. Then CR began picking up clippings from a local cat breeder/groomer. Now the cat hair challenge is a standard part of our vacuum testing: Lab staff strew about 5 grams (that's 0.01 pounds) of fluff over a medium-pile nylon rug, then mash it in with a roller that simulates foot traffic. The test has caught the attention of Stephen Colbert, and readers have even mailed in their own cats' fur. That's sweet, says Dave Trezza, senior project leader, but unnecessary. "We probably have a few years' worth in stock," he says. Find the best vacs on page 18.



# **AVERAGE CONSUMER**

# **America Catches Cold**

If you're feeling sniffly, you're not alone. This is prime sneezing/hacking/sore throat season. Here's how we all deal with it:



# LOOK BEFORE YOU FLUSH

Your "Deadly Pain Pills" report (September 2014) had lots of useful information and gave many good recommendations. However, one-discard unused pills-says that "excess pills should be flushed down the toilet." Doing so will pollute downstream waters, hurting fish and other aquatic organisms. Many communities have designated drop-off sites for safe disposal.

-Sigmund Csicsery, Lafayette, CA Editor's note: The FDA recommends flushing some drugs (such as Oxycodone) that could be fatal for kids. Questions? Call 888-463-6332.

# THE GREAT GMO DEBATE

I was just reading about a CR report regarding GMO soy milk (Up Front, September 2014). Thanks for having the courage to speak the truth about GMOs. -Tracy Wilcox, Westbrook, ME

I'm a longtime subscriber; I'm also an agricultural scientist my whole career, [which has included] working in international development in some of the most needy countries. Your anti-science, anti-agriculture stand on genetically modified soy and other GM foods will not be supported by me.

-Harold Keyser, Kula, HI

# A BETTER HANDLE ON E-BANKING?

"Your Check Is Ready for Its Close-Up" (Money, September 2014) addressed access to funds being delayed when using mobile banking to make a deposit. I used my bank's mobile app to deposit two checks on a Tuesday. I [couldn't] access the funds until the following Monday. I should have asked my local bank representative before I made the deposit in that manner. Lesson learned!

-Susan Robinson, Stevensville, MI



SEND your letters for publication to ConsumerReports.org/lettertoeditor.

# FEEDBACK

# THE VIEW FROM YONKERS



# Let's Start the Conversation

**THIS ISSUE** of Consumer Reports marks a new beginning for me and for the organization. In September, our committed staff welcomed me as their fifth president and CEO. With this privilege comes a responsibility to strengthen our partnership with you, to better understand the challenges you face navigating the online and offline marketplace.

CR wants to be your source for trusted advice and unbiased information. We want to earn that trust every day. Fulfilling that promise means renewing our commitment to innovation and experimentation in how we perform and communicate our work. It means creating new ways to engage with you on the ideas and concerns that are meaningful to you.

Today's new and evolving design of Consumer Reports magazine embodies that spirit. It's one example of how we plan to increase your voice in our work. Your voice is critical in our pursuit of excellence at CR and in strengthening the collective impact of all consumers.

I look forward to what I know will be an ongoing and valuable conversation. – *Marta Tellado, President and CEO* 

# We've Changed—and We're Not Done

**AT CONSUMER REPORTS,** our celebs wear lab coats and the only red carpet they walk has been vacuumed dozens of times in a controlled test.

But the real star of the show is you. That's why we've revamped the magazine to make it more useful, easier to navigate, and more relevant. We've kept all of the things you love about CR—the Ratings charts, Selling It, Ask Our Experts—and added new features, including the Your Advocate section, to solve your problems and invite your questions, tips, and ideas.

Sure, we've made some big changes, but that isn't the end of the story. We expect to hear from you about what you like and maybe don't like so much. (See "Give Us Your 2 Cents," at right.) Your comments will fuel additional alterations in the coming months. There's only one hard and fast rule: We will always be unbiased and unbought. And we promise never, ever to put the Kardashians on the cover. —*Ellen Kampinsky, Editor in Chief* 

62%

Turns out the witty repartee unfolding on Taco Bell's Twitter feed may not translate into burritos sold. More than three in five Americans surveyed by Gallup say that social networks such as Twitter and Facebook have no impact on what they buy.

# Coming in December



Don't Finish Your Holiday Shopping Until You Read This Issue!



Great Electronic



Entertaining Appliances, From Blenders ...



... to Wine Chillers



The Most Reliable Cars on the Road



Plus: Where Your Charity Proceeds Are Really Going

# **YOUR IDEAS COUNT**

"I don't like change."



# **Give Us Your 2 Cents**

We mean what we say. We want your thoughts on the revamped Consumer Reports. Here's proof: After the magazine unveiled a "refreshed" design in the June issue, we got a lot of letters that said, in a nutshell, that the type is hard to read.

We heard you. The Consumer Reports you hold in your hands now has a more legible font, and the magazine has been designed to be easier to read overall.

We believe the changes you see in the new CR are for the better. But you're the ultimate judge. Let us know what you think. Use the link below, or mail in your free-range observations. But do write. We're listening, America.

WRITE US at ConsumerReports.org/cro/
lettertoeditor. Select Letter to the Editor/
Magazine Feedback from the drop-down menu.

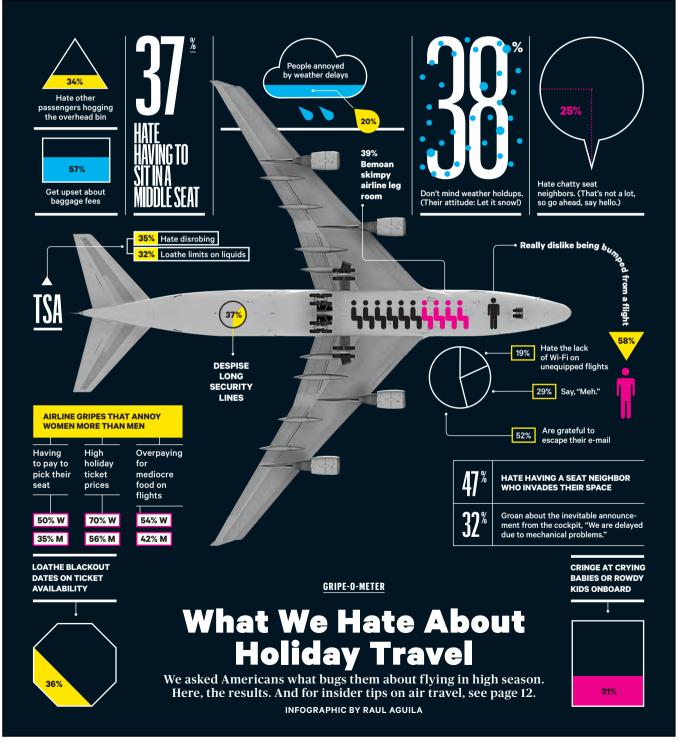
# **CREXPLAINED**

# Vrrrooom. Screech. Vrrrooom. Screech.

That's the sound of tires being tested at Consumer Reports' auto track in rural Connecticut. (See the results on page 59.) There we have control over every factor except the weather. To compare each tire's wet grip, we flooded a 12-foot-wide section of asphalt to a depth of 0.05 inches—about the thickness of a dime, or the approximation of a moderate rainfall.

In order to get a sense of how each tire handles, our driver accelerated the test car—a 2014 Chevrolet Silverado—to 60 mph and slammed the brakes for five separate full stops. Then, back at the garage, we jacked up the truck and swapped in the next set of tires. Six days, 65 tires, and 325 panic stops later, the 4x4 was holding up fine, which is more than the we can say for our drivers' stomachs: "It can get nauseating," admits lead tire test engineer Gene Petersen. Dramamine, anyone?

# ADVOCATE

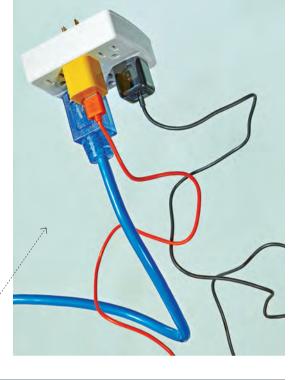


# YOUR ADVOCATE

READER TIP

# The Airport Lifesaver

'A three-outlet, 6- or 12-foot extension cord and an outlet multiplier have saved me in a number of crowded airports. They don't take up much space in a carry-on, enable you to share with other travelers—not to mention to sit farther away from the socket—and come in handy at less up-to-date motels.'—*Mike Stockman*, *Swampscott*, *MA* 



Send Your Top Strategy to:

ConsumerReports.org/ cro/readertip. If we run it, we'll pay \$100!

**HEROES AND WATCHDOGS** 

# Ordinary People Who Made Our Drinks and Hospitals Safer



WHEN SARAH KAVANAGH looked closely at her Gatorade bottle and learned that the brominated vegetable oil (BVO) it listed had potentially hazardous health consequences, the

teen petitioned parent company PepsiCo, asking that it ditch the chemical. She rallied more than 200,000 people on Change.org, then put out a similar call about Powerade. For the high school senior, who plans to study communications in college, it has been a crash course in the power of social media. A PepsiCo rep told CR, "We removed BVO from Gatorade in response to our consumers. Since [then], we have been actively working to remove it

from the rest of our product portfolio." (Coca-Cola, Powerade's parent, is on a similar path.)



DAVID ANTOON'S EXPERIENCE at the Cleveland Clinic prompted him to raise concerns about the safety of procedures there. The retired Air Force colonel's claims spurred a government

investigation and pushed the venerable hospital to make changes.

KNOW A CONSUMER HERO? Fill us in on the advocacy champions you admire most. Write to us at heroeswatchdogs@cr.consumer.org.

**42%** 

That's the percentage of Americans willing to pay more for products and services from companies committed to positive social and environmental impact—think about the Patagonias and Whole Foods of the world—according to a Nielsen survey. A related study found that socially conscious companies have seen annual sales rise 5 percent, compared with just 1 percent growth for those not making such claims.

# **GET INVOLVED**

# Actions You Can Take in November



# TELL FDA: BAN THE 'NATURAL' LABEL

It sounds like a guarantee of purity, but when "natural" appears on a food product, the word is essentially meaningless. Join Consumers Union, the advocacy arm of Consumer Reports, in urging the Department of Agriculture and the Food and Drug Administration to ban the label by signing our petition at takepart.com/food-labels.

# $\rightarrow$

# PUT A STOP TO 'TOO BIG TO FAIL' BANKS

We stand with Sens. Elizabeth Warren and John McCain—and more than 160 state and national groups—in calling on Congress to stop banks from betting your insured deposits on risky Wall Street deals. The 21st Century Glass-Steagall Act would separate ordinary banks from investment firms. Go to opencongress. org and ask your representative to join the fight.



# THE WIN: YOU CAN UNLOCK YOUR CELL PHONE

The keys to your mobile phone are yours again now that Congress has passed the Unlocking Consumer Choice and Wireless Competition Act. The bill, signed into law by President Barack Obama in August, restores your right to unlock your device and switch to another provider when your contract expires—something CU has been fighting for since early 2013, when a Library of Congress change to the Digital Millennium Copyright Act made unlocking illegal.



# YOUR ADVOCATE



PROBLEM SOLVER

# **Making Verizon Keep its Promises**

A service 'bargain' didn't look so good-until Consumer Reports stepped in

WHEN VERIZON announced radically lower prices for its cell plans earlier this year, Dick Lambert was a happy man. Finally, the Minnesotan and his family could enjoy rates comparable to those offered by AT&T and Sprint.

By signing up for Verizon's Edge Share Everything plan, Lambert computed that he'd pay \$300 per month for five new smart phones sharing 10 gigabytes of data. That included the data service and the purchase cost of the phones (one iPhone 5S and four Samsung Galaxy S 5's), based on 20 interest-free installments. But what really attracted Lambert to the plan was that his monthly service bill would drop, he predicted, to just \$175 per month once he paid off the phones.

Not bad, considering that under the traditional two-year contract, Lambert's plan would continue to cost about \$300 per month just for the service, on top of a \$675 down payment for the five smart phones. (Prices don't include taxes.)

But Lambert said he was shocked when one of the salespeople at the Verizon store told him the monthly \$15-per-phone service fee on the Edge plan would shoot up to \$40 per device once the phones were paid off, completely erasing the discount. Worse yet, none of the Verizon salespeople

FED UP BY YOUR CELL OR CABLE **COMPANY'S CUSTOMER SERVICE?** 

Contact Consumer Reports' Problem Solver at problemsolver@cr.consumer.org.

could show him any documents that stated that policy. Lambert called the Minnesota attorney general and asked whether he could file a complaint. He said the AG's office was sympathetic but didn't seem confident that it could coax a response from Verizon. So Lambert reached out to CR, and we contacted Verizon. The company's e-mailed response: "The customer would pay the same line access rate after paying off the phone. The plan does not shoot up to \$40 per smart phone." Indeed, from that point on, the salespeople contacted by Lambert and Consumer Reports confirmed that. We're not sure our call had anything to do with the apparent change by Verizon-or whether an official policy regarding such fee increases had ever existed. But we're glad we helped Lambert, who is now enrolled in the Edge plan.

# What does that mean for consumers?

If you think your cell service provider has used a bait-and-switch tactic, you can take a couple of steps to make it live up to the promised deal. First, contact your state AG's office; it's a long shot, but it might able to intervene. Next, make sure you have copies of the original ad announcing the plan you are interested in. Ask the store to show you, in writing, any deviations from that plan. Then call the company's public-relations staff-not customer service-and tell them you are planning to showcase the discrepancy on Yelp. That should get their attention.

READER ROUNDTABLE

# **Insider Tips** for Buying **Your Next Television**

Want to upgrade your TV this holiday season? Before you do, consider this advice from Consumer Reports senior electronics editor Jim Willcox, who fielded your questions during a recent live Facebook chat:

# BEWARE BLACK FRIDAY HYPE

There are deals, but often the best are for a limited time, in limited quantities, or for lesserknown brands. TVs are often cheaper closer to Christmas and the Super Bowl. The best time to buy? Late February through March, as models are discontinued and new ones arrive.

# FIT THE SET TO YOUR SPACE

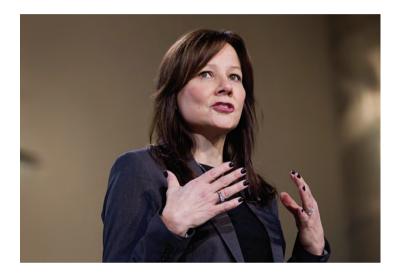
Generally speaking, your seating distance should be about three times the height of the set, or one and a half to two times the diagonal screen size of the TV. If you sit too close, you'll start to see individual pixels. (You can sit closer to ultra-high-definition TVs because of their greater pixel density.)

# INTRIGUED BY ULTRA HD? **WAIT A YEAR OR TWO**

Prices will drop, and more UHD content will be available to watch in the future. Some new developments-such as high-dynamicrange technology for improved brightness and contrast, and an expanded range of colorscould be incorporated into UHD TVs over the next year. Buy now only if you want the state of the art-and you don't mind paying a premium to get it.

JOIN OUR NEXT READER **ROUNDTABLE** Can you really trust all of the healthy promises found on food labels? Urvashi Rangan, Ph.D., head of CR's safety group, and CR's Amy Keating, registered dietitian, take your questions at 12:30 p.m. EST Tuesday, Oct. 14, at facebook.com/consumerreports.

# GM's Chief, Mary Barra, Answers Your Questions



SINCE MARY BARRA took over as General Motors chief in January of this year—the first female CEO of a major global auto manufacturer—she has been in the hot seat: In 2014 so far, GM, America's largest car company, has recalled 29 million cars and trucks. Undaunted, Barra agreed to answer questions sent in by Consumer Reports readers. Of the many thoughtful queries we received, we sent a slimmed-down list to Barra; her answers are below.

**Q.** When will GM bring back more U.S. manufacturing? I only buy GM, but I'm considering buying Toyota trucks because they are built in Texas.

-Michael Gonzalez, Arlington, Texas A. GM has 40 U.S. manufacturing plants in 10 states (including 12 assembly plants), and we have invested almost \$11 billion in them since June 2009. We're also a bigger part of the Texas landscape than you may know: Today, 4,500 people work at our Arlington plant, building our all-new generation of full-sized SUVs. Also, Fort Worth is the home of GM Financial, which offers loans and other financial products to customers around the world.

**Q.** I have been driving a Chevy Volt for two years now, and it is the greatest car I've ever owned. Whenever I tell someone what it can do, they are stunned. Most people still think it is just an electric car and that it stops after 40 miles. What is its future?

—Shawn Tempesta, Las Vegas A. We engineered the Chevrolet Volt to be a moonshot: a vehicle that would allow most people to complete their daily driving in full electric mode while eliminating range anxiety on longer trips. On average, Volt drivers go more than 970 miles and more than a month between fill-ups. In January we'll have more news to share about the next-generation Volt—I think you and your

Q. I grew up thinking Cadillacs were the standard for luxury. I've driven most of today's models, and I feel like I'm driving rebadged Chevys: They aren't any quieter and don't ride any better than less costly cars. How can you make Cadillac an elegant luxury brand that consumers will aspire to own?

friends will be even more impressed.

-Bill Shoffner, Burlington, NC

A. Cadillac did set the standard for luxury cars for decades; then, for a time, they were good but not always great, especially compared with some of the cars coming out of Germany. Some were also too similar to Chevrolets, as you point out. But we've been investing billions of dollars (literally) in performance, safety, and technology to make Cadillac a true luxury leader. The new CTS, for example, is built on weight-optimized, rear-wheel-drive architecture; it's the lightest car in its segment, making it more agile and fun to drive than top competitors. The sales and service experiences also must measure up: Cadillac dealers, with GM help, have invested millions in facilities both beautiful and functional.

**Q.** Of the 25 cars I have owned, all but three have been GM, Ford, or Chrysler. Currently I have a U.S.-built Korean car. Why should I choose a GM car, when others have much longer warranties and more standard equipment?

-Kurt Hunter, Circleville, OH

**A.** We're laser-focused on building great cars and delivering an exceptional ownership experience: Consumer Reports has singled out the Buick Regal; the Cadillac ATS; and the Chevrolet Corvette, Impala, and Silverado for impressive fit and finish, competitive feature sets, and strong performance. In terms of service, Cadillac earned the highest rank among 12 eligible luxury brands in the J.D. Power 2014 U.S. Customer Service Index, and Buick ranked highest among 19 mass-market brands. Every GM brand [in that study] scored better than Hyundai and Kia.

# **Q.** What are you going to do to win back consumer confidence?

-Fred Henney, Centreville, VA

**A.** We're not going to be satisfied with solving our current problems: Our total focus has to be on making GM the best auto company for customers in safety, quality, reliability, and value. I see our current recall activities as examples of doing the right thing for our customers. If we identify an issue that could possibly affect your safety, we will act quickly. Yes, we've recalled large volumes of past models—many of which we no longer build—but we've also conducted recalls involving fewer than 100 vehicles, which demonstrates how quickly we're reacting

WE WANT YOUR CEO PICKS

to potential issues.

Tell us which chief exec—or company—
you want to hear from at q-and-a@cr.consumer.
org. And stay tuned for Costco chief W. Craig
Jelinek, who answers your questions next month.

# YOUR ADVOCATE



# The Quest for the Wrinkle-Free Shirt

Q. I buy most of my shirts from catalogs, but I'm confused by the various terms used to describe them: "non-iron," "wrinkle-free," "wrinkle-resistant," and "wrinkle-shed." Is there any difference, in terms of how smooth the shirt will look after washing and ironing? And can you really get away with not ironing a dress shirt?

—Harold Corat Moran, Colorado Springs, CO A: We aren't aware of any standard definitions for those terms; the ones you mention—as well as many others—may have different specifications depending on the brand, retailer, and manufacturer. An informal review suggests that when removed from the dryer, "no iron" garments appear smoothest, followed by "wrinkle free," then "easy care," which you'll often find on blended cotton/poly fabrics. Be aware that wrinkle-free finishes reduce the life span of a cotton garment by 20 to 25 percent.

WE HAVE MORE THAN 140 EXPERTS ON CALL
They research, test, and compare—so you don't have to! Share your toughest questions at ConsumerReports.org/askourexperts ... and watch this space for the answers.

# Are All Name-Brand Appliances Created Equal?

**Q.** I keep hearing that a namebrand appliance purchased at a big box store (i.e., Lowe's, Home Depot) is slightly different from one you may purchase at a local appliance dealer, even if it is represented as being the same model. Is this true?

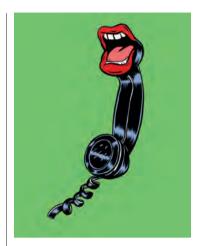
—Herb Schulken, Pawleys Island, SC A. It's an urban legend. For example, the John Deere 100 Series sold at Home Depot is exactly the same as what you get from any other dealer, despite news reports and blogs that say the Home Depot line is inferior. One exception: When a big-box store sells a relatively similar product under its own brand name—Sears Craftsman and Kenmore brands, for example—the store often pays manufacturers to include extra features or other, usually small, details.

# Cutting Boards: Plastic or Wood?

**Q.** Is it a fact that plastic kitchen cutting boards harbor more bacteria than wooden ones?

-Sawrie Wuest, Asheville, NC A. Both wood and nonporous (such as plastic, marble, or glass) cutting boards are safe, as long as you prevent cross-contamination by using one for cutting produce and bread and another for cutting raw meat and poultry. That said, nonporous surfaces are easier to clean than wood, which can more easily trap microorganisms. Wash your cutting board with hot, soapy water, rinse with cold water, and pat or let air-dry. Boards made from acrylic, plastic, or glass, or from solid, nonlaminated wood, can be washed in a dishwasher.





# Robocalls Were One Thing. Now We're Getting Live Calls.

Q. We were delighted to use the phone number Consumer Reports published to eliminate robocalls; we're pretty sure it worked, too. But how do I get real people to stop calling at dinnertime? Could it be that putting your name on a do-not-call list indicates that there's a live person at the end of the number?

—Brent Harward, Austin, TX A. Signing up for the Do Not Call registry should protect you from unwanted telemarketing calls: That includes live calls from real people and "robocalls," which use recorded messages or automatic dialers for live people to reach you. Companies are required to check the National Do Not Call registry; if your name is listed, they're prohibited from contacting you.

But certain companies and scammers ignore the list, and technological changes are making it easier for callers to harass you and to cover their tracks with phony caller IDs. Consumer Reports is pushing federal regulators to step up efforts to enforce the rules and to punish callers who disregard them. In the meantime, the best way to help reduce those intrusions is still to add your information to the National Do Not Call list at donotcall.gov or 888-382-1222. The free service works for residential and wireless numbers; once you sign up, your number remains on the list as long as your phone is in use-unless you decide to opt out.

ILLUSTRATIONS BY KELSEY DAKE

CONSUMER REPORTS 11

THE EMPOWERED CONSUMER

# Frequent Flyer Secrets Revealed

Can you really get where you want to go using your reward points? We tell you which programs soar and which leave you grounded. **MEMBERS OF FREQUENT-FLYER** programs often spend lots of time trying to build up miles with one goal in mind: a free trip to somewhere great. Some people might even go far out of their way to earn extra points.

Today there are more than 70 frequent-flyer programs worldwide with more than 300 million members, says Tim Winship, the editor and publisher of FrequentFlier. com, a website that helps travelers navigate those programs. As a very general rule, he says, 5 percent of airline seats are allocated for frequent-flyer awards. And since the early 1990s, the number of miles needed for most domestic round-trip tickets has remained steady, at 25,000.

But when you actually try to book a seat, you face some major hurdles. For one thing, you have to deal with lots of competition and blackout dates (days during high-traffic seasons when award seats are limited or unavailable). Every program has its own policies, procedures, and partnerships with other airlines, as well as status tiers that can affect your booking success. And the programs are constantly changing. United Airlines and US Airways, for example, recently increased the number of miles needed to book some of their coach, business-class, and first-class seats.

Airlines may also require more miles to book popular routes or during busy travel seasons, says George Hobica, founder and president of Airfarewatchdog, a comparison site. And if an airline hasn't sold enough seats on a flight, it might add more award seats at the last minute.

So when is the best time to book a

# YOUR ADVOCATE

free trip? To find out, we recruited CR staff who are members of frequent-flyer programs with nine airlines: Alaska, American, Delta, Frontier, JetBlue, Southwest, Spirit, United, and US Airways. We asked them to try booking a round-trip coach ticket on the same day for the five most popular U.S. routes: Chicago to New York City, Los Angeles to San Francisco, Los Angeles to New York, Chicago to Los Angeles, and Atlanta to New York City. (Alaska, Frontier, and JetBlue don't fly all of those routes, which was taken into account when we crunched the numbers.) The flights left on a Friday and returned on a Sunday, two of the busiest days for airlines.

The testers searched for seats on each route for three dates: flights that departed in three days; those that left in a month; and those that took off in three months. Then they filled out questionnaires, noting how many flights they could book (if any), the fewest miles they needed to use, and how long each leg of the trip would take. They also noted how many stops they would have to make (if any), the fees they would be charged to book, and how easy it was to navigate the airline's website. Of course, our results are a snapshot based on the dates and routes we chose, but some themes did emerge.

# **Airlines That Charged the Most**

On average, Spirit required the most miles for all of the routes we checked (see the chart on page 14), followed by US Airways. We found that those two carriers also charged the highest booking fees: Both pinged our testers \$111 to fly on a few days' notice. To book further in advance, Spirit charged \$26; US Airways, \$37.

# **Those That Charged Much Less**

Alaska Airlines had the best mileage deals, on average—less than half of the miles needed to fly on Spirit—followed by JetBlue, American, and Delta. Those four airlines and Southwest charged a flat fee to book (see the chart on the

# **How to Get That Flight**

Is playing the redemption game worth it? "It's a mistake to think of frequent-flyer miles as an extra," says Tim Winship of FrequentFlier.com. "The cost of frequent-flyer miles is included in every ticket issued. So if you don't earn miles or don't eventually redeem them, you're essentially overpaying." Here are nine ways to maximize your rewards and increase the odds that you'll land a seat.

# 1.

# Try to Book Early

Booking at the last minute is sometimes unavoidable, but it will usually cost you more miles for economy class. Most airlines make seats available about 330 days before departure. "Booking early gets you the best seats, flight times, and connections if you have to make them," says George Hobica of the website Airfarewatchdog.

# **2**.

# **Check the Cash Amount**

Before you book, compare the number of miles you'd have to spend with the dollar amount the ticket would cost. Look for fares that work out to more than 1 cent per mile, Winship suggests. Our Los Angeles-to-New York trip on Spirit would have used 75,000 for a trip that costs \$576, which works out to a measly 0.8 cents per mile. But using 25,000 miles instead of spending \$800 on a ticket (or 3 cents per mile) is a good deal.

# 3.

# **Consider Upgrades**

If you can't find an awards seat on a flight, consider buying an economy seat and using points to upgrade. Spending 15,000 miles to upgrade a \$189 economy-class fare to a \$1,500 business-class fare (about 9 cents per mile) is a great deal.

# 4.

# **Call the Airline**

If you can't book a seat using your miles, seek out the frequent-flyer service desk. Agents can sometimes find seats that you can't, or they might be able to override capacity controls. You'll be charged a fee (often \$25), but only if you book.

# **5**.

# **Get a Card**

If you're loyal to a particular airline, it makes sense to sign up for its credit card to maximize your earnings. Look for 40,000 to 100,000 bonus miles after an initial "spend" (usually in the first three months). You'll probably earn free upgrades and additional miles when you fly with the airline, and save on fees.

But if you're a member of several programs or you book based on price, you're probably better served with a card, such as the Blue Sky Preferred Card from American Express or the Barclaycard Arrival Plus World Elite MasterCard. They allow transfers of points to a variety of airline programs, says Hilary Stockton, founder of Travelsort, a website that helps users navigate frequent-flyer programs. And you won't be subject to the blackout dates and capacity controls imposed by most programs.

# 6.

# **Don't Hoard Miles**

Airlines can change their rules at anytime, increasing the number of miles it takes to book free travel or even making it tougher to earn those miles. And points on many airline programs can expire if you don't use them or the card regularly.

# 7. Check Out Partner Deals

Most programs will allow you to rack up additional miles when you also throw your business to its airline, hotel, rental-car, or retailer partners. Go to your program's website for details.

# 8.

# **Look for Elevated Status**

If you travel enough to qualify for elite status (which is often based on traveling more than 25,000 miles per year with an airline), many programs eliminate blackout dates and/or increase seat availability. You may also be able to get free upgrades and checked bags.

# <u>9.</u>

# **Divide to Conquer**

On some flights, you might be limited to a maximum of two award seats. If you're traveling with family, you may have to fly on different planes to get freebies.

# YOUR ADVOCATE

bottom of this page), with one happy exception: Alaska Airlines, whose fee dropped to \$23.70 from \$36.20 for our last-minute trip from Chicago to Los Angeles. But those savings were canceled out because the airline upped the mileage required for the same route. Chicago to Los Angeles was also the only route on Alaska Airlines that cost us more than 25,000 miles, coming in at 32,500.

# **Most Available Seats**

Delta, the nation's second-largest carrier in terms of market share, had the most available flights, followed by Southwest (the third-largest airline in the U.S.), and US Airways (now part of the nation's largest airline group because of its recent merger with American).

Most airlines have alliances with other carriers, which increases your odds of booking a seat. For example, although Alaska doesn't fly every route we checked, we were always able to find a seat because of its partnership with Delta.

But some of the airlines with the best mileage deals were also harder to book.

When we tried to use miles to nab flights that departed in three days, for example, we were unable to get a seat on returning flights on three Alaska routes, four out of five on American, and one on United. Frontier had no seats on the Chicago-to-Los Angeles route. Spirit had no award seats available on either leg of one route (Los Angeles to San Francisco) and offered no return flights on that route for both of our later departures.

# **Best for Booking Far Ahead**

JetBlue, Southwest, and US Airways tended to significantly increase the number of points needed to book at the last minute. On Southwest's Chicago-to-New York route, for example, the points needed for a round-trip ticket went from 17,648 miles a month before departure to 77,582 for a flight three days away. (See the chart for more examples on the Los Angeles-to-New York route.)

# **Best for Last-Minute Travel**

United was the only airline that tended to lower the number of miles needed to

book a seat closer to the departure date. For example, the 50,000 miles needed for a Chicago-to-New York City flight in one or three months dropped to 25,000 miles for a flight leaving in three days.

## **Most Consistent**

Delta had little fluctuation in miles for each route. It would have set our tester back 32,500 miles in every case except the Chicago-to-New York route (25,000) and on flights from Los Angeles to New York City or San Francisco when booking three months in advance (also 25,000).

The number of miles that Alaska, American, Frontier, and Spirit charged for seats was also relatively flat, with a few notable exceptions.

Alaska bumped up the number of miles for last-minute travelers flying from Chicago to Los Angeles from 25,000 to 32,500. Spirit passengers leaving Chicago and heading to New York City would save 15,000 miles if they had booked three months in advance instead of waiting a month or less to use their miles.

# From New York to LA and Back

In July, Consumer Reports had staff members in frequent-flyer programs try to use their points to book round-trip coach flights on five of the most popular routes in the U.S. This chart shows what happened when they attempted to book a New York-to-LA round-trip on nine airlines one month and three months in advance. You can see the results for other routes at ConsumerReports.org/cro/frequent1114.

	ALASKA	AMERICAN	DELTA	FRONTIER	JETBLUE	SOUTHWEST	SPIRIT	UNITED	US AIRWAYS
Miles Needed 1 Month in Advance	↓ 25,000	↓ 37,500	↓ 32,500	NA	↓ 40,500	↓ 34,837	↓ 75,000	↓ 50,000	↓ 45,000
Miles Needed 3 Months in Advance	25,000	37,500	25,000	NA	32,700	29,237	75,000	37,500	37,500
Booking Fee	\$36.20	\$11.20	\$11.20	NA	\$11.20	\$11.20	\$26.20	\$11.20	\$37.00
Ease of Booking Online	Difficult	Difficult	Difficult	NA	Very Difficult	Very Difficult	Easy	Easy	Easy

# UPDATE



# THE UPDATE



SCAM OF THE MONTH

# The 'Criminal Investigation Unit' Hoax

HIS IS A CRIMINAL investigation," says the voice on your phone message. "Call us at 202-555-xxxx." In reality, there's no such office. It's just an attempt to swindle you out of your money or personal information. The Federal Trade Commission says that complaints about impersonation fraud—when scammers pretend to be from the government or a company you do business with—have soared in the past three years.

One typical pitch focuses on your computer. Someone claiming to be from Microsoft or Windows tech support calls, saying your device is experiencing serious errors or has a virus. To prove it, he or she might instruct you to check your computer's event-log viewer, which is likely to contain thousands of error records, most or all of which are routine and nothing to worry about. But the caller tries to trick you into downloading malicious software.

Another ruse claims that you're a deadbeat. Scammers pretending to be from an attorney general's office e-mail official-looking final notices about overdue loans and threaten prosecution if you don't settle your arrears immediately. Still another common scam says that you're a toll dodger, owing unpaid highway tolls to systems such as E-ZPass or TxTag. Or they might say that you're late paying your electric bill. Want to keep your lights on? Then send hundreds of dollars using a prepaid card.

# How can you avoid being scammed?

First, look for clues. Your caller ID may display "not available" or "private name, private number." Another tip-off: being asked to pay immediately by wiring money, by using a prepaid debit card, or by giving up your credit-card number or checking account and routing info.

Always verify the identity of anyone asking for money, personal information, or permission to access your computer. Don't click on links or use numbers provided in e-mail or texts. Obtain the correct contact info separately, such as from a previous bill. Shred sensitive documents before discarding them, and always examine your bank statements for unusual transactions.

**HEADS UP** 

# Curses! Hacked Again

Even by the bleak standards of data-security news, August was a particularly bad month. First, Hold Security in Milwaukee revealed that it had discovered a Russian hacking ring that had a database of 1.2 billion (that's with a "b") stolen user name and password combinations. Then, Community Health Systems, which runs a national network of 206 hospitals, revealed that 4.5 million patient records were stolen by a Chinese hacking ring. The breach has been linked to the massive Heartbleed problem that became public in April.

So what's a consumer to do? Joe Schumacher of the risk management firm Neohapsis recommends that people use different user name and password combinations for different accounts. Jean Taggart, senior security researcher at Malwarebytes, suggests using a password manager. Earlier this year, Consumer Reports tested a password safekeeping service called LastPass and found it to be effective. You might see more companies put into place two-step authentication systems that require an additional piece of information that only you possess when logging in to a site with a password. You might receive a text message with a code, for example.

"I worry that we are reaching 'massive breach fatigue' where people will stop caring about these compromises as a result of their regular occurrence," Taggart warns.

A decoder ring, anyone?

# 5 Red Flags That Scammers Are After You



The IRS is calling. You owe money. But you really don't not to these fakers.



You ran a toll booth, they claim. Now these phonies want you to settle up.



Your electric bill is overdue, they say. Pay hundreds to keep your lights on.



The "Attorney General's Office" sends a link on a loan inquiry. Don't click.



A virus has attacked your computer. Pseudo tech support wants your password.

# THE LIPDATE

**CR ALERT** 

# **Are There GMOs in Your Corn Chips?**

WHEN YOU'RE grocery shopping, odds are you're seeing more packaging with labels claiming that the food doesn't have GMOs (genetically modified organisms). But our food-safety experts have found that such claims aren't always true.

Bags of Xochitl Totopos de Maiz original corn chips read "All Natural" and "No GMO." But when we tested samples of the chips from six bags, each from a different lot, that we bought in the New York City area, we found that the amount of genetically modified corn in all of the samples averaged over 75 percent.

# What are GMOs, anyway?

They're created when the genetic makeup of a plant or animal is deliberately altered in a laboratory. Genes from other organisms are usually inserted into plants to give them new traits. A vast majority of GMO crops have been genetically engineered to allow them to become more resistant to herbicides used by farmers to control weeds that grow in fields or to manufacture their own pesticides.

There haven't been sufficient studies done to determine whether there are long-term health risks for people eating GMO foods. But some animal studies suggest that eating genetically engineered crops such as corn may have harmful effects on the immune system, liver, and kidneys. More independent research is needed.

Federal law doesn't require the use of GMOs to be disclosed on food packaging, although that's the requirement in more than 60 other countries. But concerns about GMOs' potential health and environmental risks recently led Vermont to pass a law requiring mandatory labeling. Similar actions are being considered in more than two dozen states, including Colorado and Oregon, where voters will decide in a November ballot initiative whether to require food manufacturers to disclose the use of GMO ingredients in their products.

## Reliable labeling matters

In this confusing world, accurate labeling is key; it gives consumers the option to avoid buying foods containing GMOs if they choose to. Products labeled with third-party verified claims such as "USDA Organic" and "Non-GMO Project Verified" should be reliable. (GMO ingredients can't be used in organic products.) In fact, when we tested samples from two packages of Xochitl Totopos de Maiz Organic White Corn Chips, we found that the non-GMO claim was indeed valid.

We gave Xochitl copies of our test results showing that their original chips had GMOs, as well as our results on their organic chips. "I have been in constant communication with our supplier, and we are both baffled by your test results," said Xochitl executive Jeanne Tallmadge. She told us that the corn the company uses comes from a supplier that provided test results with many of the deliveries Xochitl received indicating that the corn was non-GMO. She declined to identify the supplier.

This testing is part of an ongoing project at Consumer Reports on GMOs. We expect to report more results in future issues. You can also check online at ConsumerReports.org/health.

# **HOW GMO CORN IS DIFFERENT**

**OUR TESTS of Xochitl Toto**pos de Maiz original corn chips not only revealed that the samples we analyzed contained significant amounts of GMO corn, but also identified the types of genetic changes that were made to the corn. One gene inserted into its DNA makes it resistant to damage from some

pests, including a harmful one called the European

Other genetic modifications made in this corn make it resistant to two types of herbicides, including Monsanto's Roundup, a widely used weed killer, and glufosinate.

Genetically engineered traits like these may seem beneficial, but they have a downside. About 90 percent of corn in the U.S. is now genetically modified to be resistant to herbicides. That has led to a significant rise, since the late 1990s, in the use of these chemicals. which in turn has created a new problem: "superweeds" that also have become immune to those weed killers.

# RECALLS AND UPDATES



### **TELEVISION TIP-OVERS**

Vizio is recalling about 245,000 TV sets because they could fall over, causing injuries. The models affected by the recall are 39- and 42-inch flat panels in the Vizio E-Series. The company has received 51 reports of incidents in which the TV tipped over, but no injuries were reported. The sets, costing \$370 to \$450, were sold at retail stores nationwide and online from December 2013 through June 2014. You can check to see which ones are affected by going to vizio.com or calling 855 472-7450.

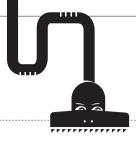
# **TOO-HOT HEATERS**

Vornado savs that its Whole Room Vortex heater can overheat and cause a fire. The unit, model VH110, has been blamed in 29 instances of overheating and melting, including seven heaters catching fire. The heaters were sold for about \$60 at retailers nationwide and online from June 2013 through May 2014. To get more information about the recall, go to vornado.com or call 844-205-7978.

# **BURSTING AIR BAGS**

BMW says that frontal passenger air bags in 573,935 cars could rupture in a crash: Models: 2000 323i sedans, coupes, convertibles, and wagons; 2000 328i sedans, and coupes; 2001-2005 325i sedans, coupes, convertibles, and wagons; 2001-2005 325xi sedans, and wagons; 2006 325i coupes and convertibles; 2001-2006 330i sedans, coupes, and convertibles; 2001-2005 330xi sedans; and 2001-2006 M3 coupes and convertibles.

# THE UPDATE



NOVEMBER TO-DO'S

# GET READY FOR THE HOLIDAYS

Two things guests are sure to notice about your home: Whether your carpets and floors are sparkling, and whether your indoor air is fresh–free of odors and irritants. Consumer Reports has rounded up the best advice and devices for both situations. Our guide to vacuums will save you time and effort. And our report on air quality can help you breathe easy.



I. VACUUMS

# CLEAN THE FLOORS

Is it possible to love a vacuum? Owners of the legendary Kirby vacs are so enamored of those expensive but long-lived machines that they have been known to pass them on to their children.

Most of us might not obsess over our vacuum, but it's true that it can be one of the most valuable tools for getting ready for the holidays. After all, frequent vacuuming does more than keep carpets and drapes pristine; it also helps make your indoor air cleaner.

What's new in vacuums this year? Kenmore has been touting its "inducer" motor, claiming "20 percent more air power." And sure enough, the \$500 Kenmore Elite 21814 bagged canister had the most suction for tools of any vacuum in our Ratings. (See "Best for Carpet Cleaning," at right, and C1 in the Ratings.)

Our testers also got a surprise this time around. Consumer Reports has consistently found that vacuums with bags outperform the bagless variety at deep-cleaning carpets, which is why Dyson, which makes only bagless vacs, doesn't often make our picks. But for the first time in years, a Dyson machine made our recommended list. The Dyson DC65 Animal, \$600, performed well on carpets. Still, two other models did better for tool airflow and pet hair for hundreds less.

One thing was no surprise: You get what you pay for. The Dirt Devil Featherlight M085590 upright is just \$50 but performs only so-so on carpets, has little suction for tools, and is noisy. And four Bissell and Eureka uprights, \$80 to \$140, fell short for carpets, emissions, or both.

# THE LIPDATE

# ····· VACUUMS ····

# **Ratings: Upright Vacuums**

Scores in context: Of the 76 tested, the highest scored 74, the lowest, 30. Listed below are the top-scoring models in order of performance. Recommended models offer top performance and specific strengths. CR Best Buys blend value and performance, and are recommended.

■ Best Buy Recommend

### A. BAGGED

		BRAND & MODEL	PRICE	SCORE	WEIGHT		TEST RESULTS					
Rec.	Rank					Carpet	Bare Floors	Tool Airflow	Noise	Emissions	Handling	Pet Hair
~	1	Kenmore Elite 31150	\$350	74	21 lb.	•	•	•	0	0	0	•
~	2	Miele S 7210 Twist	\$475	72	22 lb.	•	•	•	•	•	0	•
~	3	Miele S 7260 Cat & Dog	\$715	72	22 lb.	0	•	•	•	•	0	•
<b>V</b>	4	Kenmore 31140	\$200	71	20 lb.	•	•	•	0	•	0	•
~	5	Kenmore Progressive 31069	\$200	71	19 lb.	•	0	•	0	0	0	•
<b>V</b>	6	Hoover WindTunnel Max UH30600	\$180	70	17 lb.	•	•	•	0	•	0	•
~	7	Eureka Boss Smart Vac 4870[]	\$160	69	21 lb.	0	0	0	0	0	0	•
~	8	Miele S 7280 Jazz	\$600	69	22 lb.	•	•	0	•	•	0	•
~	9	Kirby Sentria II	\$1,370	68	23 lb	0	•	•	<u>-</u>	•	•	•
V	10	Hoover WindTunnel Anniversary U6485-900	\$230	67	21 lb.	•	•	•	<del>-</del>	•	0	•
~	11	Sebo Felix Premium	\$600	66	16 lb.	•	•	0	0	0	•	0
V	12	<b>Hoover</b> WindTunnel T-Series Pet UH30310	\$150	65	17 lb.	•	•	•	0	•	•	•
~	13	Hoover WindTunnel T-Series UH30300	\$140	65	16 lb.	•	•	•	0	•	•	0

# B. BAGLESS

		BRAND/MODEL	PRICE	SCORE	WEIGHT	TEST RESULTS						
~	1	<b>Hoover</b> WindTunnel T-Series Rewind Bagless UH70120	\$130	69	18 lb.	•	•	•	0	0	•	0
~	2	Eureka AirSpeed AS1000A	\$120	66	18 lb.	•	•	•	0	0	•	•
~	3	Dyson DC65 Animal	\$600	65	17 lb.	•	•	0	0	0	•	•
~	4	Shark Rotator Professional Lift-Away NV501	\$260	65	17 lb.	•	•	0	•	•	•	•
~	5	Shark Navigator Lift-Away NV352	\$200	63	14 lb.	•	•	0	0	0	•	<u></u>

Guide to the Ratings: Overall score is based mainly on cleaning, airflow, handling, noise, and emissions; scores for previously tested models may have changed. Carpet tests lift embedded talc and sand from medium-pile carpet. Bare floors performance is checked by vacuuming sand without dispersing it. Tool airflow is measured through the hose with increasing amounts of wood flour. Noise reflects decibel-meter measurements; we recommend hearing protection when models score Poor. Emissions is the release of small particles while vacuuming. Handling is ease of pushing, pulling, and carrying. Pet-hair test uses long cat fur on medium-pile carpet. Weight includes vacuum and onboard tools. Price is the approximate retail.

# PICK THE BEST VAC FOR YOU

### **BEST FOR CARPET CLEANING**

- A7 Eureka \$160
- C1 Kenmore \$500
- C5 Kenmore \$250 CR Best Buy

Bagged uprights are best overall at deepcleaning carpets—and A7 is among models taking the prize in this tough test and was superior at keeping its emissions low as well as cleaning carpets and bare floors. C1 and C5 came close and are top picks among bagged canisters; see next page for canister Ratings. C1's higher price buys better dust containment and more airflow for tools.

## **TOP PICKS FOR PET HAIR**

- A4 Kenmore \$200 CR Best Buy
- C2 Kenmore \$400
- C4 Kenmore \$300

Among bagged uprights, A4 offers topscoring pet-hair pickup with a full-bag indicator and convenient on/off switch at a friendly price. C2 came closest among our picks for bagged canisters and includes a full-bag indicator. Also consider C4, which whisked away pet hair just as well but at a lower price.

# LIGHTER-WEIGHT VACUUMS

- A6 Hoover \$180 CR Best Buy
- A13 Hoover \$140

Both bagged uprights are among the lightest we recommend. Choose A6 for its slightly better overall performance, A13 for easier handling. Both models were impressive at deep-cleaning carpets.

# IF YOU HATE CHANGING BAGS

- B1 Hoover \$130 CR Best Buy
- B2 Eureka \$120 CR Best Buy
- D1 Kenmore \$350 CR Best Buy
- D2 Panasonic \$330 CR Best Buy

All four are bagless. Among uprights, choose **B1** for its better pet-hair pickup and tool airflow, **B2** for its slightly lower price. Both canisters top our charts, offering fine carpet cleaning, ample airflow for tools, and top-notch pet-hair pickup; the Kenmore has an established track record in our brand-performance histories.

### IF PRICE IS NO OBJECT

**A9 Kirby** \$1,800

# **B3 Dyson Animal** \$600

Kirbys are made to be rebuilt, not replaced. The A9 is weighty—among the heaviest tested—and noisy, but the self-propelled bagged upright made our list of picks for superb cleaning. The Dyson upright, B3, was impressive for carpets and pet hair, and top-notch at keeping what it sucks up.

# THE LIPDATE

### VACIIIIMS

# **Ratings: Canister Vacuums**

Scores in context: Of the 43 canisters tested, the highest scored 74: the lowest, 34. Listed below are top-scoring models. Recommended models offer top performance; CR Best Buys offer value, too, and are recommended.

■ Best Buy Recommend

• Excellent 

◆ Very Good 

○ Good 

→ Fair 

◆ Poor

### C. BAGGED

		BRAND & MODEL	PRICE	SCORE	WEIGHT		TEST RESULTS					
Rec.	Rank					Carpet	Bare Floors	ToolAirflow	Noise	Emissions	Handling	PetHair
~	1	Kenmore Elite 21814	\$500	74	26 lb.	•	•	•	0	0	<u></u>	•
~	2	Kenmore Progressive 21714	\$400	72	24 lb.	•	•	•	0	•	0	•
~	3	Panasonic MC-CG937	\$330	71	23 lb.	•	•	•	0	0	0	•
~	4	Kenmore Progressive 21614	\$300	70	23 lb.	•	•	•	0	•	0	•
~	5	<b>Kenmore</b> Progressive 21514	\$250	68	23 lb.	•	•	0	0	•	0	0
<b>V</b>	6	Panasonic MC-CG902	\$250	65	23 lb.	•	•	•	0	•	0	0

### D. BAGLESS

		BRAND/MODEL	PRICE	SCORE	WEIGHT	TEST RESULTS						
~	1	Kenmore 22614	\$350	68	23 lb.	•	•	•	0	•	<b>-</b>	0
V	2	Panasonic MC-CL935	\$330	68	23 lb.	•	•	•	0	•	•	•
~	3	<b>Hoover</b> Platinum S3865	\$400	65	27 lb.	•	•	0	0	•	•	0

# **How Reliable Is That Vac?**

We asked readers if their machine broke. The table shows the percentage that failed, by brand, for each type.

UPRIGHT	rs	Electrolux	9%		
Kirby	3%	Simplicity	11%		
Shark	5%	Riccar	12%		
Dirt Devil	6%				
Kenmore	6%	CANISTERS			
Bissell	7%	Dyson	8%		
Hoover	7%	Kenmore	8%		
Eureka	8%	Miele	8%		
Dyson	8%	Hoover	10%		
Oreck	9%	Electrolux	13%		

➤ Consumer Reports Annual Product Reliability Survey of more than 83,000 subscribers who bought new vacuums between 2009 and 2013. Differences of fewer than 4 points aren't meaningful. Data are adjusted to eliminate differences linked solely to the age and use of the vacuum. Note that models within a brand may vary.



# **HOW TO KEEP YOUR** OLD VAC RUNNING

If you do routine maintenance. a vacuum vou've had for even three to five years should perform about as well as the day vou bought it-at least till the motor quits. Here's how to ensure a long life for yours:

## **GIVE IT A ROUTINE CHECK:**

Run a full system check every other month. Start with your filters; if they're dirty, rinse and dry them. (If there's a HEPA filter, replace it when it's noticeably dirty.) Replace the bag or empty the bin if full. Next, check the brush roll for wrapped-up hair and fibers, and remove what you find. Inspect the hose and connections to look for cracks and leaks that could diminish performance.

# **DON'T GIVE UP ON PICKING**

UP: Just because your vac isn't sucking up everything in

one pass doesn't mean that it's destined for the trash heap. Cleaning pros recommend that you make at least seven passes to pick up not just surface dirt but also fine debris that can get trapped deep in the carpet's fibers. (Our testers make eight passes per swath of carpet.) If your vacuum doesn't inhale at least the surface litter after multiple passes, check that the brush roll is turning and that airflow isn't blocked.

A VACUUM THAT STOPS DEAD MAY NOT BE DEAD: If your vac shuts off suddenly, check the belt. Most vacs have one that will break or disengage to protect the motor from something the vacuum can't handle, such as shoelaces or socks. (Keep a spare helt on hand ) Some vacuums have a circuit breaker. which shuts down the motor if it meets significant resistance. It also prevents the motor from overheating because of a clog. Most can be reset afterward by unplugging the vacuum and letting it cool down. Check for and clear any blockages while vou're waiting.

# **OUICK PICKER-UPPERS:** HAND AND STICK VACS

Although they can't provide the same cleaning as a regular vac, hand and stick vacs are lighter and cheaper alternatives to a full-size upright or canister. Here, our top cordless picks:

# HAND VAC: SHARK PET PERFECT II SV780, \$60

This vac delivered impressive or better cleaning of carpets, bare floors, and edges. It was also adept at picking up pet hair. Tools are stored on the base. Although you have to avoid overcharging, there's no full-charge indicator. The nickel-cadmium battery takes 16 hours to charge after roughly 19 minutes of run time.

# STICK VAC: HOOVER PLATINUM LINX BH50010, \$160

It was impressive at carpet-surface and bare-floor cleaning, and even better at picking up pet hair and getting into edges. We also liked how effective it was at controlling the release of fine dust and dirt particles that it sucked up. Among other pluses, the electric rotating brush can be shut off so that you can use the vac on bare floors. It's also fairly quiet. The 18-volt lithiumion battery ran for 18 minutes in our tests and took 3 hours to recharge. But there aren't any tools.

# THE UPDATE

# AIR PURIFIERS



<u>L.</u>
PURIFIERS

# CLEAN The air

**THE AIR INSIDE** your house could be five times more polluted than what's outside, especially during the winter. Cold weather keeps windows and doors shut tight, preventing the exchange of fresh air. Roaring fireplaces are a potential source of noxious soot and smoke. Even scented candles, whether peppermint or pine, can release harsh chemicals.

Those pollutants can trigger a number of ailments, including allergies, asthma, and chronic headaches. Even if you're symptom-free, it pays to clear the air at home before the first guests arrive because people react differently to contaminants. Here, the most effective strategies—and many of them don't cost a thing. You'll also find our latest test results for air purifiers, which can provide an added weapon in your effort to breathe easier this holiday season.

# 1. CONTROL THE MOISTURE

Water is the cause of so many house problems, including those related to bad indoor air. Too much moisture raises humidity levels above 50 percent, the point at which mold, mildew, and other allergens thrive. That's why it's critical to keep out rainwater by maintaining your gutters,

leaders, and downspouts. Also make sure that the soil around your house slopes away from the foundation.

# 2. CAPTURE THE DUST

All of those particles you see dancing through the daylight come from pollen, pet dander, and other pollutants. Regular vacuuming prevents dust buildup on carpets, furniture, and other surfaces. Once a week should suffice, although if you have pets that shed a lot, you'll probably need to clean more often. Check our full vacuum report, starting on page 18, to find the best models.

It's a good idea to dust furniture, blinds, and windowsills before you vacuum. Using an electrostatically charged duster or a damp rag will help minimize airborne particulates. Of course, the less dirt that enters your house, the better. Place doormats at entrances and consider imposing a shoes-off policy.

# 3. BRING IN THE OUTDOORS

Routinely replacing the air in your house with a fresh outdoor supply will cut down on contaminants. Exhaust fans are a good source of ventilation, especially during the winter months when windows tend to be closed. Run the bathroom fan after you shower to control mold and mildew. As for the kitchen, our tests have found that vented range hoods remove smoke and odors far better than a fan on an overthe-range microwave.

# 4. CONTAIN ANY CHEMICALS

Remember that many cleaning products are a potential source of contaminants. Always read the labels and follow instructions carefully. In the case of certain cleaners, chemicals are emitted quickly, so use them only in wellventilated areas. Other products, including paint, release chemicals over time, so look for those that are low in VOCs (volatile organic compounds) and for items that are formaldehyde-free. After using them in a room, keep the windows open with a fan running for several days.

# 5. STAMP OUT SMOKE AND FUMES

We all know that smoking cigarettes kills. But what's less known is that about 3,000 non-smokers die each year from lung cancer caused by second-hand smoke. So ban smoking in your house.

Wood-burning stoves and fireplaces can also release harmful smoke and soot if they're not maintained properly. Along with scented candles, incense can send particles into the air that can cause asthma attacks and allergic reactions.

Then there's carbon monoxide, a more threatening pollutant that claims hundreds of lives each year. Referred to as the silent killer, the odorless, colorless gas can kill without warning if it leaks from a faulty furnace, clothes dryer, or other fuel-fired appliance. Install a CO alarm on every level of your house, including the basement.

# 6. CONSIDER AN AIR PURIFIER

Those devices can help clear the air in your house. CR wouldn't have spent almost \$10,000 on dozens of test models if that weren't true. But first you should take the preventative steps outlined above. "Without source control and proper ventilation, using an air cleaner to reduce pollutants in your home is like bailing water out of a leaky boat," says Elliott Horner, Ph.D., lead scientist for UL Environment (Underwriters Laboratories). Certain environmental conditions may also create the need for supplemental air cleaning. For example, if you rarely open your windows because you live next to a highway or near an industrial site, an air purifier might be helpful.

# THE UPDATE



# OUR PICK OF THE PIIRIFIERS

Our top picks were best at filtering dust, pollen, and smoke. Whole-house purifiers replace the standard filter in a forced-air heating or cooling system. Models that are more than 1 inch thick require professional installation, adding a couple of hundreds of dollars to their initial cost. We don't recommend electrostatic purifiers because they produce ozone, a respiratory irritant that can aggravate asthma and allergies.

### **BEST ROOM PURIFIERS**

- A1 Honeywell \$250 A CR Best Buy
- A2 Whirlpool \$300 A CR Best Buy
- A3 Blueair \$660

A1 combines top performance with exceptional value, including lower filter-replacement costs. A2 was equally tough on smoke and dust. A3 was the quietest model we tested. All have an indicator that tells you when to change the filter.

## **BEST WHOLE-HOUSE PURIFIERS**

- **B1 Lennox** \$100
- **B2 3M Filtrete** \$29
- **B3 Carrier** \$64
- **B4 3M Filtrete** \$20

B1 excelled at capturing smoke. Choose B2 for its low operating cost. For allergy sufferers, B3 was tough on dust. B4 is the only recommended model that can be installed without a professional due to its 1-inch thickness.

# **PURIFIERS TO AVOID**

The following models had overall scores of 40 or below because they were subpar at catching particles:

# **PORTABLES**

- Kenmore 88300
- HoMedics AF-100
- Honeywell HHT-145
- Whirlpool Whispure APT40010R
- Germ Guardian AC5000
- Holmes HAP1200-U
- Hoover WH10600
- Hamilton Beach TrueAir 04383

# WHOLE-HOUSE

- Honeywell Super Allergen FPR 9
- Flanders High Efficiency Air Cleaner MERV Model 82755
- 3M Filtrete Micro Allergen 1000 MPR
- Flanders NaturalAire Pleated Micro particle MERV 10
- 3M Filtrete 600 Dust & Pollen
- Flanders Precisionaire Pre-Pleat 40
- WEB Eco Filter Plus FPR 4

## AIR PURIFIERS

# **Ratings: Air Purifiers**

Scores in context: Of the 40 models tested, the highest scored 76, the lowest, 11. Listed below are the top-scoring models in order of performance. Recommended models offer top performance and specific strengths. CR Best Buys blend value and performance, and are recommended.

■ Best Buy Recommend

• Excellent • Very Good ○ Good • Fair • Poor

A. ROOM AIR PURIFIERS These portable units are all filter-based units.

		BRAND & MODEL	PRICE	ANNUAL COST	SCORE	TES	T RESUL	.TS
Rec.	Rank					Dust/Pollen/ Smoke Removal (Low Speed)	Noise (Low Speed)	Room Size
~	1	Honeywell HPA300	\$250	\$193	76	•	•	Large
~	2	Whirlpool Whispure AP51030K	\$300	\$212	74	•	•	Large
~	3	Blueair 503	\$660	\$233	67	0	•	Large
~	4	Blueair 650E	\$850	\$235	65	0	•	Large
	5	<b>Sharp</b> Plasmacluster Ion FP-A80U	\$280	\$129	59	<b>-</b>	•	Large
	6	Winix FresHome WACP450	\$300	\$152	59	<b>-</b>	•	Large
	7	Electrolux Oxygen Ultra EL500AZ	\$240	\$168	57	<b>-</b>	•	Large
	8	Honeywell 50250	\$160	\$192	56	0	0	Large
	9	Whirlpool Whispure AP25030K	\$200	\$156	56	0	•	Large
	10	Blueair 403	\$550	\$177	55	•	•	Large

**B.** WHOLE-HOUSE AIR PURIFIERS These replace the standard filter in a forced-air system.

		BRAND/MODEL	PRICE	ANNUAL COST	SCORE	TES	T RESUL	гѕ
Rec.	Rank					Dust/Pollen/ Smoke Removal (Low Speed)	Airflow Resistance	Filter Thickness
~	1	Lennox Healthy Climate CarbonClean 16	\$100	\$100	70	•	•	5 in.
~	2	<b>3M</b> Filtrete 1550	\$29	\$29	70	•	•	4 in.
~	3	Carrier EZ Flex Filter Cabinet	\$64	\$128	68	0	•	5 in.
~	4	<b>3M</b> Filtrete 1900 MPR	\$20	\$80	64	0	•	1 in.
	5	<b>3M</b> Filtrete Elite Allergen 2200 MPR	\$20	\$80	59	0	•	1 in.
	6	<b>3M</b> Filtrete Healthy Living 2002	\$20	\$80	55	0	•	1 in.

Guide to the Ratings: Overall score is mainly for how well models removed dust and smoke from a test chamber, plus quietness for room purifiers and airflow resistance for whole-house units. Dust/pollen/smoke removal is how well models captured fine clay dust and cigarette smoke. Noise is based on instrument measurements. Room size—small, medium, or large—is our recommendation based on performance. Airflow resistance is how freely air passed through the unit. Annual cost is based on continuous operation. Price is approximate retail.

# THE INFORMATION

# The Word on the Bird

Nov. 27 will not be a good day to be a vegetarian—or a turkey. Before you carve up the holiday feast, here are some facts to take to the table.

PHOTOGRAPH BY GRANT CORNETT

46

### Million

Turkeys are served on Thanksgiving; 88 percent of us eat the birds that day.

> Corn and soybeans are the staples of most turkeys' diets, supplemented by vitamins and minerals.

15.6

# **Pounds**

The estimated amount of turkey Americans eat each year, an amount that has declined by 2 pounds since 2008.

3%

The maximum amount of weight added to a "basted" or "self-basted" turkey by an injection or a marinade of a slurry of broth, stock, butter, spices, etc., and can even be labeled "natural."



0

The amount of hormones in a turkey, even if it isn't organic. But turkeys can be fed antibiotics daily. (Not organic birds, though.)

> Butterball, Jennie-O, and Cargill are America's top turkey processors.



# Weeks

Approximately the amount of time it takes a turkey to grow to maturity. And that's when most are slaughtered. (Turkeys younger than 8 months can be labeled "young.")

The average number of residential fires doubles on Thanksgiving Day, to about 2,000, and most are related to cooking. About 3 percent involve deep fryers, so remember: Turn off the burner immediately if the oil begins to smoke.

# THE UPDATE

# **LAPTOPS**

# **Best of Both Worlds?**

Laptops are workhorses; tablets are lightweight and fun. New detachable computers promise it all.

HIS WAS THE VISION: that somewhere between a laptop and a tablet there would be room for the perfect Web-surfing, moviewatching, clothes-shopping, game-playing, e-mailing, social-networking, document-producing device. It would be a chameleon. On your desk, it would have a keyboard and trackpad, as well as a processor and an operating system powerful enough to run full-featured software. For Web-surfing on the couch, the keyboard would fold away or detach altogether, leaving you with a touch-friendly device that turned on instantly and ran your favorite mobile apps.

The first of those devices arrived several years ago, but the category got a boost in 2012 when Microsoft introduced the Windows 8 operating system, which runs on desktops, laptops, and tablets. The company launched its first generation of Surface tablet computers at the same time. Two years later, Surface is in its third generation, and it's in competition with a range of hybrids from Lenovo, HP, Asus, and Toshiba. They come in various configurations. Arguably, though, the most interesting devices have keyboards that detach completely when you want the portability of a tablet. In recent testing, we tried to get at just what the perfect detachable computer would do—and whether ordinary people like what's out there now.

So far, manufacturers have been more enthusiastic than potential users. In a recent survey of 1,431 readers by the Consumer Reports National Research Center, only 2 percent of respondents said they had bought a laptop with a detachable screen that could be used as a separate tablet. Perhaps people don't care for those devices, but it's equally likely that they're just confused. It's hard to know what to make of a device if you don't know how to classify it. Are they laptops that can pinch-hit as tablets when you don't need the extra bulk? Or are they tablets that can step up to do a full computer's job when asked to? And if they can't do all things equally well, which compromises are worthwhile in the pursuit of computing versatility?

There's no clear answer, at least not yet. That's why we tested each device twice, once as a laptop and once as a tablet. (The results can be quite different.) And to get at that question of what detachables are really for, we decided to ask a number of ordinary people what they thought. We put some of the models we tested in front of electronics users who said they were interested in a hybrid. They tried them in our labs and at home, performing a variety of tasks. Then we posed a simple question: "Is this machine right for you?"



Lenovo Miix 210 \$500



66

Excellent price and an impres-

sive 12-hour battery life when

docked. But: The device is

heavy at 4.6 pounds, and the

128GB hard drive is compara-

tively skimpy for a laptop.

A bargain that offers good battery life (8 hours) and very good performance, and it's lightweight (2.3 pounds). But: It has just 2GB of memory; others in this group have 4GB. 74

Great performance on

gaming apps, decent 9.1-hour

battery life, and a huge

13.3-inch screen. But: There's

a penalty for that big screen-

the Split weighs 2.3 pounds.

Beautiful high-res display, decent sound, excellent performance—perfect for movies and games. But: At 1.4 pounds, the Lenovo is heavy compared with stand-alone tablets.

Microsoft Surface Pro 3 \$1,125

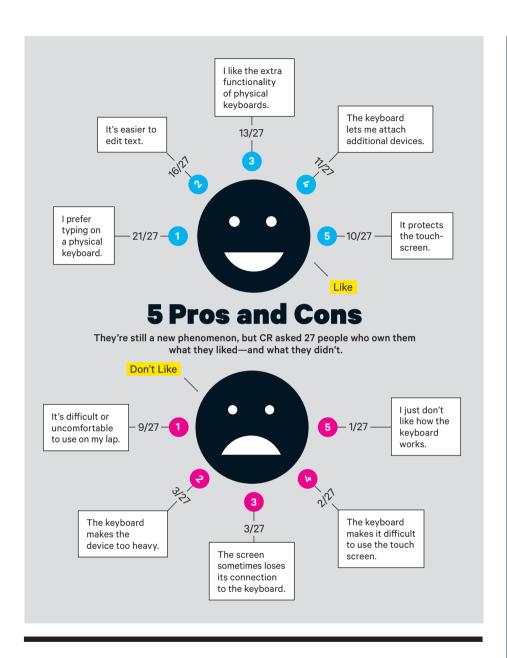


79

A feathery 2.4-pound laptop with a large 12-inch display and excellent performance. But: The 128GB hard drive is relatively small. (Note: Keyboard is sold separately.) 78

Handles complex gaming apps with aplomb, and the beautiful high-resolution screen excels at displaying movies. But: It's very expensive—and heavy at 1.8 pounds.

# THE UPDATE



# Making the Decision

Several of the detachables we tested ended up at or near the top of our Ratings as laptops. The consumers who came into the lab for our usability study agreed: A number of them said that they would consider one next time they went shopping for a computer.

However, the users weren't completely happy with how the detachables operated in tablet mode. And they raised several objections about the hardware and software. Some found the hybrids to be too heavy and bulky in tablet mode. And the Windows 8.1 OS used in the machines was polarizing. Yes, it had some fans, but others found the dual laptop/tablet interface to be confusing and inconsistent. That said, none of the people who tried a detachable thought that the concept was a bad idea.

It may be that detachables just haven't hit their stride yet. If designers and engineers can nail that perfect combination of light weight, versatility, intuitive user interface, and processing power, we may have a different story to tell in another year or two.

# They All Tried Detachables



# THE BUSINESS OWNER

Janice Romanosky frequently works outside her office. She's looking for a single device to run Microsoft Outlook and display photos and other files when she travels. (She owns a tablet, but the process of transferring files to it is laborious.) Janice tried an Asus Transformer Trio 12-inch, which is being replaced by newer models.

**VERDICT:** Janice is sold on the category, but needs a much bigger screen.



# THE BUSINESS PLANNER

Michele Oram is a staff member at Consumer Reports who wants a device that can run Microsoft Office for work and also be used for apps and e-books. She already owns an Apple iPad. After living with the Microsoft Surface Pro 3 for several days, she is sold on the detachables category.

VERDICT: Michele likes the Surface Pro 3 as a versatile work machine, but says the iPad beats it as a stand-alone tablet.



# THE MECHANIC

Owen Bryan, who also works at CR, wants to replace his desktop computer, which he uses for e-mail, Web browsing, gaming, and videos. He liked the HP Spectre he tested but would have preferred a smaller screen and a rear-facing camera. (His Spectre is being discontinued, but HP will still offer Split detachables.)

VERDICT: A thumbs-up. Owen says he's ready to swap devices right now.

A GUIDE TO THE TOP
ELECTRONICS GIFTS: Find the hottest, smartest phones, cameras, computers and sound systems... all in our Electronics Gifts Guide in the December issue of Consumer Reports.



# HOW AMERICA SHOPS NOW

After seven years of cutting back, consumers are finally opening their wallets again.

But the recession changed this country's buying habits—big-time.

On this page, read what shoppers have to say about how they spend. Then turn to see the surprising answers Consumer Reports got when we asked people across the country about the new normal.

PHOTOGRAPHS BY WAYNE LAWRENCE



"I try not to buy anything I don't need. I could buy a new laptop—mine isn't working so well and burning my thighs off when it's on my lap. But I haven't found the right one."

—Audrey Nguyen, 26



"During the recession my husband and I found we had another child on the way; we were very frightened. The economy is recovering, but not robustly enough for a mother and father of two children."

-Melissa Reburiano, 35



"Anything that's over \$100, I give it some thought before I buy it. If it's a big purchase, I talk it over with my parents. I'm trying to spend less money on eating out and on alcohol because it adds up." –Janna Levin, 30



"During the recession I was a private attorney and there were a lot of foreclosures and bankruptcies. Now I'm a government lawyer so I make a lot less. I don't eat out as much as I used to." —Michael Hernandez, 38



"I'm a grad student and I'm in development at a museum. Making ends meet is tough. I've moved back home to Queens, but now I'm apartment hunting in Brooklyn and the Bronx."

-Daniel Pecoraro, 22



"I work and then I spend on things I really want. I just booked a trip to Mexico. I always go to a place where a friend lives: That's my way of traveling on a budget." —Ashley Lherisson, 23



"I am spontaneous. The only way I control my spending is I give my credit cards to my wife. I think as the economy grows, it makes you feel better about your future and more likely to shell out more dollars." –Tom Kerr, 32



"I used to go on two to three trips a year. Then, for a while, not at all. I just returned from the U.K.; while there, at the last minute, I decided, what the hell, I'm here, so I spent some more money to go to Paris." –Irving Kagan, 78



"We're redoing our houseone project per year. The effect of the recession? In the bathroom I painted the tub myself. The basement was our last redo. We spent over \$100,000 on it." -Felicia Frazier, 49 turned the American shopper–famous for our free-spending ways—into the American scrimper. Thanks to the downturn we've been buying less of everything from housing to haircuts, driving our cars till they drop, and putting off big life moments such as getting married and having babies.

But guess what? After seven years of belt tightening, Americans are showing a new optimism. We're ready to shop again. But we're not the same old spendthrifts we used to be; this harrowing economic era has changed America's buying habits, perhaps permanently.

These were among the findings of a groundbreaking study, done in June, by the Consumer Reports National Research Center. We wanted to determine, first of all, whether consumers have rebounded from the recession. The answer is yes. Our nationally representative study of 1,006 Americans shows that people are now in the market for homes, cars, and appliances...and that they plan to shell out even more money in the coming year.

The vacations, home renovations, even divorces that seemed out of reach during the recession are now on the front burner; seven out of 10 people told Consumer Reports that they finally feel flush enough to make purchases and decisions they've put on hold for as long as five years. Younger Americans – those 18 to 34–are particularly anxious to start spending: One in four told CR they're ready to buy a home, and one-third believe they can buy a car. And the shopping has already begun: Six in 10 people told CR that in the past year they'd dropped big bucks on a major purchase—everything from cars and condos to refrigerators and TVs.

But just as the Great Depression scarred an older generation of Americans, so too has this country's most recent economic contraction left behind a more cautious nation. Carl Van Horn, who is distinguished professor of public policy at Rutgers University and director of the John J. Heldrich Center for Workforce Development, and author of the book, *Working Scared (or Not at All)*, says that almost 75 percent of Americans either lost a job or had a relative or close friend who did in the past few years. "People have just been traumatized," he says. "They're still struggling, worried, and anxious. Even though they're working, they don't believe their jobs are stable, they fear layoffs, and there's a sense of impermanence."

SOME THINGS
WE'D NEVER
GIVE UP,
NO MATTER
WHAT
THE ECONOMY
DOES:

Premium, Streaming, or Pay TV

38%

Haircuts

17%

Cigarettes

11%

Starbucks/Dunkin'

11%

Gym Membership

10%

Mani-Pedis

4%

AT LONG LAST LOVE

After Putting It Off Because of Money Worries,

12%

Now Feel Ready to Marry or Have Kids That mingling of hope and caution can be found in consumers like Terry Manies, 47, of Lawrence, Kan. In 2009 Manies lost her \$58,000-a-year job as grants director for Baker University. She took a temporary post, and a \$5,000 pay cut, at the University of Kansas, followed by another lower-salaried job so far away that she was able to return home only on weekends.

Today Manies is working closer to home, in a retirement community, and actually earning a bit more than she did at Baker. She's spending again—and has stepped up her charitable donations as a result of her experience—but she's always looking over her shoulder. Still, for her and her husband, she feels the economy is turning. "But this notion of getting ahead, I don't think that exists anymore," she says.

In fact, pockets of woe remain. The majority of people-almost eight in 10-told us there were still certain things they couldn't afford: For more than a third of people, the out-of reach dream was a new home; for others it was a pricey vacation or a flatscreen TV. But despite lingering worry, the national mood overall is upbeat. "Consumers are talking more positively about their personal financial situation now than at any time since the recession began," says Richard Curtin, director of the Thomson Reuters/University of Michigan Surveys of Consumers, which has been monitoring public sentiment for 60 years. The reasons? "Greater jobs availability, rising home prices, and a booming Wall Street, whether people own stocks outright or through their pension plans."

For a closer look at the new American shopper, and how things have changed, read on.

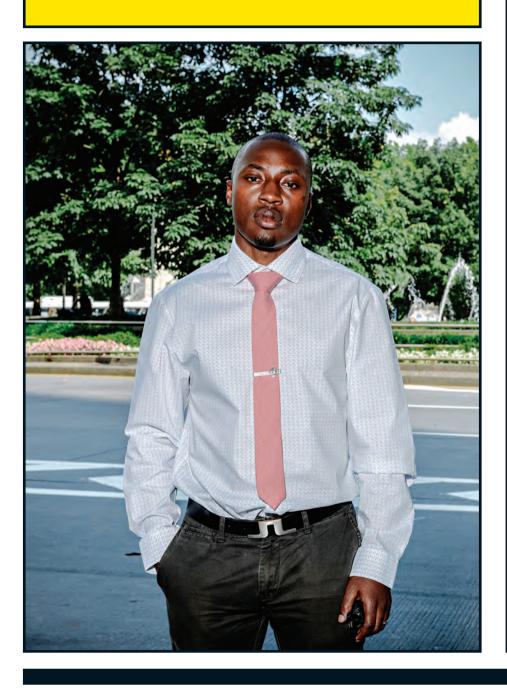
# WE'RE BUYING BACK THE AMERICAN DREAM

The purchases that define American consumers more than any other? Our cars and our homes. Car sales are skyrocketing today: 46 percent of people we surveyed bought a new or used vehicle in the past year or intend to buy one in the coming year.

Necessity is driving some sales. The average vehicle on the road is 11.4 years old, according to industry analyst IHS Automotive. (In cushier 2007 the typical car was 9.9 years old.) Sales bottomed out in 2009, but now that the economy is in recovery mode, "people are focusing once again on trading in or trading up to a new vehicle," says Steven Szakaly, chief economist for the National Automobile Dealers Association.

Real estate is picking up, too. The dire images of the recent past–block after suburban block plastered "SPENDING MORE NOW? YES, THAT'S BECAUSE I'M MAKING
MORE THAN I DID LAST YEAR. MY JOB CHANGED.
I'M SAVING FOR A HOUSE. IN PREVIOUS YEARS, I USED MY
INCOME-TAX REFUND TO PAY OFF CREDIT CARDS."

-Donovan Hylton, 32



# CONFESSIONS OF A REFORMED SUPER-SHOPPER

She went from pricey vacations to giving homemade gifts. How the recession changed one woman's spending habits.

In March 2009, Rosette Montes-Hempler was laid off from her position as a website manager at Fujitsu. Montes-Hempler, who had started with Fujitsu in San Jose, Calif., but had telecommuted for years from her home in Las Vegas, was in shock. She and her husband, Tom, had built their dream house on a half-acre of property. The couple had a mortgage, and their children were involved in pricey sports and extracurriculars. "We were worried we might lose the house," she says.

Within six months, Montes-Hempler was re-employed, although with a \$25,000 pay cut. Even though her husband was earning about \$150,000 a year, the couple feared that neither job was secure. They decided to re-orient their entire family's spending habits. For starters, they no longer took their yearly vacations together to the Cayman Islands or Mexico. Instead, they road-tripped to visit family in California. The pricey birthday and Christmas gifts Montes-Hempler used to lavish on her family-IPads and even appliances-now became homemade blankets and photo albums. "Our family used to compete to see who could give the most expensive presents," she says. "Now it became about giving meaningful thoughtful gifts."

Today Montes-Hempler believes the economy is changing for the better and is planning their first family holiday abroad since before 2009. But she doesn't plan on doing much else.

"I learned some hard lessons in the past few years," Montes-Hempler says. "Lessons I will keep for a long time." with For Sale signs; people paying on mortgages worth more than the homes themselves—are fading. Twelve percent of survey respondents said they'd bought a residence in the past year or plan to do so in the year ahead.

That sunnier outlook also shows up in a study done in June by Thomson Reuters/University of Michigan: Half of all homeowners said that for the first time in eight years, prices had improved to the point that the idea of selling their home was attractive.

No surprise, then, that in 2013 existing home sales finally topped the 5 million mark, the first time since the downturn that sales reached levels set in 2007. Despite a slight dip in sales in 2014 because of higher interest rates, the National Association of Realtors' chief economist, Lawrence Yun, expects a big rebound in 2015 (to 5.29 million). Also, foreclosures and serious mortgage delinquencies are roughly half of what they were in 2008 to 2009. Existing homes are getting a makeover, too: One-third of those we surveyed said they recently completed or are ready to do a major home-remodeling project.

# IN: PRACTICALITY. OUT: INDULGENCE

Once we moved beyond the biggest-ticket items, we found that Americans are spending their money very pragmatically. Almost half of respondents told us that during the past few years they've been spending more on groceries; one-third are using more on wellness products such as vitamins and moisturizers.

Consumers are also stretching their dollars by focusing on items the entire family can use, says Susan Viamari of global market research firm IRI. For example, she says, a household will buy a single bottle of shampoo that appeals to everyone rather than individual products for dry or colored hair. They're also watering down those products to wring out every last drop of soap or cleanser.

Additionally, we've adopted other more frugal habits. People are going longer than they used to between haircuts (41 percent), taking "staycations" rather than big trips (43 percent), and packing a brown-bag lunch instead of eating out (48 percent). The biggest cutback? Fifty-seven percent of women we surveyed said they are painting their own nails rather than going to the salon.

There was a time when many consumers would blow their tax return on a cruise or other goodies. No longer: Of the Consumer Reports respondents who got a tax refund, more than half used the cash to cover everyday expenses such as food and energy FOR MANY AMERICANS, SOME THINGS ARE STILL OUT OF REACH.

Percentage of people who said they still can't afford the following:

**Pricey Vacation** 

47%

New Car

38%

lew Home

37%

Home Renovation Project

33%

BUT WE THINK THE JONESES ARE DOING JUST FINE.

Percent of people who said their neighbors bought the following in the past year:

Now Ca

32%

Major Home Renovation

**28**%

New TV

19%

bills, for rent or their mortgage, or to pay off debt.

The new practicality has even permeated Americans' fantasies of sudden wealth. Asked what they would do if they won a \$100,000 lottery prize, half of those asked told CR they'd use it to buy a new home or renovate an existing one.

But if we're getting more realistic, we're also giving ourselves more room for love. During 2013 American women gave birth to 3.94 million babies—a number that's down 10 percent since the record-setting year of 2007. Now, it seems we're ready to start procreating again. Twelve percent of survey respondents said they can finally afford to have children because their personal situation has improved. Twelve percent also said they were ready to marry—while 5 percent said they could now afford a divorce.

"People become more cautious and conservative, psychologically, when they sense they can lose a job at any point," says W. Bradford Wilcox, University of Virginia associate sociology professor and director of the National Marriage Project. Men, in particular, he says, perceive themselves as less worthy marriage material if they're not steadily employed and earning a good wage. "Decision making," he says, "is very much tied to the ebb and flow of the economy."

# THE ONE THING WE'D NEVER, EVER ECONOMIZE ON

No matter how good we get at pinching pennies, there are still some things Americans hate to give up. Our caffeine habit, for instance.

"People aren't trading down; they're trading off," says IRI's Viamari. "There's been a huge surge in gourmet bagged coffee sales."

Our survey found that Americans hold tightest to at-home entertainment: When asked, "What is the last thing you would cut back on in order to economize?" 38 percent of people said they'd never ditch pay television, including premium cable, satellite, and streaming services like Netflix and Hulu.

So there you have the American shopper in 2014: overwhelmingly cautious but also optimistic enough to take the plunge on purchases big and small. "We've had four or five years of people being skittish about the economy," says Stephen Moore, chief economist at the Heritage Foundation. His take on CR's finding that consumers have a sense that they can spend again: "It's encouraging, to say the least."

ARE THINGS BETTER FOR YOU? What's your take on the rebounding economy? Do you feel ready to make purchases you have put off for years? Join our online discussion, and post your stories, on ConsumerReports.org/cro/shopper1114.



"I'M A SMARTER SHOPPER NOW. BEFORE, IF I LIKED IT, I'D
JUST BUY IT. NOW, I GO HOME AND RESEARCH. I'M
THINKING ABOUT A NEW SNOWBOARD. PRICES RANGE FROM
\$250 TO \$700. I HAVE TO MAKE SURE ABOUT IT."

-Sandy Yun, 35

# HOW GOOD IS THE GOOD NEWS? THE EXPERTS' VIEW

"It certainly helps that overall job growth has been improving. At the end of the day, steady income speaks volumes for consumer confidence; [so does] having your home worth something now, compared to five years ago."

CR's findings that people are spending their tax refund money on living expenses, "is telling about how cautious consumers have become.
There's still a sense of hesitation ... People are still remembering the past several years."

Jennifer Lee, senior economist,
BMO Capital Markets

"Yes, consumers are back—
some [consumers]. Income disparity is still a problem; lowerend economic activity has not
come back as much as upper
end. [One reason for optimism
is that] the Fed has kept interest rates low. It was one
thing to keep them low when
things were tough, but they've
kept them low as things have
started to improve."

Barney Frank, former U.S. representative from Massachusetts and chair of the House Committee on Financial Services

"People's thoughts about the economy can radically change in a matter of days and weeks.... Consumer sentiment rises and falls like a roller coaster. It may be that we're turning the corner....The economy has been stagnant for so long—we've been skinflints for so long—that people are sticking a toe back in the water. That would be a welcome development."

Stephen Moore, chief economist, the Heritage Foundation

# **CAFFEINE AND CABLE**

What once were luxuries now are necessities—and a musthave in Americans' budgets

"People love coffee," says Helvia Vega, owner of a coffee shop in New York City's SoHo neighborhood. They love it so much, she says, that her business really wasn't affected by the recession. Her top seller right now: lattes, at \$4.50 a pop.

More than one in 10 Americans told Consumer Reports that their Starbucks/Dunkin' Donuts habit would be the last thing they'd cut back on.

Coffee's addictive qualities are legendary, but who knew we are even more hooked on pay TV? Almost four of five people said they'd be extremely reluctant to drop pay television, including premium cable, satellite, and streaming services such as Netlix and Hulu.

**Baylor University marketing** professor James A. Roberts says it's a case of things that started out as indulgences having morphed into necessities. Pam Danziger, president of Unity Marketing, a consulting firm, sees them as part of something called the lipstick effect. "When women can't afford expensive shoes or a handbag, they still feel they can treat themselves by splurging on a tube of lipstick that costs \$5 or even \$25," Danziger says. "They feel entitled to those little treats and rewards, and hold on to them dearly."

Cornell University marketing professor Brian Wansink has a different take. "Whether I'm springing \$4 a day for coffee or \$1.33 a day for pay TV, it's really not much to justify," Wansink says. "It's a small enough amount that doesn't add up in our internal calculus. I can say 'I deserve it,' and nobody is going to complain that I'm overindulging as they might if I go out to the movies or a fancy restaurant."

"I LOVE TO DOLL UP. I LOVE TO HAVE FUN. USED TO BE, I'D SPLURGE.

IF I SAW SOMETHING, I HAD TO HAVE IT. PRICE WAS

NO OBJECT. NOW, IT'S SALES. EVERYTHING HAS TO LAST ME.

I HAVE TO BE ABLE TO WEAR IT FOR THREE YEARS."

—Camille Marv



# WHERE AMERICANS ARE SPENDING, WHERE WE'RE SCRIMPING

To paint a portrait of the American shopper, the Consumer Reports National Research Center asked adults across the U.S. about their recent buying habits.

WHAT WE'LL SPEND OUR MONEY ON THIS YEAR



**Electronics** 

33%

Appliances



A Car



Home Remodeling

# TOP FIVE WAYS WE'D SPEND A \$100K LOTTERY WIN

10% ew Business

New Business Venture **29%** 

Down Payment for

19%

Major Home Remodeling

**12%** 

Fancy Vacation 11%

Luxury

WE'RE SPENDING MORE ON ...

**GROCERIES** 

PERSONAL-CARE

> TV SERVICE

↓ 29% 31%

ARE HOLDING FEWER GARAGE SALES



A SIGN OF BETTER TIMES?



30%
ARE TAKING

**FEWER ODD JOBS** 

"If I won the lottery, I'd pay off my mortgage, help out my family members and then buy a Porsche or Bentley. Slate gray." —Zenna Sewell, New Jersey shopper

"THE
EMPLOYMENT
NUMBERS
ARE BETTER
THAN THEY'VE
BEEN
IN YEARS."

Former U.S. Rep. Barney Frank WE'RE NOT DEPENDING ON LADY LUCK SO MUCH

**Approximately** 

1/3

of Respondents Said They Are Buying Fewer Lottery Tickets or Gambling Less

"I've become more of a thrifty shopper. I got a pair of pants to wear to work at J.Crew for \$15, originally \$90. Everything goes on sale right at the end of the season."

—KIRSTEN SANTIAGO, NEW YORK CITY SHOPPER

37%

Of Tax-Refund Recipients Put the Money Toward Their Mortgage, Groceries, or Other Living Expenses.

The Visually Stunning OLED TV From LG







THE SMART, TOUGH SAMSUNG GALAXY S 5



FUN-TO-DRIVE MAZDA3

Remington's Elegant Coffeemaker



MONEY-GOBBLING CREDIT CARDS



Scary Online Security Breaches



CANDY-FLAVORED E-CIGS

What a year it's been. Super-viruses invading our computers. TVs getting bigger, and smart phones getting smarter. Cool cars on the road—yoo-hoo Tesla!—and nasty stuff in our chicken (ugh, salmonella). We have lightbulbs that last longer than many marriages, and retailers who treat us like real human beings. Here, the highlights and lowlights of 2014.

# **ELECTRONICS**

# **Smartest Smart Phone**

Samsung Galaxy S phones have historically been among our higher-rated models. Samsung's latest flagship Galaxy S 5 has an excellent 5.1-inch display and a very good 15.9-megapixel camera. It's built to survive a 30-minute dunk in 3 feet of water and gets excellent marks for messaging and Web browsing.

# Top Tablet for Type-A Personalities

The Samsung Galaxy Note Pro 12.2 is Samsung's best argument for the tablet-asproductivity-device. This large slab of Android 4.4 goodness has a 2560x1600-pixel display that rivals high-end laptops in size and resolution. It has a multiwindow multitasking mode and comes preloaded with an Office-like productivity suite.

# **Scariest Security Failure**

That would be the Heartbleed bug. On April 7 researchers discovered that one of the most widely used security protocols on the Web had been leaky for more than two years and that 66 percent of the active sites on the Internet could have been affected. The bug let hackers steal users' passwords and other data; it was implicated in a hospital hack.

# Most Wonderful Wireless Speaker

Sonos, which pretty much pioneered the wireless, multiroom audio category, offers the Sonos Play series of speakers, which can be controlled over your existing Wi-Fi network using your computer, smart phone, or tablet. All speakers in the series can be used alone or combined with other Sonos speakers, in some cases to form a multichannel hometheater configuration.

# Best TV, Even at \$3,800

Yes, the Sony Bravia XBR-65X900B's price can be heartstopping—but so can its super-detailed Ultra HD picture, with four times the resolution of 1080p sets.
The 65-inch Bravia sports a stylish, angled design and has access to Netflix and other streaming services. And it has excellent sound. Another likely star: the LG 55EC9300, \$3,500, still being tested. OLED sets like this one could have even better picture quality.

# Worst Thing to Happen to the Internet Since Spam: Net Neutrality Goes Off a Cliff

In January, a federal court threw out the Federal Communications Commission's Open Internet rules, which were designed to stop service providers from blocking or discriminating against Web content. Instead of finally bringing clarity to the debate over net neutrality, the court simply eliminated the concept altogether. Now the FCC is scrambling to rewrite its rules, with plenty of big-businessfriendly caveats.

# Most Powerful Pointand-Shoot Camera

The 13.1-megapixel Canon PowerShot G1 X Mark II not only outscored all of the other cameras in its category for image quality and video, it also outscored all of the SLR cameras in our Ratings. It has built-in wireless capabilities and an excellent swiveling LCD touchscreen.

# **Fastest Evolution**

The smart watch. A device category that barely existed at the beginning of 2013 is already in its third generation in 2014, with almost every big tech company either introducing or planning to introduce models. Samsung's third-generation Gear Live launched in June. Also expected: an Apple smart watch.

# Best Reason to Call an \$1,800 Camcorder a Bargain

Sure, you can get an HD camcorder for less than \$300 these days, but capturing video in the emerging world of UltraHD is a pricier proposition. And for the uncompromising video auteur, Sony's FDR-AX100 is worth every penny, with incredible sharpness and detail, and a wealth of features, including an electronic viewfinder and large LCD. Not ready for 4K video? You can spend a lot less and get the Panasonic HC-V750, which at \$600 is a CR Best Buy.

# **Best Category Shake-Up**

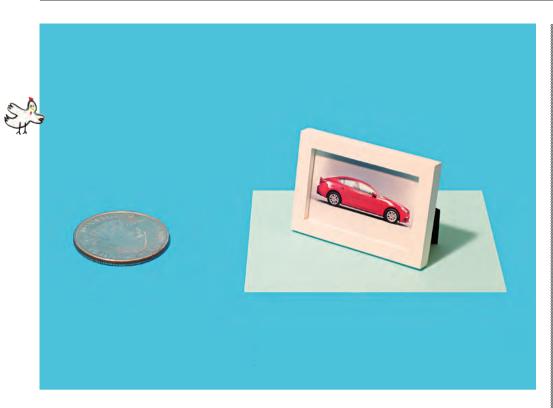
With Amazon Fire TV, the online retailing giant continued its push into established product lines through the sheer force of its brand to compete with Apple TV and Roku. Fire TV has fast operation, games, and a kids area that lets parents set viewing limits. It adds voice search, so instead of fumbling with a remote, just hit the button and say the name of the title, actor, or director.

## **Boobiest Boob Tube**

Cheap? Yes. Big? Sure. Beautiful? Not so much. The RCA LED65G55R120Q is a 65-inch 1080p LCD TV, costing \$950. But it's among the worst TVs we've tested this year for picture quality. Objects onscreen appeared almost cartoonlike, with very harsh edges; the background in some scenes looked streaky. And the sound quality was below average.







CARS

# **Best Car of the Future—Now!**

The electric-powered Tesla Model S is a dual winner. It earned the highest score—99—of any car we've ever tested, and it aced our owner-satisfactionsurvey ratings. This innovative luxury vehicle blends a comfortable ride with leading-edge technology and design, blistering acceleration, razor-sharp handling, and a practical 225-mile driving range.

# **△** Best Small Car

Redesigned for 2014, the eyecatching Mazda3 delivers on several fronts. Agile handling and precise steering make it fun to drive. Its excellent fuel economy-33 mpg overall for the sedan and 32 for the hatchback-is the best of any non-hybrid/diesel compact car. Plus, it's loaded with advanced safety features and has earned top-notch crashtest scores-all at an affordable price of \$21,740 for the Touring sedan we tested.

# **Best Roomy** and Affordable SUV

The Subaru Forester succeeds in a competitive class by sticking to the basics.

It boasts space-efficient design, easy access, one of the roomiest rear seats in the category, and a classleading 26 mpg overall. You can add to that an affordable price-our Forester cost \$26.814—and excellent reliability. It's the whole package!

# **Best-of-Both-Worlds Hybrid**

Even as hybrids and electric cars proliferate, none has yet to match the blend of affordability, practicality, and fuel efficiency of the Toyota Prius. Its 44 mpg overall is the best we've measured in any fivepassenger, non-plug-in vehicle. Its roomy interior and hatchback design make it family-

friendly. And its great resale value and excellent reliability helped it earn the top spot in our new-car value ratings.

# Best "You've-Made-It. You-Deserve-It" Ride

When you're ready for a nocompromise driving experience, the Mercedes-Benz S550 is a logical—and blissfully emotional—choice. It pampers you with an extremely hushed cabin, effortless power, and the most comfortable ride of any car we've tested. It also pushes the envelope with state-of-the-art electronic safety features. Only the six-figure price intrudes on the tranquillity.

# **Best Cure for A Midlife Crisis**

But don't wait for middle age to experience the BMW M235i. This sport coupe's potent 320-hp turbocharged engine delivers smooth, punchy performance and a commendable 25 mpg overall, as well as a satisfying exhaust snarl. Handling is crisp. The manual shifter is a delight. And the M's screaming-red leather in the model we tested perfectly fit the car's in-your-face personality.

# **Best Lifesaving** Legislation



# **Worst Corporate Black Eve**

GM's delayed response to faulty ignition switches should be a warning to all automakers. The initial lack of action led to 13 deaths and the recall of millions of vehicles. A 2005 technical service bulletin shows GM knew about this serious safety problem long before reaching out to car owners to correct it. The issue has also damaged GM's image at a time when the company had finally gotten on the right track with its current models.

# **Worst Design Idea**

More and more automakers are using fussy, frustrating touch-sensitive controls for audio and climate functions in place of easy-to-use buttons and knobs. Many systems don't always respond as expected. And the ones that make you slide your finger to change a setting, such as Cadillac's CUE, can be particularly difficult to use in a moving vehicle.

# Best Trim Touchup 😨

Chrome is out and dark plastic trim is in on more vehicles-but it can fade and turn chalky over time. The solution: Spruce it up with special cleaners that restore lost luster. The two top ones in our tests were ReNu Finish and Wipe New, far outlasting others in our 10-week test.

HOME



# **Best Big Fridge**

Pricey, true, but the four-door French-door, Samsung Chef Collection, (\$5,400) has the most usable capacity of any model on the market (23.4 cubic feet)—and performs like a dream.

#### Best Big Chill with a Smaller Price Tag

You can keep your cool for less. At \$1,700, Kenmore's 7160 was the highest-scoring CR Best Buy among conventional, three-door French-door fridges (two top fridge doors and a single bottom freezer door). Though not nearly as spacious as the Samsung, we rated it Excellent overall, with superb temperature evenness, efficiency, and quietness.

### Best Washday Miracle

Here's one when you're washing for a crowd. The LG WM8500HVA front-loader washer, \$1,600, has a 5.2-cubic-foot drum—among the largest-capacity models sold. In our tests it performed superbly. The washer was at the top of our scores for front-loaders—including in washing and efficiency—while also being gentle on clothes. And it has a matching dryer!

## Biggest Laundry Letdown

"Does detergent-free laundry sound too good to be true?" asks pureWash, one of the two detergentless laundry cleaners we tested. The answer is yes; these \$300 to \$400 systems that use ozonated water were only slightly more effective than water alone at cleaning.

## Second Best Reason to Get into Bed at Night

Sure, it's expensive (\$3,000)

but the Sleep Number i8Bed adjustable air mattress provided impressive support for side sleepers and even better support if you sleep on your back. And it didn't transfer vibrations from one side of the bed to the other—nice if your companion tends to toss and turn. Want a less expensive alternative? The Sleep Number c2 adjustable air mattress performed nearly as well and costs only \$700 for queen size.

#### Best Gas Range for Multitaskers

The gas GE Profile PGB950 SEFSS, \$2,100, is a double-oven range, so you can bake two different meals at the same time. This 30-inch-wide range had one of the faster-heating cooktop burners in our test. It includes five burners—among them a high-heat burner for very fast heating—and a neat center griddle for burgers and other fare.

# Best Range for Electric Loyalists

Among electric ranges with double ovens, the LG LDE3037SB, \$1,300, is top-rated. This one scored Excellent in every category.

#### Best News for Babies On-the-Go

At the urging of Consumers Union and others, a mandatory safety standard for strollers, effective in 2015, was set by the Consumer Product Safety Commission and passed by Congress. The CPSC has already set mandatory standards for other baby products, most notably the ban on dropside cribs.

# O Best Reason to Get Out of Bed in the Morning

Traditional French presses immerse coffee grounds in

hot water, then use a manual plunger that traps grounds for pouring. The Remington iCoffee RCB100-BC12, which costs \$150, automates the process and minimizes the fuss. Plus, it's easy to use.

#### **Brightest Idea**

Bright, energy-efficient, and dimmable, the Cree TW Series LED bulb renders colors more accurately than most other LEDs we've tested and comes with a 10-year warranty. Even at \$16 per bulb, the Cree can save you hundreds of dollars on energy costs over its life. Utility rebates may help lower the cost even more.

#### **Best Dirt Bag**

Impressive carpet cleaning and superb airflow helped the bagged upright Kenmore Elite 31150 vacuum, \$350, outscore every other vac we tested. The motor drives the brush roll directly, without a belt. It was also great at pet hair pickup. Smart technology includes a QR code that you can scan to order bags from your phone or tablet—a first in our tests.

# Best Opportunity to Save the Environment

The government's new energy standards for dishwashers, room air conditioners, and dehumidifiers are saving consumers energy and money. If your appliances are more than 10 years old, you'll be surprised at how much more efficiently new ones run.

Longer running cycles, smarter electronics, and upgraded refrigerants are among the elements that have helped achieve these efficiencies.

# And Worst Underminer of the Environment

Federal tax credits for most home energy-efficiency upgrades expired in 2013 (the ones for solar, wind, and alternative technologies are in effect through 2016). Despite widespread bipartisan support for a bill to renew the energy credits, the legislation is languishing. Our advice to Congress: Just do it.





MONEY



# Most Forgiving Credit Card for Tardy Payers.

Most cards charge a late fee of \$15 to \$35 per infraction. Citibank's Simplicity card never assesses a fee for late payments. But note that a pattern of late payments *can* hurt your credit score.

# Worst Idea in Credit Cards

That would be deferred-interest cards, which let customers pay for purchases interest-free for a set period. The downside is that there's a heavy burden on those who fail to pay down the entire amount by the end of the promotional period: The prevailing interest rate gets applied retroactively to the entire original balance, not just the remaining amount you owe.

# Best Airline for Flight Switchers

Airlines typically allow flight cancellations within 24 hours of booking without financial penalty. Southwest, though, lets you modify your itinerary without time restriction and simply pay the difference in cost between fares. At other airlines, that could cost hundreds of dollars.

#### Top Supermarket

CR subscribers gave Wegmans top marks out of 55 supermarkets, with top scores for service, perishables, and cleanliness.

#### **Not-so-Super Market**

Sorry, Walmart Supercenter. When CR surveyed 27,208 subscribers, eight out of 10 had at least one gripe with the grocery giant, including too few open checkout lanes and too many out-of-stock items. Readers also gave low scores to the quality of meat and produce.

#### Most Liberal Return Policies

Here are three of our faves:

1. LANDS' END: The catalog merchant has an unconditional "Guaranteed. Period." policy that entitles customers to return for refund or exchange any product at any time, for

any reason—even personalized items that have been hemmed or monogrammed.

2. NORDSTROM: It's the king among department stores. It offers free shipping and free returns on orders of any size.

3. COSTCO: The warehouse club has a satisfaction guarantee that allows members to return anything for any reason. The period is open-ended for all products except electronics, which are limited to 90 days.

# **Pickiest Return Policy**

Electronics chain Best Buy has an alert for customers if they try to return an item: Even if you have a receipt, you will need to present a photo ID. In addition, the third-party firm that tracks returns for the retailer retains the right to store information from your ID in its database to "help us validate future returns." In other words, Best Buy could deny a return based on your previous behavior. If that happens, customers can request a copy of their Return Activity report by calling 800-652-2331.

## **Best On-Time Arrivals**

The winner is Hawaiian Airlines, which had 93.6

percent of its planes arriving at their destinations right on schedule. Plus, you land in Hawaii!

#### **Worst On-Time Arrivals**

The major airline loser is Southwest, with a 71.8 percent on-time arrival rate.

#### Best Retailer for Price Adjustments

Few things are as annoying as purchasing an item just before the price drops. If you ask, many stores will adjust the price within a week or two of purchase. Bed Bath & Beyond's policy is even more liberal. The chain periodically distributes 20 percent discount coupons that have a long shelf life; customers can bring in their receipt and the coupon as long as it's valid to obtain an adjustment.

# Sanest Cell-Phone Company

No-contract Consumer
Cellular is miles ahead of
the major carriers in satisfaction among our subscribers,
a surprise in that it uses
AT&T's network, which lies
at the bottom end of
our Ratings. We like how CC
thinks, too: "We prefer
to earn your business every
day, not force you to stay
because you signed a longterm contract"

#### Best Insurers for Your Home Sweet Home

You probably don't think about your homeowners insurance much-until a storm hits and you really, really need it. Consumer Reports' surveys of people who filed a claim reveals a perennial favorite: Amica has stood out in our insurance ratings for as long as CR has been evaluating insurance companies—since 1988. In our latest survey of more than 90.000 readers. Amica, as well as Auto-Owners, received among the top scores for overall satisfaction. All three were rated highly for claims handling, damage estimates, premium paid, agent courtesy, and timely payment.





#### **Worst New Pain Pill**

As addictive as heroin, but legal with a prescription, Zohydro ER is no more effective than other opioids already on the market, and its potency makes it a target for misuse. Some 17,000 Americans a year already die because of opioids. The Drug Enforcement Administration recently added greater restrictions for this class of drugs.

#### Best Way to Prevent the Flu In Kids

The Centers for Disease Control says FluMist, a nasal spray, works better than the shot in kids 2 through 8 years old, which means no needles, no tears!

#### O Worst New Threat to Kids

Manufacturers are marketing e-cigarettes in fruit and candy flavors but not making packages tamper-resistant, leading to a sky-rocketing number of poisonings from concentrated liquid nicotine.

#### **Best Drug News**

The CDC has gotten serious about misuse of antibiotics, calling it one of the nation's leading public-health crisis. Overuse of the drugs breeds "superbugs"—dangerous antibiotic-resistant bacteria. To combat the problem, the government is aiding drug makers fast-track development of new antibiotics. Even more important will be getting doctors

to prescribe all antibiotics only when they are really needed.

#### **Worst News for Patients**

New estimates show that hospital errors are the third leading cause of death in the United States. Why does that happen? Up to 30 percent of patients suffer serious problems after surgery, including infections, heart attacks, strokes, or other complications.

#### **Most Bogus Food Claim**

The word "natural" on food labels doesn't have to mean anything and tells you nothing about how the food was raised or its nutritional value.

## The Ingredient We're Happiest to Wave Goodbye To

Trans fats—which were created in the hope that they would be safer than the saturated fats found in foods such as butter—are on their way out of food. The Food and Drug Administration has

taken steps to eliminate the main source of trans fat in our food supply, which is partially hydrogenated oils. What's the problem? Trans fats are the worst type of fat for your health, raising risk of heart disease and type 2 diabetes.

### Best Reason to Go Vegetarian

Chicken is the nation's most popular meat; Americans buy about 83 pounds of chicken per person each year. An outbreak of salmonella in contaminated chicken from Foster Farms sickened more than 600 people nationally from March 2013 through mid-July 2014.

# Riskiest Weight-loss Strategy

Sales of weight-loss supplements, including garcinia cambogia, reached record levels this year, as the \$2.4 billion weight-loss industry flourished. Despite the money spent, there's little evidence that the supplements work.



# It's Time to **Get Mad About** the Outrageous Cost of **Health Care**

Why it's so high, how it affects your wallet-and yes, what you can do about it

**PHOTOGRAPH BY BENJAMIN BOUCHET** 

PERSON FOR PERSON, health care in the U.S. costs about twice as much as it does in the rest of the developed world. In fact, if our \$3 trillion health care sector were its own country, it would be the world's fifth-largest economy.

If you have health insurance, you may think it doesn't matter because someone else is paying the bill. You'd be wrong. This country's exorbitant medical costs mean that we all pay too much for health insurance. Overpriced care also translates into fewer raises for American workers. And to top it off, we're not even getting the best care for our money.

First, be aware that even if you have insurance, it doesn't always fully protect you. Four years ago, Joclyn Krevat, a 32-year-old occupational therapist





from New York City, collapsed with a rare heart condition and ended up needing an emergency heart transplant. She had it done at a hospital in her health plan's network, but no one bothered to tell her that her transplant surgeons didn't take her insurance. They billed her \$70,000 and sent collection agencies and lawyers after her while she was still home recuperating. In studying the problem, Consumer Reports has heard dozens of similar tales about surprise out-of-network bills.

Second, higher health care costs mean higher health insurance premiums for everyone. It's Health Insurance 101: Insurance is about pooling risk. That's a good thing because it protects you against unexpected costs-but companies have to collect enough in premiums to pay for members' health expenses. The higher the expenses for the risk pool, the higher the premiums for everyone-even if you received little or none of that care.

And if you're wondering why you can't get ahead financially, blame it on the fact that health care is eating your raises. Since 2000, incomes have barely kept up with inflation and insurance premiums have more than doubled. The average employer family health plan that cost companies \$6,438 per staffer in 2000 shot up to \$16,351 by 2013. That's money that could have gone into your paycheck but didn't because your employer had to spend it on your health insurance instead.

The kicker: We don't get much for our



We asked a national sample of 1,000 adults what they thought of these real-life health care cost horrors. Below, the percentage who found them outrageous.

### \$37.50

For a Single Tylenol in the Hospital:

Doctor Who Orders an MRI Because He Owns the Machine:

\$1,000

For a Single Pill That Treats Hepatitis:

money. In a 2013 Commonwealth Fund study of 11 developed countries' health care systems, the U.S. ranked fifth in quality and worst for infant mortality. We also did the worst job of preventing deaths from treatable conditions, such as strokes, diabetes, high blood pressure, and certain treatable cancers.

No wonder that when Consumer Reports surveyed a representative sample of 1,079 American adults, we found considerable distress about high costs. Twelve percent said they had spent more than \$5,000 of their own money on medical bills (not counting prescriptions or insurance premiums) in the previous year, and 11 percent said they had medical bills they had trouble paying. Large majorities said they wanted better information about cost and quality of their health care. (For survey results, see the box below, at left.)

# Made-Up Prices and a Yen for **Brand-Name Hospitals**

All of which brings us to the big question: Why is our health care so expensive?

Health care works nothing like other market transactions. As a consumer, you are a bystander to the real action, which takes place between providers-hospitals, doctors, labs, drug companies, and device manufacturers—and the private and governmental entities that pay them. Those same providers are also pushing Americans into newer and more expensive treatments, even when there's no evidence they're any better.

"There is no such thing as a legitimate price for anything in health care," says George Halvorson, former chairman of Kaiser Permanente, the giant health maintenance organization based in California. "Prices are made up depending on who the payer is."

When Medicare is paying the bills, prices tend to be lower. That agency is by far the largest single source of revenue for most health care providers, which gives it more leverage to set prices. Private insurance companies and providers, on the other hand, bargain head-to-head over prices, often savagely. (If you see headlines in your area about such-andsuch hospital leaving an insurer network, that's what's going on.)

In regions with many competing

# WHAT DO THE SWISS KNOW THAT WE DON'T?

The Swiss and U.S. health care systems are a lot alike: Both have mandatory insurance, provided through private companies. But prices are regulated and capped in Switzerland, while the U.S. is a pricing free-for-all. The result? Prices are uniformly higher here. Below are examples based on 2013 figures from the International Federation of Health Plans. (U.S. prices are the average paid by private health plans.)



providers, insurers can play them against each other to hold down prices. But where there are few providers, not so much. Providers know that, and are busily consolidating into larger groups to get more bargaining power. In your own community, you may have noticed new outpatient medical clinics sprouting up emblazoned with the name of a local hospital; that is hospitals buying up private medical practices to get more clout with insurers.

But the providers with the most clout are the brand-name medical centers, which hold special cachet for patients and are thus "must have" hospitals for many insurers. "In some markets the prestigious medical institutions can name their price," says Andrea Caballero, program director for Catalyst for Payment Reform, a national nonprofit trying to get a grip on health costs on behalf of large employers. "They may have brand names of high prestige but not necessarily deliver higher-quality care."

There are small but hopeful signs that health costs aren't growing quite as fast as they used to. Medicare's costs are stabilizing, for instance. It's too soon to tell whether that is a permanent trend.

But the "medical industrial complex" continues going for as much gold as it can, as the following examples show all too clearly.



**OUTRAGE NO. 1** 

# Why Do Just One Test When You Can Bill for Three?

Americans usually pay for health care by the piece: so much for each office visit, X-ray, outpatient procedure, etc. That approach leads to one thing: waste. Up to 30 percent of the care provided in this country is unnecessary, according to the Congressional Budget Office. "If you have a treatment that requires three CT scans and re-engineer it to require only one, it won't happen because two CT scan places will lose a source of revenue," says

George Halvorson of Kaiser Permanente. "Piecework also rewards bad outcomes. It pays a lot if you have a heart attack but very little for preventing it."

Some insurance companies are making headway against overtreatment—which is why Consumer Reports has checkmarked them in the health plan rankings, prepared in collaboration with the National Committee for Quality Assurance (NCQA), a nonprofit quality measurement and accreditation organization.

CR has given check marks to plans whose providers deliver more effective, efficient care. Examples include not prescribing unnecessary antibiotics and not performing unneeded imaging tests for uncomplicated lower-back pain, and reducing hospital readmissions.



**OUTRAGE NO. 2** 

# The \$1,000-per-Pill Hepatitis Drug

Here's a prime example of big pharma's we-charge-what-we-want syndrome. A new pill for hepatitis C has hit the market that, if taken by everyone who should take it, would cost Americans more per year than all other brand-name drugs combined. No one—not individuals, not private insurers, not Medicare—can do a thing about it. That's because here in the U.S., as long as the drug, Sovaldi, remains under patent, its owner, Gilead Sciences, can charge whatever it wants. At the moment that's \$1,000 per pill, or \$84,000 to \$150,000 for a course of treatment.

"Drug companies charge what the market will bear, and in the United States the market will bear a lot," says Matt Salo, executive director of the National Association of Medicaid Directors, a policy group based in Washington, D.C.

Hepatitis C affects 3.2 million mostly boomer-aged Americans who got it

through tainted blood transfusions (no longer a serious risk thanks to new screening tests) and intravenous drug use. Left untreated, it can lead to liver failure and is the leading reason for liver transplants in the U.S. Older treatments were uncomfortable, took forever, came with unpleasant side effects, and didn't always work. With Sovaldi, you take the pill for a few months; it has a cure rate of about 90 percent in clinical trials.

The industry defends the price on the grounds that it's cheaper than a \$500,000 liver transplant. But most people with untreated Hepatitis C never need a transplant; even after 20 years, the savings from not having to treat the disease's worst effects would offset only about 75 percent of Sovaldi's up-front costs, research suggests. Meanwhile, it would add \$600 per person to the annual cost of a group health plan.

Consumers, Medicaid directors, and insurers have protested the price, but to no avail. Sovaldi sales are on track to earn Gilead \$10 billion this year alone—almost enough to recoup the \$11 billion that the company spent to buy the company that developed the drug. The billions coming its way in the years ahead will be pure profit.



**OUTRAGE NO. 3** 

# Pushing the New and Flashy

One way for hospitals and medical practices to make gobs of money is to push a new, trendy procedure—even if it's no better than an older one. Prime example: prostate cancer surgery. Medical science still has little idea which treatments work best for the disease, or even who really needs to be treated, because many patients have cancer so indolent that they will die of something else long before it kills them.

None of that has stopped medical marketers from persuading hospitals to spend ever larger sums of money on so-called cutting-edge prostate cancer treatments to lure patients away from competitors.

The poster child for the phenomenon is robotic surgery, which your local hospital has probably bragged about.

First introduced for prostate cancer surgery in 2001, the \$2 million machine—a collection of laparoscopic instruments operated remotely—went from being used for 6 percent of prostatectomies in 2004 to 83 percent in 2014, despite little evidence that it is better than other types of surgery even though it comes with a higher price tag.

"There's marketing value in a very expensive piece of technology, such as a robot, even if it doesn't work better," says Jeffrey C. Lerner, president of the ECRI Institute, a nonprofit health technology evaluation organization. "Nobody's ever going to put up a billboard about having the best bandage."

#### TAKE ACTION, TELL YOUR STORY

Share your story about health costs with us at ConsumersUnion.org/medical-bill-shock. And join our campaign to fix the way America pays for health care and to force doctors, hospitals, and insurers to reveal prices and fees. Go to ConsumersUnion. org/outrageous-health-costs.

# **3 Ways You Can Help Rein In Expenses**

Consumers can help reduce out-of-control medical spending by insisting on less pricey but high-quality care, and by choosing costefficient insurance plans. Here's how you can effect change:



# Find Out the Real Cost of Your Treatment

More and more insurers are disclosing at least some negotiated prices to members who register with their websites. Take advantage of that feature if your health plan offers it, especially for things you can plan in advance, such as imaging tests. In a recent experiment, people scheduled for CT scans or MRIs were called and told about cheaper alternatives of equal quality; they ended up saving participating insurers an average of \$220 per scan-and prompted more expensive providers to cut their prices.



# If You Want the Celeb **Doctor, Pay Extra**

"Reference pricing" is when an insurer analyzes its past claims to set a reasonable price for a good-quality routine test or procedure and tells its customers that if they want to go to a higher-cost in-network provider, they can-but will be responsible for the difference between the reference price and the provider's price.

CalPERS, which buys health insurance for 1.3 million California state employees and retirees, set a reference price of \$30,000 for routine hip and knee replacements after discovering it was paying as much as \$110,000 for those procedures. In the first year, savings averaged \$7,000 per patient-and several highcost hospitals suddenly discovered that they, too, could offer \$30,000 joint replacements. One caveat: This fix needs to be done carefully to make sure that quality stays high and consumers aren't caught by surprise.



# Seek Out a Smaller Medical Network

You can save about 20 percent on premiums by signing up with a plan that has fewer providers than customary. Providers give the insurer a price break in exchange for fewer competitors. But before signing on, make sure that the network includes the doctors, hospitals, labs, and other services you need within a reasonable distance from your home and that they accept new patients. Subscribers to our website can go to ConsumerReports.org/hospitalratings to see how hospitals compare in quality.



# **Insurance Plans That Help Hold Down Costs: Our Picks**

A good health care plan should provide high overall quality and help members avoid unnecessary medical care. That can help cut health care costs and reduce the risks that come with all medical tests and

The rankings that start on the facing page show the top three private plans (those you buy on your own or get from your employer) in each state-plus any plan that earned our check mark in Avoiding Overuse. The data come from the National Committee for Quality Assurance (NCQA), a nonprofit quality measurement and accreditation organization.

To earn a check in Avoiding Overuse, plans must have sufficient data, score high overall, and do better in at least three of these areas:

- Avoiding inappropriate use of antibiotics. Overuse of the drugs has undermined their effectiveness and has bred dangerous antibioticresistant strains of bacteria.
- · Limiting imaging tests for lowerback pain. Getting an X-ray, CT scan, or MRI within the first month of back pain is rarely necessary

because back pain almost always clears up on its own in that time.

- Reducing hospital readmissions. Being readmitted to the hospital soon after discharge could mean, for example, that the hospital or doctor didn't properly coordinate discharge or provide appropriate care when the patient was there.
- Avoiding overuse of emergency rooms. Good plans help patients stay out of the ER, in part by controlling chronic diseases.
- Reducing overuse of invasive heart procedures. It can be more cost-effective and better for patients when heart disease can be controlled with lifestyle changes and drugs.

#### WHAT ELSE IS IN THE HEALTH **INSURANCE RANKINGS?**

- Overall score. Each plan gets a score from 1 to 100, based on how well it provides preventive services, including cancer screenings and immunizations; how well it manages chronic diseases, such as heart disease; consumer satisfaction; and accreditation. The overall score is also used to determine a plan's national rank, shown in the far left column of the chart.
- Consumer satisfaction. This indicates how well a plan performed in a survey of members about such factors as getting timely doctors' appointments, getting the care they need, and their overall assessment of their doctors and specialists.
- Accreditation. Most plans in the rankings are accredited by the NCQA, which requires plans to consistently show high-quality care, strategies for improvement, and public disclosure. Plans pay fees to any organization that evaluates them, including NCQA.

For more info, including free rankings for private, Medicare, and Medicaid plans, go to ConsumerReports. org/healthinsurance. To learn how all private plans perform in Avoiding Overuse, go to ConsumerReports. org/avoidingoveruse.

# Health Insurance Is Tricky. Here's How to Navigate The Maze.

#### **Enroll on Time**

If you buy insurance on your own, be aware that the open enrollment period is shorter for 2015—from Nov. 15 through Feb. 15. If you miss that deadline, you can't get insurance for the rest of 2015 unless something major happens, such as having a baby or losing your job. Open enrollment for Medicare Advantage and Medicare drug plans will be Oct. 15 through Dec. 7. Most employers offer new plans to employees around the same time.

#### **Research Plan Quality**

In the chart at right, we list top private plans in each state. Go to ConsumerReports.org/ healthinsurance for free rankings of more plans, including Medicare Advantage and Medicaid plans. For Medicare plans, you can also go to medicare.gov.

#### **Don't Auto-Renew**

Most plans will auto-renew if you don't tell them not to. We strongly recommend checking out your options before re-enrolling. Plans change from year to year; so do your circumstances. You might have developed new health care needs that don't play well with your provider network or drug formulary.

## Get Rid of Bad Pre-Obamacare Plans

We recently heard from a reader with a plan he bought on his own before the new health law rules took effect. But now his wife is pregnant and his current insurance excludes maternity benefits. He wanted to know where he could get insurance that would cover maternity care, which all plans sold nowadays must do. Alas, the answer was that he can't until open enrollment starts on Nov. 15. If you have a pre-Affordable Care Act plan, make sure you understand its limitations.

# Don't Accept an Automatic Replacement Plan

If the plan you chose from your state marketplace last year is being discontinued, the government allows the insurer to auto-enroll you in a replacement plan—unless you say otherwise. Check with your marketplace first to see whether you can get a better deal.

# Don't Automatically Take COBRA

This program used to be a lifeline if you lost your job, because it let you keep your employer's health plan for 18 months. But now it's more of an albatross. That's because COBRA requires that you pick up the full cost of the plan, which can hit \$600 or more per month. Thanks to health care reform, you can almost certainly find equally good insurance for a better price on your state's marketplace, especially because your lower income will probably qualify you for big tax credits. Carefully compare the two before paying your first COBRA premium. Once you've enrolled in COBRA, you can't switch to a marketplace plan until the next open enrollment period.

#### **Shop Around for Care**

Obviously you can't do this for emergencies, and it's irrelevant for catastrophic situations like cancer or a heart attack. But for a routine service, such as an MRI, or for things you can plan in advance, like childbirth, register on your health plan's website and look for cost estimators. You're likely to find startling variations in prices for the same service, depending on where you get it.

## **Master Your Plan's Rules**

Don't assume that all plans are designed alike; they're not, and what you don't know can cost you. Say you wake up one day with a fever and a sore throat. A trip to your doctor might cost you a \$40 co-pay. An urgent care center might set you back \$60. An emergency room might cost \$1,500. When you get a new plan, spend a few minutes with its standardized Summary of Benefits and Coverage form. It's not exciting reading, but it can save you big in the long run.

# **Health Insurance Rankings: NCQA**

Н	eaith insurance Kankings: 1	NU	ŲA						
Wors	se than average 1 2 3 4 5 B	Better than average							
	PRIVATE INSURANCE PLAN	PER	FORM	ANCE					
National Rank		OverallScore	Consumer Satisfaction	Avoiding Overuse					
ALA	ВАМА								
401	Humana Employers Health Plan of Georgia (HMO/POS)	78	8						
445	United Healthcare Insurance (PPO)	77	3						
445	United HealthCare Services (PPO)	77	3						
ALAS	SKA								
447	Premera Blue Cross Blue Shield of Alaska (PPO)	77	8						
471	Aetna Life Insurance (PPO)	75	8						
ARIZ	ZONA								
165	Cigna HealthCare of Arizona (HMO/POS)	82	3						
221	UnitedHealthcare of Arizona (HMO)	81	3						
250	Humana Health Plan - Kentucky (HMO/POS)	81	3						
ARK	ANSAS								
386	Humana Insurance (Tennessee) (PPO)	79	3						
396	Coventry Health and Life Insurance (PPO)	79	8						
458	United HealthCare Services (PPO)	76	8						
458	UnitedHealthcare Insurance (PPO)	76	8						
CALI	FORNIA								
7	Kaiser Foundation Health Plan of Southern California (HMO)	89	4						
8	Kaiser Foundation Health Plan of Northern California (HMO)	89	4						
97	Sharp Health Plan (HMO)	84	4	1					
149	Western Health Advantage (HMO)	82	3	~					
COL	DRADO								
29	Kaiser Foundation Health Plan of Colorado (HMO)	87	8	<b>V</b>					
99	Cigna HealthCare of Colorado (HMO/POS)	84	3						
112	HMO Colorado (HMO/POS)	83	3						
129	Aetna Life Insurance (PPO)	83	3	~					
169	Cigna Health and Life Insurance (PPO)	82	3	<b>v</b>					
169	Connecticut General Life Insurance (Cigna) (PPO)	82	3	~					
178	United HealthCare Services (PPO)	82	3	<b>V</b>					
178	UnitedHealthcare Insurance (PPO)	82	3	~					
CON	NECTICUT								
35	Anthem Blue Cross and Blue Shield in Connecticut (HMO/POS)	87	6						
56	Oxford Health Plans (HMO/POS)	85	4						
67	ConnectiCare (HMO/POS)	85	3						
114	United Healthcare Insurance (PPO)	83	3	~					
114	United HealthCare Services (PPO)	83	3	~					
DELA	WARE								
122	Highmark BCBSD (PPO)	83	3	~					
123	Highmark BCBSD (HMO/POS)	83	3	~					
	Continue	ed on	next n	ane >					

Continued on next page >

# Health Insurance Rankings: NCQA

Vors	, , , , , ,	ı	than av	_
	PRIVATE INSURANCE PLAN		FORMA	
National Rank		Overall Score	Consumer Satisfaction	Avoiding
DELA	WARE continued			
222	Coventry Health Care of Delaware (HMO/POS)	81	3	
229	Aetna Health (Pennsylvania) (HMO/POS)	81	8	~
DIST	RICT OF COLUMBIA			
13	Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)	88	6	~
181	Cigna Health and Life Insurance (HMO/POS)	82	3	
181	Cigna Health and Life Insurance (PPO)	82	3	
181	Connecticut General Life Insurance (Cigna) (HMO/POS)	82	3	
181	Connecticut General Life Insurance (Cigna) (PPO)	82	3	
194	Aetna Life Insurance (PPO)	82	(3)	V
FLOF	RIDA			
16	Capital Health Plan (HMO)	88	6	V
104	Florida Health Care Plans (HMO/POS)	83	4	
133	Health First Health Plans (HMO)	83	3)	
GEOI	RGIA			
19	Kaiser Foundation Health Plan of Georgia (HMO)	88	4	
147	Humana Wisconsin Health Organization Insurance (HMO/POS)	82	4	
151	Aetna Life Insurance (PPO)	82	3	
HAW		<u> </u>	U	
18	Kaiser Foundation Health Plan - Hawaii (HMO)	88	4	1
43	Hawaii Medical Service Association (Federal Plan 87) (HMO/POS)	86	6	
74	Hawaii Medical Service Association (PPO)	84		
IDAH		04	5	
70	Group Health Cooperative (HMO)	85		./
			3	
150	Group Health Options (HMO/POS)	82	3	-
254	SelectHealth (HMO/POS)	81	8	
ILLIN				
50		85	6	
87	Medical Associates Health Plan (HMO/POS)	84	4	
138	Health Alliance Medical Plans (PPO)	83	(3)	
INDI			_	
113	Humana Insurance (PPO)	83	4	
145	Anthem Blue Cross and Blue Shield in Indiana (HMO)	83	4	
197	Humana Health Plan of Ohio (HMO/POS)	82	4	
IOW				
49	Health Alliance Midwest (HMO/POS)	85	5	
73	Gundersen Health Plan (HMO)	85	6	~
76	Wellmark Health Plan of Iowa (HMO/POS)	84	6	
KAN	SAS			
148	UnitedHealthcare of the Midwest (HMO/POS)	82	6	
193	Blue Cross and Blue Shield of Kansas City, Good Health HMO (HMO)	82	(3)	

	PRIVATE INSURANCE PLAN	PER	FORMA	NCE						
Rank		core	umer ction	Avoiding Overuse						
National Rank		Overall Score	Consumer Satisfaction	Avo						
- Na		<u> </u>	S							
KAN	SAS continued									
212	Coventry Health Care of Kansas (Kansas) (HMO/POS)	82	4							
KENT	TUCKY									
113	Humana Insurance (PPO)	83	4							
197	Humana Health Plan of Ohio (HMO/POS)	82	4							
203	Anthem Blue Cross and Blue Shield in Kentucky (HMO/POS)	82	4							
LOUI	SIANA									
250	Humana Health Plan - Kentucky (HMO/POS)	81	3							
277	Humana Health Benefit Plan of Louisiana (HMO/POS)	80	3							
292	Humana Health Plan of Texas (Austin) (HMO/POS)	80	3							
MAIN										
2	Harvard Pilgrim Health Care (HMO/POS)	90	6							
9	Martin's Point US Family Health Plan (HMO)	89	•	~						
36	Anthem Blue Cross and Blue Shield in Maine (HMO/POS)	87	6							
79	Cigna Health and Life Insurance (PPO)	84	4	~						
79	Connecticut General Life Insurance (Cigna) (HMO/POS)	84	4	V						
79	Connecticut General Life Insurance (Cigna) (PPO)	84	4	~						
142	Aetna Health (HMO/POS)	83	3	<b>/</b>						
MAR	YLAND									
13	Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)	88	6	V						
31	Johns Hopkins US Family Health Plan (HMO)	87	6							
120	Employer Health Programs (POS)	83	8	~						
124	Cigna Health and Life Insurance (HMO/POS)	83	3	~						
124	Cigna Health and Life Insurance (PPO)	83	3	~						
124	Connecticut General Life Insurance (Cigna) (HMO/POS)	83	3	~						
124	Connecticut General Life Insurance (Cigna) (PPO)	83	3	<b>/</b>						
194	Aetna Life Insurance (PPO)									
MAS	SACHUSETTS	82	3	~						
MAS:	SACHUSETTS  Tufts Associated Health Maintenance Organization (HMO/POS)	90	<b>3</b>	✓						
				V						
1	Tufts Associated Health Maintenance Organization (HMO/POS)	90	6	V						
1 2	Tufts Associated Health Maintenance Organization (HMO/POS) Harvard Pilgrim Health Care (HMO/POS)	90	<b>5</b>	V						
2	Tufts Associated Health Maintenance Organization (HMO/POS)  Harvard Pilgrim Health Care (HMO/POS)  Harvard Pilgrim Health Care (PPO)	90 90 90	5 5	V V						
1 2 3 3	Tufts Associated Health Maintenance Organization (HMO/POS)  Harvard Pilgrim Health Care (HMO/POS)  Harvard Pilgrim Health Care (PPO)  Harvard Pilgrim Insurance (PPO)	90 90 90 90	5 5 5	V V V						
1 2 3 3 6	Tufts Associated Health Maintenance Organization (HMO/POS) Harvard Pilgrim Health Care (HMO/POS) Harvard Pilgrim Health Care (PPO) Harvard Pilgrim Insurance (PPO) Tufts Benefit Administrators (PPO)	90 90 90 90 90	6 6 6 6	V V V V						
1 2 3 3 6 10	Tufts Associated Health Maintenance Organization (HMO/POS)  Harvard Pilgrim Health Care (HMO/POS)  Harvard Pilgrim Health Care (PPO)  Harvard Pilgrim Insurance (PPO)  Tufts Benefit Administrators (PPO)  Blue Cross and Blue Shield of Massachusetts (PPO)	90 90 90 90 89	5 5 5 5	V V V V V						
1 2 3 3 6 10	Tufts Associated Health Maintenance Organization (HMO/POS)  Harvard Pilgrim Health Care (HMO/POS)  Harvard Pilgrim Health Care (PPO)  Harvard Pilgrim Insurance (PPO)  Tufts Benefit Administrators (PPO)  Blue Cross and Blue Shield of Massachusetts (PPO)  Blue Cross and Blue Shield of Massachusetts HMO Blue (HMO/POS)	90 90 90 90 89 89	6 6 6 6 6	v v						
1 2 3 3 6 10 11 34	Tufts Associated Health Maintenance Organization (HMO/POS) Harvard Pilgrim Health Care (HMO/POS) Harvard Pilgrim Health Care (PPO) Harvard Pilgrim Insurance (PPO) Tufts Benefit Administrators (PPO) Blue Cross and Blue Shield of Massachusetts (PPO) Blue Cross and Blue Shield of Massachusetts HMO Blue (HMO/POS) Fallon Health (HMO/POS)	90 90 90 90 89 89 89	5 5 5 6	V V						
1 2 3 3 6 10 11 34 51	Tufts Associated Health Maintenance Organization (HMO/POS) Harvard Pilgrim Health Care (HMO/POS) Harvard Pilgrim Health Care (PPO) Harvard Pilgrim Insurance (PPO) Tufts Benefit Administrators (PPO) Blue Cross and Blue Shield of Massachusetts (PPO) Blue Cross and Blue Shield of Massachusetts HMO Blue (HMO/POS) Fallon Health (HMO/POS) Cigna Health and Life Insurance (HMO/POS)	90 90 90 90 89 89 89 87 85	6 6 6 6 0	ン ン ン						
1 2 3 3 6 10 11 34 51	Tufts Associated Health Maintenance Organization (HMO/POS) Harvard Pilgrim Health Care (HMO/POS) Harvard Pilgrim Health Care (PPO) Harvard Pilgrim Insurance (PPO) Tufts Benefit Administrators (PPO) Blue Cross and Blue Shield of Massachusetts (PPO) Blue Cross and Blue Shield of Massachusetts HMO Blue (HMO/POS) Fallon Health (HMO/POS) Cigna Health and Life Insurance (PPO)	90 90 90 90 89 89 87 85	6 6 6 6 0 0	V V V V						

## THE RANKINGS

	PRIVATE INSURANCE PLAN		FORMA			PRIVATE INSURANCE F
National Rank		Overall Score	Consumer Satisfaction	Avoiding Overuse	National Rank	
місь	IIGAN				NEV	V HAMPSHIRE continued
33	HealthPlus of Michigan (HMO/POS)	87	6	~	63	Connecticut General Life Insurance (Ci
42	Grand Valley Health Plan (HMO)	86	<b>5</b>		63	Connecticut General Life Insurance (Ci
48	Priority Health (HMO/POS)	86	4	1	NEV	V JERSEY
213	Priority Health Insurance (PPO)	82	3	~	119	Cigna HealthCare of New Jersey (HMO
MINI	NESOTA				136	Cigna Health and Life Insurance (PPO)
26	Group Health Plan (HMO/POS/PPO)	87	4	~	136	Connecticut General Life Insurance (Cig
26	HealthPartners (HMO/POS/PPO)	87	4	~	232	AmeriHealth HMO - New Jersey (HMO/
26	HealthPartners Administrators (HMO/POS/PPO)	87	4	V	NEV	V MEXICO
90	Medica (HMO/POS)	84	(3)	V	333	Presbyterian Health Plan (HMO/POS)
90	Medica Insurance Company (MIC) (PPO)	84	3	V	415	Blue Cross and Blue Shield of New Mexi
90	Medica Self-Insured (MSI) (PPO)	84	(3)	V	422	Presbyterian Insurance (PPO)
102	Blue Cross Blue Shield of Minnesota (PPO)	84	4	~	NEV	V YORK
	ISSIPPI				24	Capital District Physicians' Healthcare N
128	Cigna HealthCare of Tennessee (HMO/POS)	83	6		25	Capital District Physicians' Health Plan
206	Humana Health Plan of Tennessee (HMO/POS)	82	6		32	Independent Health Association (HMO)
386	Humana Insurance (Tennessee) (PPO)	79	3		89	Univera Healthcare (HMO/POS/PPO)
	OURI	10	•		100	Excellus BlueCross BlueShield (HMO/P
148	UnitedHealthcare of the Midwest (HMO/POS)	82	5		100	
152	Coventry Health Care of Missouri (HMO/POS)	82	_		121	Aetna Health (HMO/POS)
193	Blue Cross and Blue Shield of Kansas City, Good Health HMO (HMO)	82	4			RTH CAROLINA
	TANA	02	(3)		162	
		78	_			
423	United HealthCare Services (PPO)		8		162	
423	UnitedHealthcare Insurance (PPO)	78	8		208	
462	Cigna Health and Life Insurance (PPO)	76	4		243	
462	Connecticut General Life Insurance (Cigna) (PPO)	76	4		243	
	RASKA					RTH DAKOTA
	Health Alliance Midwest (HMO/POS)	85	<b>(</b>			Medica Insurance Company (MIC) (PPO
134	Health Alliance Midwest (PPO)	83	3		90	Medica Self-Insured (MSI) (PPO)
207	Coventry Health and Life Insurance (PPO)	82	3		210	Sanford Health Plan (HMO)
NEV/					ОНІ	
294	Saint Mary's HealthFirst (HMO/POS)	80	3		15	HealthSpan Integrated Care (HMO)
360	Altius Health Plans (HMO/POS)	79	(3)		75	AultCare HMO (HMO)
366	Aetna Health (Pennsylvania) (HMO/POS)	79	8		109	Anthem Blue Cross and Blue Shield in C
NEW	HAMPSHIRE				OKL	AHOMA
17	Harvard Pilgrim Health Care of New England (HMO/POS)	88	6		212	Coventry Health Care of Kansas (Kansa
45	Martin's Point US Family Health Plan (HMO)	86	6		396	Coventry Health and Life Insurance (PP
60	Anthem Blue Cross and Blue Shield in New Hampshire (POS)	85	4		430	Aetna Life Insurance (PPO)
60	Anthem Health Plan of New Hampshire (HMO/POS)	85	4		ORE	GON
63	Cigna Health and Life Insurance (HMO/POS)	85	4	<b>V</b>	5	Kaiser Foundation Health Plan of the No
63	Cigna Health and Life Insurance (PPO)	85	4	V		

Ų,	PRIVATE INSURANCE PLAN		FORMA	NCE						
al Rank		Overall Score	Consumer Satisfaction	Avoiding Overus						
National Rank		Overa	Col Satis	A						
	HAMPSHIRE continued									
63	Connecticut General Life Insurance (Cigna) (HMO/POS)	85	4	V						
63	Connecticut General Life Insurance (Cigna) (PPO)	85	4	V						
NEW	JERSEY									
119	Cigna HealthCare of New Jersey (HMO/POS)	83	3							
136	Cigna Health and Life Insurance (PPO)	83	3							
136	Connecticut General Life Insurance (Cigna) (PPO)	83	3							
232	AmeriHealth HMO - New Jersey (HMO/POS)	81	3	V						
NEW	MEXICO									
333	Presbyterian Health Plan (HMO/POS)	80	8							
415	Blue Cross and Blue Shield of New Mexico (HMO/PPO)	78	8							
422	Presbyterian Insurance (PPO)	78	0							
NEW	YORK									
24	Capital District Physicians' Healthcare Network (HMO/POS)	87	6							
25	Capital District Physicians' Health Plan (HMO)	87	5							
32	Independent Health Association (HMO/POS)	87	5	~						
89	Univera Healthcare (HMO/POS/PPO)	84	<b>3</b>	~						
100	Excellus BlueCross BlueShield (HMO/POS)	84	3	~						
100	Excellus BlueCross BlueShield (PPO)	84	3	~						
121	Aetna Health (HMO/POS)	83	3	<b>V</b>						
NOR	TH CAROLINA									
162	Cigna Health and Life Insurance (PPO)	82	3							
162	Connecticut General Life Insurance (Cigna) (PPO)	82	3							
208	Blue Cross Blue Shield of North Carolina (PPO)	82	4	<b>V</b>						
243	United HealthCare Services (PPO)	81	3	~						
243	UnitedHealthcare Insurance (PPO)	81	3	<b>V</b>						
NOR	ГН ДАКОТА									
90	Medica Insurance Company (MIC) (PPO)	84	3	V						
90	Medica Self-Insured (MSI) (PPO)	84	3	~						
210	Sanford Health Plan (HMO)	82	3							
оню										
15	HealthSpan Integrated Care (HMO)	88	4							
75	AultCare HMO (HMO)	84	6							
109	Anthem Blue Cross and Blue Shield in Ohio (HMO/POS)	83	3							
OKL	АНОМА									
212	Coventry Health Care of Kansas (Kansas) (HMO/POS)	82	4							
396	Coventry Health and Life Insurance (PPO)	79	8							
430	Aetna Life Insurance (PPO)	77	8							
OREC	GON									
5	Kaiser Foundation Health Plan of the Northwest (HMO)	90	4	1						

# **Health Insurance Rankings: NCQA**

Worse	Worse than average <b>1 3 3 Better than average</b>									
	PRIVATE INSURANCE PLAN	PER	FORMA	NCE						
National Rank		Overall Score	Consumer Satisfaction	Avoiding Overuse						
OREC	OREGON continued									
263	Cigna Health and Life Insurance (PPO)	81	8							
263	Connecticut General Life Insurance (Cigna) (PPO)	81	<b>a</b>							
PENN	ISYLVANIA			,						
12	Geisinger Health Plan (HMO/POS)	88	6	~						
20	UPMC Health Plan (HMO)	87	3	~						
21	UPMC Benefit Management Services (HMO)	87	3	<b>V</b>						
22	HealthAmerica Pennsylvania (HMO)	87	6	~						
47	Keystone Health Plan West (HMO)	86	4	~						
93	UPMC Benefit Management Services (PPO)	84	<b>a</b>	~						
93	UPMC Health Options (PPO)	84	8	V						
130	First Priority Health (HMO/POS)	83	3	~						
PUEF	TO RICO									
506	Humana Health Plans of Puerto Rico (HMO/POS)*	58	4							
507	Humana Health Plans of Puerto Rico (PPO)*	56	4							
RHO	DEISLAND									
1	Tufts Associated Health Maintenance Organization (HMO/POS)	90	6	V						
6	Tufts Benefit Administrators (PPO)	89	6	~						
95	United HealthCare Services (PPO)	84	4							
95	UnitedHealthcare Insurance (PPO)	84	4							
SOUT	TH CAROLINA									
250	Humana Health Plan - Kentucky (HMO/POS)	81	3							
313	BlueChoice HealthPlan of South Carolina (HMO/POS)	80	3							
326	Aetna Health (Pennsylvania) (HMO/POS)	80	0							
SOUT	ГН <b>ДАКОТА</b>									
90	Medica Insurance Company (MIC) (PPO)	84	3	~						
90	Medica Self-Insured (MSI) (PPO)	84	3	~						
210	Sanford Health Plan (HMO)	82	3							
TENN	IESSEE									
128	Cigna HealthCare of Tennessee (HMO/POS)	83	6							
189	Cigna Health and Life Insurance (PPO)	82	4							
189	Connecticut General Life Insurance (Cigna) (PPO)	82	4							
TEXA										
155	Scott and White Health Plan (HMO)	82	8							
209	Aetna Life Insurance (PPO)	82	0							
245	Humana Medical Plan - Florida (HMO/POS)	81	3							
UTA										
254	SelectHealth (HMO/POS)	81	0							
360	Altius Health Plans (HMO/POS)	79	3							
438	United HealthCare Services (PPO)	77	0							
438	UnitedHealthcare Insurance (PPO)	77	0							

	PRIVATE INSURANCE PLAN	PERI	FORMA	NCE
National Rank		Overall Score	Consumer Satisfaction	Avoiding Overuse
VER	MONT			
37	Blue Cross and Blue Shield of Vermont (POS)	87	5	V
45	Martin's Point US Family Health Plan (HMO)	86	6	
46	MVP Health Care (HMO/POS)	86	5	
58	Cigna Health and Life Insurance (PPO)	85	4	~
58	Connecticut General Life Insurance (Cigna) (PPO)	85	4	~
78	Vermont Health Plan (HMO/POS)	84	3	~
84	Blue Cross and Blue Shield of Vermont (PPO)	84	4	V
VIRG	INIA			
13	Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)	88	6	~
139	Aetna Life Insurance (PPO)	83	3	
140	Optima Health Plan (HMO/POS)	83	3	
146	Coventry Health Care of Virginia (HMO/POS)	83	3	<b>'</b>
WAS	HINGTON			
5	Kaiser Foundation Health Plan of the Northwest (HMO)	90	4	~
70	Group Health Cooperative (HMO)	85	3	~
150	Group Health Options (HMO/POS)	82	3	~
230	Cigna Health and Life Insurance (PPO)	81	<b>3</b>	~
230	Connecticut General Life Insurance (Cigna) (PPO)	81	8	~
WES.	T VIRGINIA			
22	HealthAssurance Pennsylvania (POS)	87	6	V
153	Health Plan of the Upper Ohio Valley (HMO)	82	4	
247	Coventry Health Care of West Virginia (HMO/POS)	81	3	
WISC	ONSIN			
14	Group Health Cooperative of South Central Wisconsin (HMO)	88	3	
26	HealthPartners Administrators (HMO/POS/PPO)	87	4	~
38	Unity Health Plans (HMO/POS)	86	4	~
41	Security Health Plan of Wisconsin (HMO/POS)	86	6	~
44	Network Health Plan (HMO/POS)	86	4	~
73	Gundersen Health Plan (HMO)	85	6	~
85	MercyCare Insurance (HMO)	84	5	~
90	Medica (HMO/POS)	84	3	~
90	Medica Insurance Company (MIC) (PPO)	84	3	V
90	Medica Self-Insured (MSI) (PPO)	84	3	~
227	WPS Health Plan (HMO/POS)	81	4	~
WYO	MING			
360	Altius Health Plans (HMO/POS)	79	3	
468	Aetna Life Insurance (PPO)	75	3	
483	United HealthCare Services (PPO)	74	0	
483	UnitedHealthcare Insurance (PPO)	74	0	

\*Not accredited by NCQA.

# TESTS



# Glowing Reviews

Hate compact fluorescents? Rejoice! LED bulbs are ready for prime time.

**ONCE IN A WHILE,** procrastination pays off. Take lightbulbs. If you were hoarding your old incandescents because you worry about the mercury in compact fluorescents (CFLs) and didn't want to shell out big bucks for LEDs, well, you're in luck. LED prices are dropping, and their improved energy efficiency now makes them worth the price. They also dominate CR's latest bulb Ratings.

The newest generation of LEDs looks more like traditional bulbs—though they use 80 percent less energy. They are still more expensive than CFLs, but they can last for decades. Most are dimmable.

Your utility might offer rebates for Energy Star qualified LEDs as well as for CFLs, which lowers prices even more.

A word about the light cast by CFLs and LEDs: If you're looking to duplicate the warm glow of an incandescent, you can do it with either a CFL or an LED by picking one with a temperature of about 2700K. (Check the package.) To match the white light of a halogen, get a bulb that's 3000 to 3500K. One improvement: LEDs are now bright enough to replace a 100-watt incandescent.

CFLs still outsell LEDs, according to a recent national survey by Consumer Reports. CFLs can cost as little as about \$1.25 per bulb and are almost as energy efficient as LEDs, but they have drawbacks. Many aren't dimmable, and all take a while to fully brighten.

If you're ready to take the LED plunge, be aware that our tests found that performance had little to do with price.



# The Best Bulbs for Your Needs

#### LAMPS AND CEILING FIXTURES

- A1 Samsung \$16
- **A2 Feit** \$15
- A5 Great Value \$10
- A7 Cree \$13 CR Best Buy
- A11 Great Value \$1.25
- C3 Philips \$25

The top-scoring A1 LED costs \$16, down from \$30 a year ago. A2 is \$15, down from \$35. At those prices, either of the two should pay for itself in energy savings in about two years and save you roughly \$140 in electricity costs over its life. The newly tested A7 is a CR Best Buy and has a 10-year warranty. A5 and A11, both from Walmart, are as bright as a 60-watt bulb. The first is a \$10 LED, and the second is a CFL costing \$1.25. Both bulbs are also CR Best Buys. If you need more light, consider C3, which is equivalent to a 100-watt bulb and is a CR Best Buy. All of the LEDs are dimmable. The Feit, Great Values, Cree, and Philips can be used in fully enclosed light fixtures. Pick the Cree, Great Values, Philips, or Samsung if you prefer a warm, yellow light, or the Feit if you like a whiter light.

#### **RECESSED AND TRACK LIGHTS**

- D1 Great Value \$16 CR Best Buy
- D4 MaxLite \$11 CR Best Buy

The top-rated D1, an LED from Walmart, can replace a 65-watt bulb in track lights or recessed ceiling fixtures. It provides a bright, warm, yellow light, but it doesn't work with a motion sensor, photocell, or timer. The D4 LED does, but it wasn't as bright as most top picks. Both of them are CR Best Buys and are dimmable.

#### **OUTDOOR LIGHTS**

- **B1 MaxLite** \$45
- B2 Great Value \$25 CR Best Buy

Unlike CFLs, LEDs brighten instantly in cold temperatures. Among flood and reflector bulbs, the top-scoring B1 was the brightest of the bunch and casts a white light that's dimmable. You can use a timer, motion sensor, or photocell to save energy and to enhance outdoor security. B2, a CR Best Buy at \$25, can replace a 90-watt bulb and gives off a bright, white light; its long life makes it ideal for hard-to-reach fixtures or outdoor fixtures that aren't exposed to moisture. If you want to spend less money and don't need a bulb with quite as much longevity, consider B4. a CR Best Buy at \$7.50. One downside: Because it's a CFL, it may take longer to brighten in colder climates.

# **Ratings: Lightbulbs**

Scores in context: Of the 66 lightbulbs tested, the highest scored 99, the lowest 25. Listed below are the top-scoring models, in order of performance. Each bulb's claimed life is based on 3 hours of use

per day. Recommended models offer top performance and specific strengths. CR Best Buys offer a combination of value and performance, and are recommended.

☑ Best Buy ☑ Recommended

# • Excellent → Very Good Good Fair Poor

# CTANDADD 60 WATT FOUNTALENT

A.	A. STANDARD 60-WATT EQUIVALENT										
		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	TE	T RE	SULTS		
Rec.	Rank					Claimed Life	Brightness	Light Distrib.	Light Color		
~	1	Samsung A19 60-Watt Warm White	\$16.00	99	LED	23 yr.	•	•	Warm Yellow		
V	2	Feit Electric A19/ OM/800/LED	\$15.00	99	LED	23 yr.	•	0	White		
~	3	3M LED 60W	\$20.00	97	LED	25 yr.	•	•	White		
V	4	Philips A19 11W 60W Soft White 424382	\$18.00	95	LED	23 yr.	•	•	Warm Yellow		
<b>V</b>	5	Great Value 60W Soft White A19 LED Dimmable (Walmart)	\$10.00	94	LED	23 yr.	0	•	Warm Yellow		
~	6	Switch 60 Frost Soft White	\$50.00	93	LED	23 yr.	•	•	Warm Yellow		
<b>V</b>	7	Cree 9.5-Watt (60W) A19 Warm White Dimmable LED 1	\$13.00	93	LED	23 yr.	•	•	Warm Yellow		
V	8	EcoSmart 12-Watt (60W) A19 Bright White 183210 (Home Depot)	\$20.00	93	LED	23 yr.	•	•	White		
~	9	GE Energy Smart 60W (11W) A19 LED Soft White LED11DA19V-W/TP	\$11.00	90	LED	14 yr.	•	0	Warm Yellow		
V	10	Insignia A19 60-Watt Dimmable LED	\$18.00	88	LED	23 yr.	•	•	White		
<b>V</b>	11	Great Value 14W 60W Soft White CFL (Walmart)	\$1.25	85	CFL	9 yr.	•	•	Warm Yellow		
V	12	Feit Electric Ecobulb Plus 60W CFL	\$2.50	82	CFL	9 yr.	0	•	Warm Yellow		
		60W Soft White CFL (Walmart)  Feit Electric Ecobulb					•		Yell Wa		

# C. STANDARD 100-WATT EQUIVALENT

	BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	TES	T RE	SULTS	
Rank					ClaimedLife	Brightness	Light Distrib.	Light Color	
1	Switch 100 Bright White	\$50.00	99	LED	23 yr.	0	0	Bluer White	
2	Sylvania Ultra-LED 100W LED20A21/ DIM/0/827	\$50.00	95	LED	23 yr.	•	•	Warm Yellow	
3	<b>Philips</b> A21 19W 100W Soft White 432195	\$25.00	92	LED	23 yr.	0	•	Warm Yellow	
4	Utilitech 100W Soft White CFL (Lowe's)	\$2.50	68	CFL	9 yr.	0	NA	Warm Yellow	
5	Feit Electric Ecobulb Plus 100W CFL	\$2.33	68	CFL	9 yr.	•	NA	Warm Yellow	
6	EcoSmart 100W Soft White CFL (Home Depot)	\$1.50	63	CFL	9 yr.	0	NA	Warm Yellow	
	1 2 3 4	Switch 100 Bright White  Sylvania Ultra-LED 100W LED20A21/DIM/0/827  Philips A21 19W 100W Soft White 432195  Utilitech 100W Soft White CFL (Lowe's)  Feit Electric Ecobulb Plus 100W CFL  EcoSmart 100W Soft White CFL	Switch 100 Bright   \$50.00	Switch 100 Bright   \$50.00   99	Switch 100 Bright   \$50.00   99   LED	Switch 100 Bright   \$50.00   99   LED   23 yr.	Switch 100 Bright   \$50.00   99   LED   23 yr.	Switch 100 Bright   S50.00   99   LED   23 yr.   100	

D. REFLECTOR 65- 10 90-WATT EQUIVALENT										
		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	TE	ST RE	SULTS	
Λ.	1	Great Value 65W BR30 Soft White LED Dimmable (Walmart)	\$16.00	99	LED	23 yr.	•	NA	Warm Yellow	
~	2	Utilitech 13-Watt (75W) BR30 Soft White Outdoor Flood (Lowe's)	\$20.00	98	LED	23 yr.	0	NA	Warm Yellow	
<b>~</b>	3	Feit Electric BR30 Dimmable LED	\$18.00	96	LED	23 yr.	•	NA	Warm Yellow	
~	4	MaxLite 10 Watt BR30	\$11.00	89	LED	23 yr.	•	NA	White	
<b>V</b>	5	EcoSmart 6 in.9.5-Watt 65W LED Downlight Eco 575L (Home Depot) 2	\$25.00	89	LED	32 yr.	•	NA	Warm Yellow	

# **B. PAR38 REFLECTOR 90- TO 120-WATT EQUIVALENT**

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	TES	TEST RESULTS		
~	1	MaxLite 20Watt PAR38 100W	\$45.00	99	LED	23 yr.	0	NA	White	
~	2	<b>Great Value</b> 90W PAR38 LED Soft White Non Dimmable (Walmart)	\$25.00	95	LED	23 yr.	•	NA	White	
~	3	TCP 17W PAR38 Flood LED2	\$40.00	72	LED	46 yr.	0	NA	White	
~	4	Utilitech Soft White PAR38 90W 75232 (Lowe's)	\$7.50	70	CFL	7 yr.	•	NA	Warm Yellow	

# E. PAR38 REFLECTOR 60- TO 75-WATT EQUIVALENT

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	TES	TEST RESUL				
~	1	Samsung PAR38 LED 75W	\$55.00	99	LED	37 yr.	•	NA	White			
V	2	<b>GE</b> PAR38 20W 619272	\$60.00	98	LED	23 yr.	•	NA	White			
~	3	LG PAR38 E26 Warm White	\$43.00	89	LED	46 yr.	0	NA	White			
	4	<b>Sylvania</b> LED 18W PAR38 Dimmable	\$50.00	66	LED	46 yr.	0	NA	White			



# Princess-Worthy Mattresses ... at Commoner Prices

CHANCES ARE, you haven't shopped for a new mattress in years. What haven't changed since your last visit to the stores are the highpressure tactics at most mattress retailers. Also unchanged: the pumped-up prices that come down to reality only during holiday weekends. But the bedding itself has changed. Innerspring mattresses, still the biggest sellers, increasingly come in a hybrid form that incorporates one or more layers of foam in addition to springs. Another piece of good news: Our latest mattress tests reveal that you can get a great mattress for about the \$800 to \$1,200 most people spend. Among adjustable air mattresses, you can pay as little as \$700 for a model that delivers impressive side and back support.

How does Consumer Reports determine what makes an excellent mattress? Body support is important; we graph the spine's natural curves for a range of adults, then we record how thoroughly each mattress maintains that curve for back sleeping. We also check how well each mattress does at keeping the spine relatively horizontal when a person is lying on his or her side.

To figure out how a mattress would hold up over eight years of use, we push a 308-pound roller 30,000 times over the bedding to see whether it maintains its original shape, height, firmness, and body support. For mattresses meant for couples, we measure how much vibration is transferred from a restless sleeper to another person in the bed—a problem more typical for traditional innersprings. And we assess how easy it is to change position, a problem for some softer foams, and to move around in general.

What we found is that there is no exact relationship between price and performance. You can spend \$2,000 or more and still not get impressive spine support. Shifman's Anniversary Collection Cushion Firm (not displayed in the Ratings) costs a cool \$3,025 at Bloomingdale's, yet it sagged and delivered mediocre back and side support. Serta's \$2,220 iComfort Directions Acumen foam mattress delivered less back support than one model priced almost \$2,000 less, and even its side support wasn't as good as you would expect for the price. So if you don't want to lose sleep over your next mattress purchase, check our Ratings on the facing page.

# Saving and Shopping Tips

#### FIRST, TRY TO SAVE YOUR OLD ONE

Ten years is about the average life span of a mattress. But before you toss yours, give it another chance. Some older innerspring mattresses can be flipped and rotated to address minor dips.

And a firmer or softer pillow—or a mattress topper—might be all it takes to sleep soundly again. But mattresses with varying firmness levels, including foam models, usually can't be flipped or rotated. We also suggest getting rid of any mattress with sags or lumps.

#### **TRY BEFORE BUYING**

Trying out a mattress in a store can be awkward. Our advice: Do it anyway. Spend at least 10 minutes on each side, your back, and your stomach if that's how you sleep. If you buy online or at a store where tryouts aren't possible, check the return policy; Costco is one retailer that offers free pickup and return if you aren't satisfied.

### KNOW THE NAME GAME

Mattress makers offer some lines nationally, with consistent names. But some stores, including Macy's, Sears, and Sleepy's, sell certain models that are exclusive to those chains. And retailers often change model names, making it even more difficult to compare models among stores. Use our performance ratings as a guide and insist on the precise brands and models that scored well.

#### **DON'T BE AFRAID TO HAGGLE**

Huge markups often let retailers lower prices by 50 percent or more, especially during holiday weekends. Even if you miss a sale, try insisting on the sale price. You can also save \$150 or more by keeping your old box spring, or foundation, unless it's sagging or damaged. But some brands require you to buy a new one as part of the warranty.

#### **CHECK THE MATERIALS**

Some makers of latex-foam mattresses say their processing removes the proteins that cause allergies. Our Ratings note models with latex if you're still concerned.

# LAB TESTS

# **Ratings: Mattresses**

Scores in context: Of the 26 mattresses tested, the highest scored 74, the lowest 48. Listed below are the top-scoring models, in order of performance.

■ Best Buy Recommended

#### A. INNERSPRING

		BRAND & MODEL	PRICE	FIRM	SCORE	TES	ST R	ESU	LTS	FE	ATUR	ES	
Rec.	Rank			Claimed	Measured		Side Sleeping	BackSleeping	Durability	Stabilization	Resists Bounciness	Eases Movement	Maintains Warmth
~	1	Serta Perfect Day iSeries Applause 1	\$1,075	Firm	Medium	72	•	•	•	•	•	•	
~	2	<b>Beautyrest</b> Recharge Palisades Court Luxury Firm Pillowtop 11	\$1,490	Firm	Soft	71	•	0	•	•	•	•	•
~	3	Charles P. Rogers St. Regis Pillowtop	\$1,100	NA	Medium	68	0	•	•	•	•	•	•
~	4	Stearns & Foster Lois Luxury Firm (Sears Outlet)	\$1,100	Firm	Medium	64	0	•	•	•	•	•	•
~	5	The Original Mattress Factory Orthopedic Luxury Firm	\$540	Firm	Soft	63	•	0	0	0	•	•	
	6	Sears-O-Pedic Livorno Super Pillowtop 15" (Sears)	\$1,000	NA	Soft	62	0	•	•	•	•	•	•
	7	Duxiana Dux 101 2	\$4,800	NA	Soft	61	•	0	•	•		•	•
	8	Saatva Luxury Firm Euro Pillowtop	\$900	Firm	Soft	60	0	0	•	•		•	
	9	Ikea Sultan Holmsta 2	\$550	Firm	Soft	58	0	<u></u>	•	0	•	•	•

#### **B. MEMORY FOAM**

		BRAND & MODEL	PRICE	FIRMNESS		SCORE	TES	ST R	ESU	LTS	FE.	ATUR	RES
~	1	Novaform Memory Foam Collection Serafina 14" (Costco) 1	\$800	NA	Medium	69	•	•	•	•	•	•	•
V	2	<b>Spring Air</b> Back Supporter Natalie (Costco)	\$1,200	Ultrafirm	Medium	64	0	•	0	•	•	•	
~	3	<b>Bob's Discount Furniture</b> Bob-O-Pedic 11" Firm	\$800	Firm	Medium	63	0	•	•	•	•	•	
~	4	<b>Tempur-Pedic</b> Tempur Simplicity	\$1,200	Firm	Medium	62	0	0	•	•	•	•	•
	5	Novaform Altabella (Costco) 1	\$1,300	Plush	Medium	61	•	<u>-</u>	•	0	•		
	6	Sealy Embody Insightful 2 3	\$1,260	Plush	Medium	61	0	0	•	•	•	•	
	7	Night Therapy 14" Deluxe Grand Firm (Sam's Club)	\$515	Firm	Medium	58	0	0	•	0	•		•
	8	Serta iComfort Sleep System Genius 1	\$1,375	Firm	Medium	58	0	•	•	•			•
	9	Serta iComfort Directions Acumen 1	\$2,220	Firm	Soft	58	0	•	•	0	•	•	
	10	<b>Spa Sensations</b> 10" Memory Foam SPA-1000Q	\$360	NA	Medium	57	0	•	0	•			•

#### C. ADJUSTABLE AIR

		BRAND & MODEL	PRICE	FIRM	IESS SCORE TEST RESULTS					FEATURES			
~	1	Sleep Number i8 Bed 3	\$3,000	NA	Soft	74	•	•	0	•	•	•	•
V	2	Sleep Number c2 Bed	\$700	Plush	Firm	72	•	•	•	•	•	•	
	3	Tempur-Pedic Tempur-Choice Supreme	\$3,200	Medium/ Soft	Medium	63	•	0	•	•	•	•	

# Match the Mattress to Your Sleep Style

Top-scoring mattresses were scored at least good for side and back support. Among innerspring models, most transferred little bounciness from side to side. Foam and adjustable-air models did not hamper movement. All of the models below are recommended.

#### BEST FOR \$800 OR LESS

- A5 The Original Mattress Factory \$540 CR Best Buy
- B1 Novaform \$800 CR Best Buy
- C2 Sleep Number \$700 CR Best Buy

All were impressive overall for less money. Choose A5 if you prefer an innerspring mattress and are willing to live with some bounciness and a bit more sagging over time. B1 offers freedom of movement among foam models and helps maintain warmth in winter (but could prove hot in summer). C2 scored almost as well as its pricier brandmate but has a much thinner foam layer on top (consider a topper, about \$50).

#### **BEST FOR COUPLES**

- A1 Serta \$1,075 CR Best Buy
- A4 Stearns & Foster \$1,100
- B1 Novaform \$800 CR Best Buy
- B3 Bob's Discount Furniture \$800
- C2 Sleep Number \$700 CR Best Buy

Some mattresses mute vibrations from one side of the bed to the other, helpful when one sleep partner is restless. Other mattresses, such as C2, can let you adjust firmness on half of the bed at a time—or can be ordered with one half firmer than the other, such as B3. A1 and B1 are the only models in their categories with equally impressive side and back support. A4 offers more bounce resistance than other innerspring models. C2 combines superb bounce resistance and freedom of movement.

#### **BEST FOR BACK SUPPORT**

- C1 Sleep Number \$3,000
- C2 Sleep Number \$700 CR Best Buy

These adjustable air models offered the most back support. Paying more for C1 buys a much softer mattress that maintains warmth. Also consider innerspring and foam models with high scores in our back-support tests.

#### **BEST FOR SIDE SUPPORT**

- **A2** Beautyrest \$1,490
- A5 The Original Mattress Factory \$540 CR Best Buy

Both delivered impressive support for side sleepers, resisted bounciness, and allowed easy turning.

# LAB TESTS

# Phones That Can Truly Replace a Camera

MOST OF THE SMART PHONES Consumer Reports has tested recently take decent photos, but some do better than that, rivaling the quality you get with many compact point-and-shoot cameras. We pulled together the best of that group to arrive at a list of 11 great phones that make the strongest case yet for leaving your camera at home.

All of the phones in the Ratings had very good image quality overall, and most did just as well in dim lighting. The Sony and Nokia did even better, taking excellent low-light photos. The Galaxy S 4 was judged good for low-light image quality. The LG G2, G3, and Nokia have optical image stabilizers, which improve your chances of taking better handheld photos in low light.

Another important consideration: video quality. Some models took very good 1080p video, on par with what you'd get with the better pocket camcorders, and others took decent 1080p video, adequate for casual use such as uploading to the Web.

We also looked at toughness. Three Samsung models—the Galaxy S 5, S 5 Active, and S 4 Active—and the Sony Xperia ZIS are designed to resist the rigors of outdoor life. All survived a 30-minute dunk in about 3 feet of water. The Galaxy S 5 Active is built to withstand 4-foot drops.

# **Ratings: Smart Phones**

Scores in context: Of the 117 smart phones tested, the highest scored 79, the lowest 48. Listed below are top-scoring models that had very good marks for camera performance. Recommended models offer top performance and specific strengths.

⊡ Re	ecommended	• Exc	ellent 👨 Ve	ry God	od O C	Good	⊖ Fair	• Poor
	BRAND & MODEL	CARRIERS	SCORE	TES	T RESL	JLTS	SP	ECS
Rec.	Prices vary by carrier and plan.			Camera: Image Quality	Camera: Video Quality	Battery Life	Camera (Megapixels)	Display Diagonal Size
~	Samsung Galaxy S 5	AT&T, Sprint, T-Mobile, Verizon	79	•	•	0	15.9	5.1 in.
V	Samsung Galaxy S 5 Active	AT&T	79	•	•	•	15.9	5.1 in.
~	LG G3	AT&T, Sprint, T-Mobile, Verizon	78	•	0	•	13.0	5.5 in.
~	Samsung Galaxy S 4	AT&T, Sprint, T-Mobile, Verizon	77	•	0	•	12.8	5.0 in.
~	Samsung Galaxy S 4 Active	AT&T	77	•	0	•	8.0	5.0 in.
<b>v</b>	LG G2	AT&T, Sprint, T-Mobile, Verizon	76	•	0	•	13.0	5.2 in.
~	Samsung Galaxy Note 3	AT&T, Sprint, T-Mobile, Verizon	74	•	•	0	12.8	5.7 in.
~	Sony Xperia Z1S	T-Mobile	73	•	•	•	20.7	5.0 in.
~	Apple iPhone 5s	AT&T, Sprint, T-Mobile, Verizon	73	•	•	0	8.0	4.0 in.
V	Apple iPhone 5c	AT&T, Sprint, T-Mobile, Verizon,	73	•	•	0	8.0	4.0 in.
~	Nokia Lumia 1020	AT&T	71	•	0	0	38.2	4.5 in.

# Make Your TV Sound Better: The Top New Sound Bars

Many TVs in our Ratings offer great picture quality, but relatively few deliver great sound. That's OK for news and run-of-the-mill sitcoms and reality shows, but wimpy sound can really take the oomph out of an action movie or a drama with a riveting soundtrack.

One of the quickest fixes for a TV with less-than-satisfying sound is to add a sound bar. The speaker can be placed above or below a TV, and many come with a wireless subwoofer that can be hidden elsewhere in a room. Some simulate surround sound or offer access to a streaming-music service. More now have Bluetooth for playing music wirelessly from a portable device.

# **Ratings: Sound Bars**

Scores in context: Of the 36 sound bars tested, the highest scored 65, the lowest 27. Listed below are the top-scoring models, in order of performance. Recommended models offer top performance and specific strengths. CR Best Buys blend value and performance, and are recommended.

<b>☑</b> Be	est B	uy 🗹 Recommended	• E:	xcellent 💍 Very	Good O	Good 👄 Fa	air • Poor
		BRAND & MODEL	PRICE	SCORE	TEST R	ESULTS	SPECS
Rec.	Rank				Sound Quality	Ease of Use	HDMI (Inputs/ Outputs)
~	1	Sharp HT-SB602	\$400	65	•	•	2/1
V	2	Sonos Playbar	\$700	61	•	•	None
~	3	Samsung HW-F850	\$1,000	61	•	0	1/1
~	4	Vizio S3821w	\$160	57	•	0	None
~	5	Sony HT-ST7	\$1,150	57	•	•	3/1

# REPORT



# Get Your Car Fixed for (Almost) Free

Psst ... automakers are picking up the tab to fix many common problems—but you have to know about these "secret warranties" in order to benefit



**NOTHING'S MORE** frustrating to a car owner than a vehicle whose paint starts peeling or whose roof is leaking just a few years after leaving the dealer's lot. Having to make expensive, post-warranty repairs sends a signal to consumers that says: You're getting ripped off.

Fortunately, you can often save hundreds or even thousands of dollars in repair bills by taking advantage of special, unadvertised automaker programs that provide free or discounted service work. Though manufacturers often call these programs service actions or customer-satisfaction campaigns, many people refer to them as secret or hidden warranties because they're rarely announced to the public.

Two examples: Owners of 2006 to 2009 Honda Civics may qualify for a free engine block, or even a whole new engine, if their car has been leaking coolant from a crack in the block. Chrysler minivan owners may notice that the front wheel bearings on models from 2008 to 2010 are subject to premature wear, so dealers will replace them for free during a vehicle's first five years or 90,000 miles.

How do these "secret warranties" come about? They usually originate when automakers discover that some component or system in a given model is failing at a greater rate than expected. They learn about the problems from numerous sources, including complaints to their customer-service departments and reports from dealers. Other tip-offs are an unusual number of warranty claims for a specific problem or a rapid decline in spare-parts inventories.

Programs that offer subsidized or free repairs are usually presented as a

"warranty extension," since they last for a specified time and mileage. Occasionally, they're good for a limited number of years from the original purchase date but have no mileage limit.

They're often enacted in the name of good customer service. Sometimes, though, a free-repair program is instituted as part of the settlement of a class-action lawsuit brought by consumers.

At any given time you'll find one or two of these out-of-warranty service actions from many manufacturers. Honda, however, and its upscale Acura division stand out with a half-dozen or more. Because CR's survey data show that Honda and Acura vehicles, in general, are among the most reliable on the road, the company's high number of service campaigns suggests it's been unusually generous to customers.

So just how secret are secret warranties? Often, when an automaker initiates a service campaign, it sends a notification letter to all known owners. But second or third owners of that car may not receive it. Even among those who do, the letter may be mislaid or mistakenly thrown away. In other cases, though, there is no advance notice, and car owners find out about it only if a dealer tells them or they discover it on their own.

All of the warranty extensions we've found are included in technical service bulletins that automakers send to their dealers' service departments. TSBs usually describe a common problem the automaker has learned about and provide detailed instructions on how the service technician should fix it. However, a small number of TSBs also contain information about special warranties related to the problem or other remedies the carmaker is offering to owners. *Continued on page 58* 

# Is Your Car on the List?

Here are some of the more noteworthy "secret warranty" repair programs now available, along with the related service-campaign identification number. In most cases owners should have received a notification from the automaker. Though not all vehicles within the model-year ranges are eligible, if you own one of these cars, contact a franchised dealer, give the rep your vehicle identification number, and ask about the service campaign mentioned here.



# **ENGINE**Honda Civic

Civics from the 2006 through 2008 model years, plus some early 2009s, may develop a crack in the engine block that leaks coolant. The repair calls for a new engine block, but if overheating from coolant loss has occurred, that often means replacing the whole engine. The warranty extension runs 10 years from new, with no mileage limit, but excludes the Civic Si and Hybrid. Campaign: 10-048



#### FUEL-LEVEL SENSOR GM SUVs

In many midsized 2005 to 2007 General Motors SUVs, a faulty fuel-level sensor may cause the fuel gauge to give an incorrect reading of the fuel level. GM will replace fuel-level sensors for free for 10 years or 120,000 miles, whichever comes first, and also reimburse customers who had already paid for all or part of this repair. Affected vehicles include the 2005-2006 Chevrolet SSR, TrailBlazer EXT. GMC Envoy XL: and the 2005-2007 Buick Rainier, Chevrolet TrailBlazer, and GMC Envoy. Campaign: 10054E



# REAR SUSPENSION

#### Nissan Altima and Maxima

Corrosion from road salt may have caused cracks in the rear subframe in 2002 to 2005 Altimas and 2004 to 2005 Maximas. The needed repairs range from new bushings and seals to a complete replacement of the lower suspension assembly. Repairs are covered for 13 years, with no mileage limit. Campaign: P5216



# **FUEL TANK**Chrysler vehicles

In the 2007-2008 Dodge Nitro and the 2008 Jeep Liberty, a check valve in the fuel-filler neck may allow gasoline to spit back out of the fueling port while someone is filling the tank. In that case, a Dodge or Jeep dealer will install a redesigned fuel tank with a lifetime warranty. Campaign: X46. The 2005-2006 Dodge Charger, Dodge Magnum and Chrysler 300 also have a lifetime fuel-tank warranty. If the engine has a tendency to stall just after a fill-up, dealers are instructed to install the redesigned tank. Campaign: X53



# **TIMING CHAIN**Chrysler Hemi V8

Some 50,000 models with the 5.7-liter Hemi V8 engine may have a defective timing-chain guide. Affected vehicles include the 2009 to 2012 Chrysler 300 and Dodge Challenger and Charger models built between Aug. 4, 2008, and July 10, 2012. Dealers will replace the timing chain and associated parts free. Campaign: 2014 P01.



#### **PAINT** Honda Civic

Some Civics from model years 2006 through 2011 develop cracks or chalking in the paint on the hood, roof, trunk, or front fenders. Honda has extended the paint warranty to seven years with no mileage limit. Various shades of black, blue, silver, and gray are affected, and Honda will pay to repaint the affected areas. In some cases most of the car has been repainted. Campaign: 12-049



# **INSTRUMENT CLUSTER** Toyota Prius

The electronic instrument cluster on the dashboard in the 2004 to 2009 Prius can go dark without warning. Toyota has increased its warranty coverage on the electronic instrument cluster to nine years from the original date of purchase, with unlimited miles. Campaign: POL12-05

# How One Driver Saved \$8,000 on Emissions Repair

In 2012, a 2004 BMW 325i belonging to John F. Holmes of Fayetteville, N.C., suffered a fuel-pump failure. The local BMW dealer wanted more than \$8,000 to replace it. But then Mr. Holmes learned that his car was covered by a 15-year emissions warranty under California law, and after some wrangling with BMW, he got the repair done for free.

That may be an extreme case, but you should be aware that all cars now have extended warranties on key emissions parts. Under federal law the catalytic converter and enginecontrol module are covered for eight years or 80,000 miles. Some other emissions parts carry shorter federal warranties, usually two years or 24,000 miles. But some individual manufacturers voluntarily extend coverage on those parts, stretching it out to three years or 36,000 miles, or even more.

California and the several states that have adopted California's tougher emissions rules have even longer warranties and cover more items; seven years or 70,000 miles on fuel injectors and the injector-control module, fuel pump, transmission solenoids, and many other parts, plus associated hardware.

Partial zero-emission vehicles, including most hybrids and a few non-hybrid vehicles, warrant those parts for 15 years or 150,000 miles. States where this PZEV warranty is honored currently include California, Connecticut, Maine, Maryland, Massachusetts, New Jersey, New York, Rhode Island, and Vermont.

Details on specific parts covered by federal and California warranties are spelled out in your car's warranty booklet.

If your car develops a notable problem that's not connected to wear and tear or collision damage, it might be worth checking whether there's a TSB related to it (see below). Even if no warranty extension is offered, a TSB tells you that the problem is well known to the automaker, which could give you more leverage in negotiating a discount on the repair.

# The Problem with Keeping Warranties Secret

It's easy to understand why carmakers aren't in a hurry to broadcast the existence of a free fix. Usually, only a small percentage of a given model's production run will exhibit the problem. Carmakers don't want tens of thousands of customers who don't have the problem showing up at dealerships, demanding the free repair "just in case."

But the hush-hush approach has several downsides:

- Once the basic warranty has expired, car owners often go to a local, independent repair shop rather than to the dealer. If so, they end up paying for an expensive repair that could have been done for free.
- Owners may never learn that their problem is a common one that's recognized by the automaker, which could be a key to getting a break on repair costs.
- Technical service bulletins can hint at a safety problem that the automaker doesn't want to recognize as such. That was the case with the faulty ignition switches on Chevrolet Cobalts and other models that GM recalled earlier this year. GM had sent its dealers TSBs about those cars' flimsy switches as early as 2005, but the company apparently didn't consider that a noteworthy safety problem at the time. Only after GM was successfully sued did the magnitude of the safety ramifications come to light.

Currently, Toyota dealers have received two TSBs we know of regarding faulty brakes on the 2007 to 2011 Toyota Camry Hybrid. Toyota is notifying owners of free repairs and offering a fairly generous warranty extension on some brake components. But Consumer Reports thinks Toyota should have issued a recall, and we're asking the government to take action on that if Toyota does not.

It's also important to be aware that your car can be repaired as part of a recall. Unlike a TSB service campaign, official safety recalls are comprehensive, widely publicized and good for the life of the vehicle. Despite that, the National Highway Traffic Safety Administration estimates that only about 75 percent of the vehicles recalled for a safety defect ever get the repair done. CarFax, which sells vehiclehistory reports, calculates that about one in seven cars on the road, some 37 million, has an unfulfilled recall.

It's easy to find out whether your car has an open recall. Contact the service department of any franchised dealer, give them your car's vehicle identification number, and ask that they check for any recalls. You can also check the automaker's website or the National Highway Traffic Safety Administration's website, SaferCar.gov. Look in the "Owners" section, and have your VIN handy.

#### Where to Learn More

Technical service bulletins can be hard to come by. You can search for free summaries of them at safercar.gov, the government's auto-safety website. Enter your car's make/model/year in the "Owners" section, and click on the "Service Bulletins" tab. But be warned, the summaries are often vague. You can order the full TSB text (free up to 100 pages) by mail, though that may take four to six weeks. However, a dealer or repair shop may share them if you ask. You can also purchase current TSBs for your car from Alldatadiy.com (\$26.95/year) or Mitchell 1 DIY at eautorepair.net (\$25.99/year).

You can find more information about auto repairs and maintenance on CR's website. Also, go to ConsumerReports.org/carrecalls to check recalls on your car with plain-English interpretations prepared by certified mechanics.



# Ask Nicely, Save Hundreds

Besides service campaigns, most automakers set aside "goodwill money" to keep customers happy by paying for selected out-ofwarranty repairs.

We tested this out with a staffer's 2007 Honda CR-V that had a failing air conditioner. There was an A/C warranty extension for 2007 to 2011 CR-Vs, good for seven years or 100,000 miles, but our staffer's CR-V was a few months beyond that coverage.

We took her car to a couple of Honda dealers and found that the repair would cost \$681.10 plus tax. Next, we called Honda's customerservice number and, without mentioning Consumer Reports, politely asked the representative whether Honda would cover the repair anyway. Ultimately, Honda made an offer: They'd cover all but \$100 for the repair. Including tax, that saved \$630.

Gaining access to goodwill money is not a sure thing. To qualify, your car's problem should be well known to the manufacturer, and it helps if you have a good relationship with a dealer's service department. Getting angry or making threats is not a great strategy. Document your problem, deal with the service manager directly, and be persistent. If you don't get anywhere, take your case to the automaker's customer-service department, which is listed in your owner's manual and online.



SUVs and trucks require tires that can take a beating. Here are our best performers.

mance of any vehicle-and getting the right ones for your SUV or truck can have a big impact on safety, drivability, and your bottom line. In testing 45 sets of tires of three types-all-season, all-terrain, and winter models-Consumer Reports found significant differences in handling, braking, and overall grip, which could provide the extra control you need to avoid a crash. We also saw notable differences in tread life. Shorter tread life can turn even a "bargain" tire

**IRES ARE CRITICAL** to the perfor-

into a bad deal-but there's also no guarantee that spending more gets you a better tire.

All-season tires now come standard on many SUVs and provide reasonable performance in most weather conditions. We found notable differences in some areas, though. While the top-rated Michelin Latitude Tour and LTX M/S 2 provide excellent tread life and a quiet ride, for example, the bottom-rated Pegasus Advanta SUV had very low marks in those categories, and in snow traction and ride comfort.

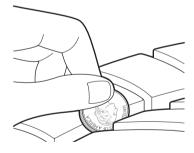
All-terrain tires generally have a deeper, more open tread pattern, which provides better grip on unpaved roads. But the tradeoff is often a noisier ride. Our highest-scoring models strike the best balance between onroad traction and longer wear.

Winter tires have extra sipes (slits) in the tread to provide better traction in snow and ice, and the rubber is often formulated to stay flexible in subfreezing temperatures. The advantages come at the expense of dry and wet traction on cleared roads, however. And they tend to wear down faster than regular tires, which is why you should remove them when spring finally arrives.

# Five Signs Your Tire Is Kaput

Tires usually give signs of trouble well before a blowout or flat. Here's what to look for:

- 1. Low pressure. Underinflation creates stress that leads to failure. Check pressure monthly.
- 2. Sidewall bulges or cuts.
  This type of damage cannot be repaired. Replace the tire at once.
- **3. Uneven wear.** Watch for tread that's worn more on one side than the other.
- **4. Excessive vibration.** This can be a sign of suspension, wheel, or tire damage. Have the vehicle serviced at once.
- 5. Worn tread. Tires are reaching retirement when the tread reaches one-eighth of an inch. Measure using a quarter, with Washington's head down in the tread. If you can see George's hairline, it's time to start shopping.



# Chinese Tires: Are They Worth It?

With prices starting at just \$89, less than half the cost of better-known models, tires from China may seem like an irresistible deal. That's why, for the first time ever, CR included several Chinese brands in our tests, including Geostar, Pegasus, and Sunny.

Overall, we found you get what you pay for. Though all three had average or better handling and braking performance, they fell short in one or more other critical areas, such as snow traction or tread life. That performance landed those newcomers at the bottom of our Ratings.

# **Ratings: SUV and Truck Tires**

Scores in context: Of all 45 SUV and truck tires tested, the highest scored 74; the lowest, 48. Overall scores for our 34 all-season and all-terrain tires put an emphasis on three-season performance. Scores for winter models put a priority on snow traction and stopping on ice.

#### A. ALL-SEASON

		BRAND/MODEL	PRICE	SCORE		3-SE	ASON		WIN	TER	СОМ	FORT	ОТН	IER
Recommend	Key				Dry Braking	Wet Braking	Handling	Hydroplaning	SnowTraction	lce Braking	Ride	Noise	Rolling Resistance	TreadLife
<b>V</b>	1	Michelin Latitude Tour	\$168	74	•	•	•	•	0	•	•	•	0	•
V	2	Michelin LTX M/S2	\$189	74	•	•	•	•	•	0	•	•	0	•
~	3	Goodyear Assurance CS TripleTred All-Season	\$161	70	0	•	0	•	0	0	0	•	0	0
V	4	<b>Pirelli</b> Scorpion Verde All Season Plus	\$159	68	•	•	•	•	0	0	•	•	•	•
<b>V</b>	5	Continental CrossContact LX20 EcoPlus	\$135	68	0	•	0	•	0	<b>-</b>	•	•	0	0
~	6	Cooper Discoverer SRX	\$157	68	•	•	•	•	•	0	0	•	•	•
	7	Nokian WRG3 SUV	\$203	66	•	•	•	•	•	0	0	0	0	•
	8	<b>Uniroyal</b> Laredo Cross Country Tour	\$138	66	•	•	•	•	0	0	•	•	•	•
	9	Firestone Destination LE2	\$137	66	•	•	•	•	•	0	0	•	0	0
	10	General Grabber HTS	\$126	66	•	•	0	•	0	0	0	•	•	0
	11	Falken WildPeak H/T 01	\$117	64	0	0	0	•	0	0	0	•	•	•
	12	Hankook Dynapro HT	\$162	64	•	•	•	•	0	0	0	0	0	•
	13	GT Radial Savero HT2	\$116	64	•	0	•	•	0	<b>-</b>	0	•	•	•
	14	<b>Toyo</b> Open Country H/T	\$156	62	•	0	•	•	0	0	•	•	•	•
	15	<b>Kumho</b> Road Venture APT KL51	\$135	62	0	0	0	•	0	0	0	•	0	•
	16	Maxxis Bravo HT-770	\$124	60	•	0	•	•	•	0	•	•	0	0
	17	<b>Bridgestone</b> Dueler H/L Alenza Plus	\$187	60	•	•	•	•	0	<b>-</b>	0	0	0	0
	18	Geostar GS716	\$114	58	•	0	•	•	•	•	0	0	0	0
	19	Sunny SN3606	\$89	54	0	•	0	•	•	<b>-</b>	<b>-</b>	<b>-</b>	•	<u>-</u>
	20	Pegasus Advanta SUV	\$95	48	•	0	0	•	•	<b>-</b>	•	<b>-</b>	•	•

**Guide to the Ratings:** Overall score for all-season and all-terrain tires is an average of 14 criteria, with the most weight on braking, handling, and hydroplaning resistance. Winter-tire scores emphasize snow traction and ice braking. Scores are relative to each tire category. **Price** we paid is for the (P)265/70R17 size tested. **Dry** and **wet braking** was from 60 mph. Handling reflects performance in our avoidance maneuver, cornering on our dry and wet skid pad, and subjective steering feel. **Hydroplaning** reflects a tire's resistance to skimming over standing water. **Snow traction** reflects the distance our test car needed to accelerate from 5 to 20 mph on moderately packed snow. We tested **ice braking** from 10 mph. **Ride** and **noise** reflect our on-road judgments. Tests for **rolling resistance**, which affects fuel economy and tread life, are conducted by contract labs. **Tread life** indicates a tire's wear potential, based on our 16,000-mile mixed driving test (excludes winter tires).

#### B. ALL-TERRAIN

		BRAND/MODEL	PRICE	SCORE 3-SEASON			WIN	TER	СОМ	FORT	ОТ	HER		
Recommend	Key				<b>Dry Braking</b>	WetBraking	Handling	Hydroplaning	Snow Traction	lce Braking	Ride	Noise	Rolling Resistance	TreadLife
~	1	Hankook Dynapro AT-M	\$154	66	•	0	0	•	•	0	0	0	0	0
V	2	Goodyear Wrangler All-Terrain Adventure	\$175	66	•	•	•	•	0	0	0	0	•	•
~	3	Michelin LTX A/T 2	\$186	66	•	0	0	•	•	0	•	0	•	0
~	4	Cooper Discoverer A/TW	\$170	64	•	0	•	•	•	0	0	0	0	•
~	5	Falken WildPeak A/T01	\$117	64	0	•	0	•	•	•	0	0	0	0
	6	Maxxis Bravo AT-771	\$139	62	•	0	0	•	0	0	0	0	•	0
	7	<b>BFGoodrich</b> Rugged Terrain T/A	\$143	62	•	•	•	•	0	0	•	<b>-</b>	•	•
	8	Cooper Discoverer A/T3	\$153	60	•	0	•	•	0	•	•	0	•	0
	9	Nokian Rotiiva AT	\$166	60	•	0	0	•	•	•	•	0	0	0
	10	Nexen Rodian AT Pro	\$169	60	•	0	0	•	•	0	0	0	•	0
	11	Kumho Road Venture AT KL78	\$126	58	•	0	0	•	•	0	0	0	•	0
	12	Dick Cepek Trail Country	\$180	58	•	0	0	•	•	0	0	0	•	0
	13	Yokohama Geolandar A/T-S	\$139	58	0	0	0	•	0	•	0	0	•	<b>-</b>
	14	Bridgestone Dueler A/T Revo 2	\$155	58	•	•	0	•	0	0	0	0	•	<b>⊖</b>

# C. WINTER

		BRAND/MODEL	PRICE	SCORE		3-SE	ASON	1	WIN	ITER	сом	FORT	ОТ	HER
~	1	Michelin Latitude X-Ice Xi2	\$168	68	0	•	0	0	•	•	•	•	•	NA
~	2	Continental ExtremeWinterContact	\$154	66	•	•	0	•	•	•	0	•	0	NA
~	3	<b>Nokian</b> Hakkapeliitta R2 SUV	\$189	66	•	0	0	•	•	•	0	•	0	NA
	4	Yokohama iceGUARD iG51v	\$147	64	•	•	0	•	•	•	•	•	0	NA
	5	Bridgestone Blizzak DM-V1	\$156	64	0	•	•	•	•	•	0	0	•	NA
	6	General Altimax Arctic	\$138	62	0	•	•	•	•	•	0	0	0	NA
	7	Nexen WINGUARD winSpike	\$175	62	0	•	0	•	•	•	0	•	0	NA
	8	Toyo Observe GSi-5	\$148	60	0	•	•	•	•	•	0	•	0	NA
	9	<b>BFGoodrich</b> Winter Slalom KSI	\$137	60	0	•	0	•	•	•	0	0	•	NA
	10	Firestone Winterforce UV	\$112	58	0	•	•	•	•	0	•	•	•	NA
	11	Cooper Discoverer M+S	\$161	52	0	•	0	•	•	0	•	0	•	NA

# Find Your Best Tire in Our Ratings

#### **TOP ALL-SEASON TIRES**

- A1 Michelin \$168
- **A2** Michelin \$189
- A3 Goodvear \$161
- A4 Pirelli \$159
- A5 Continental \$135
- A6 Cooper \$157

The A1 Michelin Latitude Tour and the A2 Michelin LTX M/S2 offer a good balance of all-weather grip, handling, and resistance to hydroplaning. They also provide a comfortable, quiet ride and a long tread life. The A3 Goodyear Assurance CS TripleTred All-Season provides good all-weather performance and impressive tread life. You'll also get good balance of performance and tread life in the A4 Pirelli Scorpion Verde All Season Plus and the A6 Cooper Discoverer SRX. The A5 Continental CrossContact LX20 delivers outstanding braking on dry and wet roads, but it has only average tread life.

#### **BEST ALL-TERRAIN TIRES**

- **B1 Hankook** \$154
- **B2 Goodyear** \$175
- **B3 Michelin** \$186
- **B4 Cooper** \$170
- **B5 Falken** \$117

Solid winter grip with excellent tread life distinguish the B1 Hankook Dynapro AT-M. For very good tread life and good wet-braking and handling performance, try the B2 Goodyear Wrangler All-Terrain Adventure. The B3 Michelin LTX A/T 2 pairs solid winter grip with excellent tread life. You'll get good all-weather grip and very good tread life with the B4 Cooper Discoverer A/TW. The B5 Falken WildPeak A/TOI is the bargain hunter's choice—as long as you don't normally drive in icy conditions.

#### **BEST WINTER TIRES**

- C1 Michelin \$168
- C2 Continental \$154
- C3 Nokian \$189

Check out C1, the Michelin Latitude X-Ice Xi2; it provides excellent snow traction and ice braking, as well as good handling, excellent rolling resistance, and a comfortable, quiet ride. It's also the only winter tire we tested that comes with a 40,000-mile tread-wear warranty, and it exceeded that by more than twofold in our tread-life test. The C2 Continental Extreme WinterContact is a great choice for drivers who frequently drive in the snow. C3, the Nokian Hakkapellita R2 SUV, is good for a mix of cleared and snow-covered roads.

# **Big Fun, Small Packages**

The best sporty compacts blend excitement and civility



**SOMETIMES,** it pays to think small. Relatively affordable and fuel-efficient, many of these sporty compact models are also a thrill to drive. They ooze appeal, delivering engaging driving dynamics and eye-catching styling with varying degrees of practicality. The latest models to run through our test program—the Volkswagen GTI, Mini Cooper, and Subaru WRX—also include clever cabin design and many high-tech features. Sure, there are trade-offs, such as limited passenger and cargo space. But who couldn't use a little wow in their life?





# **Volkswagen Golf GTI**Practical Sophistication

The original "hot hatch" has steadily evolved, increasing in size and refinement. The tradition continues with the redesigned 2015 Volkswagen GTI, which is the most sophisticated version yet. The car feels athletic, with a taut yet compliant suspension and nice steering. Unlike other sporty cars, the GTI doesn't beat you up, and it's multitalented for a daily commute or a blast on a track. The turbocharged engine delivers ample power, pulling strongly with either the stick shift or the automated manual transmission. Fuel economy is commendable at 29 mpg overall. Simple controls, good visibility, comfortable seats, a quiet cabin, and a premium-feeling interior combine to instill this practical, fun-todrive car with a winning personality.



29 mpg

210-hp, 2.0-liter turbocharged 4-cyl.





# Mini Cooper S/Cooper Charisma Plus

Redesigned and slightly larger than before, the latest Mini Cooper offers agile handling, an upscale interior, and compact proportions. The base engine is now a surprisingly energetic turbocharged three-cylinder that delivers a frugal 31 mpg overall. The larger turbo-charged four-cylinder in the sportier Cooper S is smooth and punchy, and emits a nice sound. Handling is nimble and sporty, albeit dialed back a bit compared with the razor-sharp agility of previous models. The upside is a much improved ride that makes this modern classic more livable. The revamped interior captures the spirit of its predecessor while providing improved controls, a quieter cabin, and more passenger space. If you liked the last Mini, you'll find even more to love in this one.



30 mpg/31 mpg

189-hp, 2.0-liter / 134-hp, 1.5-liter turbocharged 4-cyl. / turbocharged 3-cyl.





# **Subaru WRX** Extreme Sport

With its latest redesign, this rally-inspired all-wheel-drive performance sedan is more high-strung than its predecessor. It's track-ready, right out of the box. As such, it might be too extreme for everyday commuting by most drivers. Honed from the highly rated Subaru Impreza, the WRX provides simple controls, good visibility, a decent rear seat, and a roomy trunk. But the recipe is a bit over the top. Acceleration is ferociously quick, but a narrow powerband makes the power delivery jerky. Cornering grip is tenacious and braking is terrific, but the WRX is short on steering feedback and the ride is jarring. The cabin is filled with a constant drone and connectivity features are behind the times, making the WRX tough to live with.



26 mpg

268-hp, 2.0-liter turbocharged 4-cyl.

# **Best Overall**

IN A CATEGORY overflowing with personality, these three cars stand out. The VW GTI feels like a true European sports sedan. The Mini Cooper S has character and offers sharp performance. The head-turning, rear-wheel-drive Subaru BRZ and Scion FR-S twins are a delight on a track or twisty road.







# **Fun to Drive**

FOR US, a truly fun car delivers a great driving experience with ample power and inspiring handling. The Ford Fiesta ST and Focus ST are like factory-tuned modified cars, bristling with track-ready capability. The Subaru/Scion twins deliver rear-wheel drive in a striking, low-slung coupe.







# **Quick Acceleration (0-60 mph)**

**IF YOU FEEL** the need for speed, consider the Subaru WRX, an all-wheel-drive sedan with fierce acceleration. The Ford Focus ST transforms the regular hatchback into a muscular track toy. The Volkswagen GTI delivers punchy, effortless acceleration in a more gracious manner.







# **Most Reliable**

**WE'VE NOTED THAT** many of the sportiest cars in this class have had below-average predicted reliability. As alternatives, consider the Mazda3, Honda Civic Si, and Subaru Impreza. They concede some performance and agility to more dedicated sporty models but make up for it in other ways.





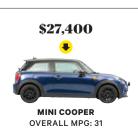


# **Best Fuel Economy**

**FUEL ECONOMY** and sporty performance don't often go together, but these models deliver both while saving at the pump. The Fiat 500 Sport has go-kart-like handling, but its overall test score is too low for us to recommend it. The funto-drive Mazda3 and Mini Cooper are good alternatives.







\*Price at time of purchase.

# **Ratings: Small and Sporty Cars**

Scores in context: The highest sporty car scored 82; the lowest, 44. Recommended models excel in overall road-test score and are reliable. They also perform adequately if included in crash tests.

Recommended

#### A. SPORTY CARS

			PRICE	RELIABILITY	SCORE	TEST R	ESULTS
Rec.	Rank		As Tested	Predicted	Road Test	Acceleration 0-60 mph, sec.	Overall MPG
	1	Volkswagen GTI Autobahn	\$31,730	New	82	6.6	29
	2	Mini Cooper S	\$29,945	NA	81	7.2	30
	3	Subaru BRZ Premium	\$27,117	•	79	7.2	30
	4	Scion FR-S	\$25,025	•	78	7.2	30
	5	Subaru Impreza WRX Premium	\$29,742	New	75	6.0	26
	6	Ford Fiesta ST	\$24,985	NA	74	7.3	29
	7	Mitsubishi Lancer Evolution GSR	\$38,078	NA	72	5.8	21
	8	Ford Focus ST	\$28,270	NA	72	6.6	25
	9	Volkswagen Jetta GLI Autobahn	\$26,835	NA	70	7.2	27
	10	Fiat 500 Abarth	\$26,050	NA	66	8.0	28
~	11	Honda Civic Si	\$23,175	•	60	7.1	29

#### **B. 2-DOOR SMALL CARS**

		PRICE	RELIABILITY	SCORE	TEST R	ESULTS
1	Mini Cooper (base, AT)	\$27,400	NA	68	8.3	31
2	Hyundai Veloster (base)	\$20,340	•	67	9.2	31
3	Volkswagen Beetle (2.5L)	\$20,835	•	64	8.6	26
4	Fiat 500 Sport	\$18,600	•	54	11.3	33
5	Scion tC (AT)	\$21,130	NA	44	8.6	27

# C. SMALL HATCHBACKS

			PRICE	RELIABILITY	SCORE	TEST R	ESULTS
~	1	Subaru Impreza Sport Premium (AT)	\$22,345	•	76	9.4	26
V	2	Mazda3 i Grand Touring (2.0L)	\$24,040	•	73	8.2	32
	3	Ford Focus SE (AT)	\$22,185	•	71	9.3	28
V	4	Hyundai Elantra GT* (AT)	\$20,445	0	68	9.8	27

<sup>\*</sup>Powertrain has changed since last test.

Why certain models are not recommended. The Volkswagen GTI and Subaru WRX are too new for us to have reliability data. The Subaru BRZ, Scion FR-S, Ford Focus ST, Hyundai Veloster, Volkswagen Beetle, Fiat 500 Sport, and Ford Focus SE have had below-average reliability. We have insufficient reliability data for the others.

# What No One Else Will Tell You About Cars

Consumer Reports' road-test scores are based on the most comprehensive auto-testing program of any publication or website in the U.S. Here's how we do it:

# WE SPEND ABOUT \$2.5 MILLION PER YEAR TO BUY CARS TO TEST

We anonymously purchase our test vehicles from car dealerships, just as any consumer would. In fact, we're the only reviewer that does; others base their impressions only on vehicles that they have borrowed free from an automaker's special press fleet.

# WE ARE THOROUGH

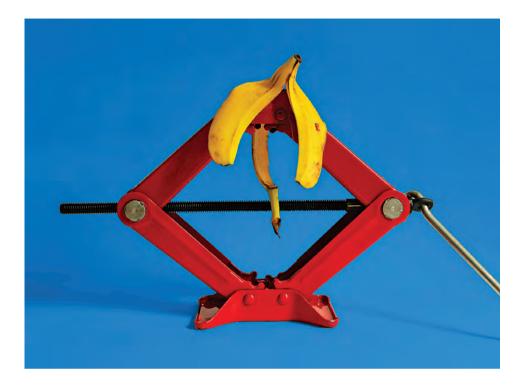
Each test car is put through more than 50 individual tests and evaluations-such as those for emergency handling, fuel economy, and wet/dry braking. They're conducted at our 327-acre Auto Test Center and on public roads ranging from freeways to twisty two-laners. Many tests were developed by our engineers and use specialized equipment or track surfaces that aren't available to other reviewers. After we finish testing each car, we calculate its overall road-test score and rank it among competitors in our charts without fear or favor.

# WE'RE NITPICKERS ON FUEL ECONOMY

The overall mpg figure is based on our own precise measurements while driving through specially designed city and highway courses. The figures can sometimes vary a lot from official estimates by the Environmental Protection Agency on window stickers and elsewhere.

# OUR EXPERTS PRACTICALLY SLEEP IN THE CARS

Our true testing doesn't even begin until after 2,000 break-in miles. Each vehicle is driven for several months by our auto staff, who live with the cars on a daily basis. We gain insights by using the vehicles in the real world, just as customers would, and sometimes discoveries lead to manufacturer changes. Most other auto reviews are based on one or two weeks of driving, and some on just a day or two.



**AUTO STRATEGIST** 

# Where the Heck Is My Spare Tire?

IT WASN'T until Bob Kronberg of Carolina Shores, N.C., drove his new Kia Optima home from the dealership that he got an unpleasant surprise. Instead of finding a spare tire in the trunk, he saw a tire-inflator kit, with a small air compressor and a can of sealant to use in case of a flat.

When he called Kia USA, a representative told him that the spare had been eliminated to save weight and, therefore, gas. The rep added that he could purchase a temporary spare-tire kit from his dealer's parts department for about \$200 to \$250.

"Had I known that, I would have at least had the spare-tire kit included in negotiations," he says.

Kronberg is not alone; many carmakers have eliminated spare tires to improve fuel economy. Some, like Kia, provide an inflator kit, and others have switched to run-flat tires, which can be driven for limited distances after a puncture. But run-flat tires tend to be more expensive to replace and often deliver a stiffer ride.

Because modern tires are generally reliable and flats aren't as common as they used to be, ditching a 45-pound spare might seem like a reasonable gamble for carmakers to take to save gas. But as Kronberg points out, an inflator kit helps only if you have a small puncture in the tread. It can't fix a tire with a sidewall puncture or more significant damage. For that, you'll have to call a tow truck—and hope that a matching replacement tire is readily available.

Kronberg told CR that he didn't remember the salesperson mentioning the lack of a spare and that it never occurred to him to ask. When we looked at the Optima info on Kia's website, we couldn't find any mention of it, either. It seems that Kia wants to keep that potentially unpopular fact hidden from buyers. Consumer Reports urges Kia and all automakers, as well as their dealers, to be up front about the availability of spare tires.

**Bottom line.** It's up to you to make sure you know how the car you're buying is equipped. Don't rely on the salesperson. Read the window sticker carefully. And if you have a car with no spare, call your dealership and ask whether a temporary or full-sized spare-tire kit is available for your model.

HAVE A PROBLEM WITH YOUR MECHANIC OR DEALERSHIP? Contact CR's Auto Strategist at carstrategist@cr.consumer.org.

**PUZZLING QUESTION** 

# Why Does the Headrest Hit My Head?

A common complaint we hear is that a car's head restraint nudges the driver's head too far forward for comfort.

The reason for that design? Blame tightened federal safety standards and insurance-industry efforts aimed at reducing whiplash injuries caused by rear-end collisions. A restraint that is closer to your head leaves less distance for your head to move back in a crash, reducing the risk of injury.

We've noticed that the restraints of some new cars are striking a better balance between risk and comfort than those of just four or five years ago.

Adjusting the seat angle can help.

#### **MECHANICS' SECRETS**

# You Probably Don't Need a Tune-Up

If your mechanic says your car needs a tune-up, be wary. That's because cars built in the past 10 to 15 years don't really require a tune-up anymore.

The term used to refer to periodic adjustments of underhood components, such as the distributor, ignition points, and carburetor, and the regular replacement of wear items, including the spark plugs and condenser. But many of those components aren't used in modern engines, and others last a lot longer than they used to.

Fuel-injection has replaced finicky carburetors, and the electronic ignition has done away with some electrical components. So a tune-up is now essentially replacing the spark plugs, which routinely last 100,000 miles or more. To save money, stick to the maintenance schedule in the owner's manual.

ILLUSTRATIONS BY PAUL SAHRE CONSUMER REPORTS 65

#### LATEST FROM THE TRACK

# Three Newbies: Big, Little and Luxe



# Ram 1500: The Luxury Car of Pickups Gets a Diesel

Our staff appreciates a good pickup truck, especially if it gets great mileage and can tow our assortment of travel trailers, boats, and race cars. So when Chrysler introduced a new diesel engine in its half-ton Ram 1500 this year, we couldn't wait to test it, even if it doesn't run on gas.

Overall we like the Ram and have called it "the luxury car of pickups," with its comfortable, coil-spring rear suspension; quiet interior; and full-featured Uconnect infotainment system. Add in the new 240-hp, 3.0-liter diesel V6 that cranks out a hefty 420 lb.-ft. of torque, and you have a winning combination that tops our pickup truck Ratings.

With its standard rotary-dial eightspeed automatic transmission, we got an impressive 20 mpg overall and averaged an eye-opening 27 mpg on the highway, the best fuel economy of any full-sized pickup. What's more, our Crew Cab version, with four-wheel drive and a 3.55 rear axle ratio, is rated to tow a hefty 8,750 pounds. The diesel is remarkably quiet, even compared with the Hemi-powered Ram we tested last year. Though it lacks the Hemi's quick acceleration and pleasing exhaust burble, the diesel dishes up tons of welcome torque for merging, passing, and towing.

In the final tally, our mid-level Ram Big Horn didn't come cheap, ringing in at \$49,155. That includes almost \$9,300 worth of options, including \$4,000 for the diesel engine (which is \$2,850 more than the Hemi V8). We calculated that an average buyer would take four years to pay back the extra cost of the diesel in fuel savings over the 15 mpg Ram with the Hemi.

But strong initial sales seem to indicate that buyers are willing to pay that premium.

When we started looking, it was hard to find a Ram diesel that wasn't spoken for, and most were even more expensive. We were happy to find this truck. Now it's just a race for the keys on Friday afternoons.

# **Honda Fit Adds Room but Loses the Frisky Factor**

With its good driving dynamics and spaceefficient interior, the Fit has been one of our top-rated subcompacts since it hit the market in 2007. Now redesigned for 2015, the new Fit offers more features, more power, and even a little more room inside, although it isn't quite as frisky and fun to drive as earlier models.

The new Fit is an inch shorter, yet it has more rear leg room. The rear seat still folds flat, allowing you to stand two bikes in the back, or you can lift up the rear-seat bottom to carry even taller items between the rear doors. You can also fold down the front passenger seat to carry extra-long cargo.

We bought a Fit EX, which for \$19,000 includes a sunroof and standard backup camera. It also has Honda's comprehensive but aggravating HondaLink touch-screen infotainment system and LaneWatch camera, which shows a picture of the right-hand blind-spot on the center screen when you activate the turn signal. Higher-end Fits even offer heated leather seats.

The updated engine has 13 more horsepower, along with direct fuel injection for better fuel economy. A six-speed manual transmission is standard, and a new continuously variable transmission, which replaces the old five-speed automatic, is mostly unobtrusive. All of those efforts have probably accounted for the 38 mpg indicated in our early drives.

Don't confuse faster for more fun, though. The Fit has lost some of its go-kartlike



reflexes, although it's responsive enough. Road noise is a little quieter, but engine and wind noise are still loud. The most important upgrade is the improved crash-test ratings, which should make up for such minor quibbles. The Fit now rates as one of the safest subcompacts you can buy.



# Like the RAV4? Try the Lexus NX SUV.

Over the last few years, a wave of new small luxury SUVs has brought lower prices and better fuel economy than traditional luxury models. Now, Lexus has jumped in with the credible and somewhat sporty NX to compete with the likes of the Acura RDX, Audi Q5, and BMW X3.

Starting at \$38,000, two versions are available: The NX 200t uses Lexus' first turbocharged four-cylinder engine and available all-wheel drive. The NX 300h hybrid uses the same smooth four-cylinder powertrain as the Toyota Camry Hybrid, with electric all-wheel drive.

We had a chance to rent an early production NX 200t from Lexus' press fleet. Our initial impressions are that it feels agile and is enjoyable to drive. The ride is firm but not stiff. Acceleration is strong, with hardly any turbo lag. Inside, the NX feels upscale, with a wraparound cockpit accented with nice stitching and stylish gauges. Its narrow windows and high belt-line make the NX feel cozy and intimate, but they also make it hard to see out. Lexus' new touchpad infotainment system controller is no less distracting to use than Lexus' old mouse controller.

Safety features include a head-up display, radar cruise control, and blind-spot and cross-traffic warnings.

We think the well-trimmed and sporty NX will appeal to buyers who value creature comforts and edgy styling over cargo space.

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# Mmmm. Minty With a Hint of...

Alcohol? You wouldn't expect that by reading the front of this Equaline bottle of fluoride rinse, mailed in by Frank Donato of Park Ridge, Ill. But the list of inactive ingredients on the back leads off with benzyl alcohol. OK, so the preservative isn't considered alcohol as defined by the Food and Drug Administration, but still, it seems the label's proud claim doesn't quite deliver.







#### **Baby, Meet Bathwater**

What the heck. We figured we'd get the kid and the shirt clean all at the same time. Who knew that wasn't a good idea?

Sent by Bill Schuck.



Brunswick, OH

#### **Caveat Vegans!**

Here's a head scratcher. The creamer says "non-dairy," but the stuff contains milk. What it actually is: the milk protein casein, which shouldn't bug the lactose-intolerant. Careful, though! It still can affect the allergic—and vegans.

Sent by Madeline Levinson, Toledo, OH



#### Eating Your Veggies Never Tasted So Good

"Bacon or salad?" asked this reader, who picked up a bag at Costco that was labeled "Bacon," but which featured a large photo of a salad—with a few tiny bits of bacon nestled under the leaves.

Sent by Mark Graham, Renton, WA

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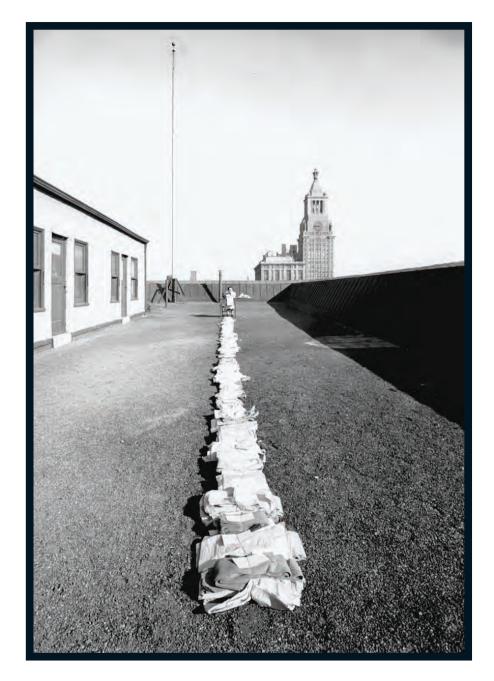
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# **LOOKING BACK**



MAY 1950

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Sixty-four years ago, synthetic laundry starch was a fairly new development. Consumer Reports, of course, jumped in and assessed—then laid out the test samples on the roof of our old offices in Manhattan.

Locale: Union Square, New York City

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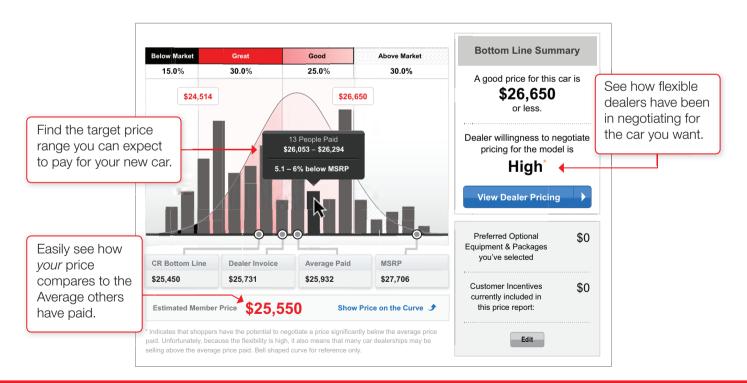
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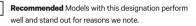
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# **How to Use the Canada Extra Section**

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

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

In most cases, the prices we list here are

the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (\*). Check marks identify CR Best Buys or recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 36D, 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.

# Smart Phones Report and Ratings, pages 54

Recommended models only, from 117 tested.

	BRAND & MODEL	CARRIERS	SCORE
Recommended	Prices vary by carrier and plan.		
~	Samsung Galaxy S 5 (16GB)	AT&T, Sprint, T-Mobile, Verizon	79
~	LG G3	AT&T, Sprint, T-Mobile, Verizon	78
~	Samsung Galaxy S 4 (16GB)	AT&T, Sprint, T-Mobile, Verizon	77
V	LG G2	AT&T, Sprint, T-Mobile, Verizon	76
~	Samsung Galaxy Note 3 (32GB)	AT&T, Sprint, T-Mobile, Verizon	74
~	Apple iPhone 5s (16GB)	AT&T, Sprint, T-Mobile, Verizon	73
~	Apple iPhone 5c (16GB)	AT&T, Sprint, T-Mobile, Verizon,	73
~	Nokia Lumia 1020	AT&T	71

# Sound Bars Report and Ratings, pages 54

Recommended models only, from 36 tested.

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
~	1	Sharp HT-SB602	\$500	65
V	2	Sonos Playbar	\$750	61
V	3	Samsung HW-F850	\$1,200	61
~	4	Vizio S3821w	\$185	57
~	5	Sony HT-ST7	\$1,400	57

# Lightbulbs Report, page 50; Ratings, page 51

Recommended models only, from 66 tested.

## A. STANDARD 60-WATT EQUIVALENT

A.	A. STANDARD 60-WATT EQUIVALENT						
		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE	
Recommended	Rank					ClaimedLife	
~	1	Samsung A19 60-Watt Warm White	\$18	99	LED	23 yr.	
~	2	Feit Electric A19/OM/800/LED	\$19	99	LED	23 yr.	
V	4	<b>Philips</b> A19 11W 60W Soft White 424382	\$15	95	LED	23 yr.	
V	5	Great Value 60W Soft White A19 LED Dimmable (Walmart)	\$12	94	LED	23 yr.	
~	7	Cree 9.5-Watt (60W) A19 Warm White Dimmable LED 11	\$15	93	LED	23 yr.	
V	9	<b>GE</b> Energy Smart 60W (11W) A19 LED Soft White LED11DA19V-W/TP	\$12	90	LED	14 yr.	
~	11	Great Value 14W 60W Soft White CFL (Walmart)	\$1.50	85	CFL	9 yr.	
V	12	Feit Electric ECObulb Plus 60W CFL	\$2.50	82	CFL	9 yr.	

# B. PAR38 REFLECTOR 90- TO 120-WATT EQUIVALENT

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE
V	1	MaxLite 20Watt PAR38 100W	NA	99	LED	23 yr.
~	2	<b>Great Value</b> 90W PAR38 LED Soft White Non Dimmable (Walmart)	\$27	95	LED	23 yr.

# C. STANDARD 100-WATT EQUIVALENT

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE
Recommended	Rank					ClaimedLife
<b>V</b>	3	<b>Philips</b> A2119W 100W Soft White 432195	\$30	92	LED	23 yr.
~	5	Feit Electric ECObulb Plus 100W CFL	\$2.50	68	CFL	9 yr.

# D. REFLECTOR 60- TO 90-WATT EQUIVALENT

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE
~	1	Great Value 65W BR30 Soft White LED Dimmable (Walmart)	te LED \$18 <b>99</b>	99	LED	23 yr.
V	3	Feit Electric BR30 Dimmable LED	\$20	96	LED	23 yr.
~	4	MaxLite 10 Watt BR30	NA	89	LED	23 yr.

# E. PAR38 REFLECTOR 65- TO 75-WATT EQUIVALENT

		BRAND & MODEL	PRICE	SCORE	TYPE	LIFE
V	1	Samsung PAR38 LED 75W	\$60	99	LED	37 yr.
V	2	<b>GE</b> PAR38 20W 619272	\$60	98	LED	23 yr.

<sup>1</sup> Has a plastic coating to contain debris if bulb breaks.

# Upright Vacuums Report, page 18; Ratings, page 19

Recommended models only, from 76 tested.

#### A. BAGGED

		BRAND & MODEL	PRICE	SCORE	WEIGHT
Recommended	Rank				
~	1	Kenmore 30622	\$400	74	21 lb.
~	2	Miele S 7580 Marin	\$650	72	22 lb.
V	6	Eureka Boss Smart Vac 4870	\$230	69	21 lb.

#### B. BAGLESS

		BRAND & MODEL	PRICE	SCORE	WEIGHT
~	2	Eureka AS1000AE (Walmart)	\$130	66	18 lb.
V	5	Shark NV352	\$230	63	14 lb.

# Canister Vacuums Report, page 18; Ratings, page 20

Recommended models only, from 43 tested.

#### C. BAGGED

		BRAND & MODEL	PRICE	SCORE	WEIGHT
Recommended	Rank				
~	1	<b>Kenmore</b> 23120	\$650	74	26 lb.
~	3	Panasonic MC-CG937	\$500	71	23 lb.
~	4	Kenmore 23206	\$500	70	23 lb.
~	5	Kenmore 23204	\$450	68	23 lb.
~	6	Panasonic MC-CG902	\$400	65	23 lb.

## D. BAGLESS

		BRAND & MODEL	PRICE	SCORE	WEIGHT
~	1	Kenmore 23158	\$350	68	23 lb.
<b>~</b>	2	Panasonic MC-CL935	\$350	68	23 lb.

# Air Purifiers Report, page 21; Ratings, page 22

Four of the 40 tested room and whole-house air purifiers are available, including two of the recommended models.

# A. ROOM

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
~	1	Honeywell HPA300C	\$330	76
	6	Winix FresHome WACP450	\$330	59

# B. WHOLE-HOUSE

		BRAND & MODEL	PRICE	SCORE
Recommended	Rank			
~	4	<b>3M</b> Filtrete Maximum Allergen Reduction Filter MPR 1900	\$28	64
	5	<b>3M</b> Filtrete Micro Allergen Reduction Filter MPR 2200	\$33	59

# **Autos** Report and Ratings, pages 62-64

All of the tested vehicles are available in Canada.

	ACCELERATION (SEC.)			FUEL ECONOMY (LITERS PER 100 KM)				
MAKE & MODEL	PRICE RANGE	0-50 KM/H	0-100 KM/H	80-100 KM/H	500 METERS	CITY DRIVING	HIGHWAY DRIVING	OVERALL
SMALL AND SPORTY C	ARS							
Volkswagen Golf GTI	\$27,995-\$34,295	2.8	6.9	3.2	17.3	12.0	6.0	8.2
Mini Cooper S	\$25,490	2.9	7.7	3.0	17.7	10.4	6.2	7.8
Mini Cooper	\$20,990	3.2	8.8	3.3	18.9	10.8	5.7	7.6
Subaru WRX	\$29,995-\$35,495	2.0	6.6	3.0	16.7	12.6	7.1	9.2

# Contact info How to reach manufacturers in Canada.

ЗМ

800-364-3577 filtrete.ca

Apple

800-263-3394 apple.com/ca

Cree

919-287-7888 cree.com

**Eureka** 

800-282-2886 eurekavac.ca

**Feit Electric** 

800-543-3348 feitelectric.com

GE

800-435-4448 gelighting.com

**Great Value** 

Contact local Walmart walmart.ca

Honeywell

480-353-3020 honeywell.com

Kenmore

Contact local Sears sears.ca

LG

888-542-2623

lg.ca

MaxLite

800-555-5629 maxlite.com

Miele

800-565-6432 miele.ca

Nokia

514-932-8432 nokia.com/ca-en

Panasonic

800-561-5505 panasonic.ca

Philips

800-668-9008 philipslighting.ca

Samsung

800-726-7864 905-542-3535 (lightbulbs)

samsung.ca

Shark

800-798-7398 sharkclean.com Sharp

905-890-2100 sharp.ca

Sonos

800-680-2345 sonos.com

Sony

877-899-7669 sony.ca

Vizio

877-698-4946 vizio.ca

Winix

847-551-9900 winixamerica.com