

FEB 15

Treadmills and
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Cars That Cost
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the Super Bowl

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STEP-BY-STEP GUIDE TO PHONES AND PLANS

Choose the Best Plan

Paying a bundle for your cell phone? Today it's easy to drop your contract and switch carriers—and save.

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The Right Phone for You

The newest phones are more capable than ever, but if you're looking for a bargain, last year's model could save you money and still be snazzy.

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It's Simple to Switch

There are painless ways to move your music, photos, contacts, and other stuff with you to a new phone and new service.

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How Not to Get Sick(er) in the Hospital

Hospitals can be unhealthy places. But you can increase your odds of staying healthy by getting staff to listen and to treat you with respect.

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Life in the Fast Lane

Everyone could use more time. That's why we've pulled together a group of speedy products that could save you more than 2 hours—every single day.

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SELLING IT

Goofs and Gaffes

ON THE COVER
Photography by John Lawton

Prop Styling by Ariana Salvato

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READER LETTERS

Your Take on Gluten, Caffeine, and Credit Cards



Who Needs Wheat?

I have been close to gluten-free for 10 years. I have not replaced flour with other “white” stuff: rice flour or potato flour. If you decide to substitute other white stuff, you do yourself no

good. But you missed an opportunity (in “The Truth About Gluten,” January 2015) to educate people about nut flours. When I bake, I use almond flour or hazelnut flour. I don’t miss wheat flour, and I’ve lost 50 pounds.

—Johanna Rothman, Arlington, MA

Java Jolt

I was interested to read your article on caffeine (The Update) in the December 2014 issue and am surprised there is *no* information about caffeine content on the coffee I drink. It should be required to list the number of milligrams per serving.

—Virginia D. Ahrens, Kennett Square, PA

EDITOR’S NOTE According to the Food and Drug Administration, the Nutrition Facts Panel on foods provides information on nutrients, and caffeine is not a nutrient. But if it’s added to a product, as it is in sodas, it must be listed in the ingredients. Coffee naturally contains caffeine.

Speaking Up for Diabetic Kids

“Four Awful Charity Campaigns” (Your Advocate, December 2014) picked a 2011 KFC franchise’s decision to donate to the Juvenile Diabetes Research Foundation upon the purchase of a “mega-jug of soda.” Popular myth links the consumption of sugared beverages with the frequently confused auto-immune disease known as type 1 juvenile diabetes, which has no root cause in behavior by the victim—usually a child. No matter how misguided [KFC’s actions] may have been, by implying a connection between sugar consumption

and type 1 diabetes, you do those children an injustice. —Andrew S. Niemyer, Duluth, MN

A Credit-Card Clarification

You suggest not canceling plastic that you don’t use unless it carries an annual fee (Your Advocate, January 2015). Some banks cancel a card if it has been inactive and do not even inform the cardholder. Not only does that reduce your FICO score, but when you think you have a card you can use in an emergency, you do not.

—Arthur Samuelson, via e-mail

EDITOR’S NOTE You’re right. There’s no industry standard for how long a credit-card issuer will let you be inactive; it needs only notify you of a closure because of a problem on your credit report. Using the card on occasion resets the activity clock, making it less likely that the issuer will close the card.

Hospital Helper

I have been a social worker for not-for-profits most of my career. I currently work for a for-profit hospice agency. “Find the Right Hospice for You” (“A Beautiful Death,” December 2014) recommends that one choose a not-for-profit with no explanation as to why. I consistently hear from consumers, and employees in the hospice industry, that there are many more services available to patients, families, and employees in for-profits. —Karen Lemieux, Rocky Hill, CT

EDITOR’S NOTE No doubt many for-profit hospices provide excellent care. But research, including a 2014 analysis of roughly 600 Medicare-certified hospice programs in the U.S. published in JAMA Internal Medicine, suggests that for-profit hospices disenroll patients prior to death at higher rates.

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

CORRECTIONS & CLARIFICATIONS

- The Navy Exchange mentioned in “Where to Buy Electronics,” December 2014, is available to active and retired members of all branches of the military (not just to active members and their dependents).

- A television Ratings chart in the December 2014 Electronics Gift Guide listed an incorrect Rating for the viewing angle of the Sony Bravia XBR-65X900B. That model is rated Fair for viewing angle.

FROM THE PRESIDENT



Helping You Get the Right Cell Plan

In this issue we aim to help readers sort through the complex questions they face when trying to decide which cell-phone carrier to use and how to get the most voice and data for the best value.

Our research shows that most consumers, not surprisingly, are dissatisfied with their carriers, with 27 percent indicating that they may switch carriers but are either stuck in contracts or afraid of making a bad choice. “How to Get the Right Cell Plan, and Phone, for Your Needs,” on page 22, includes a step-by-step guide to making those decisions, and Ratings of carriers and new phones so that you can make the best choice.

The cell-phone marketplace, however, is not the only arena in which we are working hard for consumers. Our teams in Washington, D.C., and in state capitals around the country are fighting for legislation to prevent carriers from adding hidden and unfair charges to your wireless bills, and we’re keeping tabs on companies to make sure you are alerted before you go over your plan’s limits.

Whether we’re surveying readers about smart-phone concerns, testing phones to ensure you’re aware of any quality issues, or working with government agencies to level the playing field for consumers, the one constant is our relentless effort to inform and empower you.

—Marta L. Tellado,
President and CEO

FROM THE EDITOR



What I've Learned ... So Far

I've been at Consumer Reports for less than a year. It's different here—labs crammed with dishwashers and treadmills, row upon row of lightbulbs being tested that burn round the clock for years, experts who know everything about snowblowers and smart phones. It's a great place to get the inside scoop on how to be a savvy consumer. So here are just a few things that I've learned:

Speak up. If a product or service isn't right, tell the store, manufacturer, or provider. You gain nothing by holding back. And as our story on page 32 shows, doing so at the hospital can even save your life.

But be nice when you do it. In November 2014 we revealed that car manufacturers set aside "goodwill money" to keep customers happy by paying for out-of-warranty repairs. That make-good is at the discretion of the dealer, so getting angry about a bum part doesn't help. Be persistent and polite but firm when you contact the dealer, and there's a good chance that you'll get the free fix.

Don't buy the extended service warranty. That's a mantra around here, and with good reason. New products rarely break during the lifespan of those two- to three-year warranties. In a phrase: money down the drain.
—Ellen Kampinsky,
Editor in Chief

Coming in March

▼
HELP FOR
YOUR HEALTH,
HOME, AND
BANK ACCOUNT:



Fix Up
Your House
so That It Sells



Realtors'
Secrets:
When to Buy



Dangers
of Medical
Radiation



Find the Best
Auto Repair
Shops



GMO Update

YOUR IDEAS COUNT

"I don't
like it."



"I love it!"

Give Us Your 2 Cents

Did our cover story on mobile carriers change your thinking about your own plan? Were you helped by the article about getting better hospital care? Tell us what you think about anything in this issue of Consumer Reports.

→ **SHARE YOUR INSIGHTS** by sending us a letter for publication—or by joining our Reader Advisory Panel. Go to CRResearch.org/feedback.

CR EXPLAINED

Our Favorite Workout Buddy Is Johnnie Walker (Sorry, Not That One)

→ Like all journeys, the road to "Motivating Machines," on page 46, began with a single step—but it wasn't a human's. Joining us for our review of exercise equipment is an elite trio of testers named Johnnie Walker, Legs, and Bones.

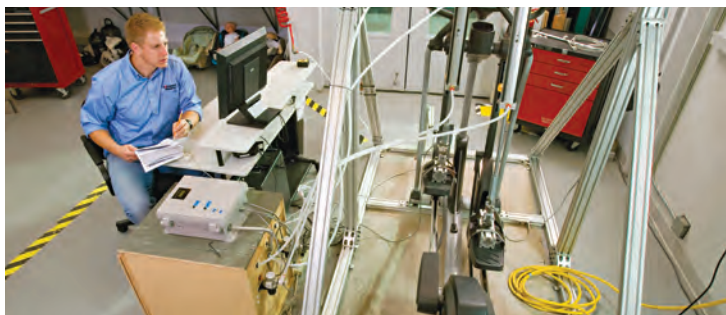
Those funny-named fixtures, built in-house, help us test treadmills and ellipticals—and if there's a captain of the squad, it's no doubt dear Johnnie. His endless energy and eight feet help us determine each treadmill's durability by simulating about 175 miles—equivalent to six months' worth of workouts—on each machine. With 33 models in our Ratings, that's a 5,775-mile marathon.

Lest you think we're sitting down on the job, we *do* require the sweat of our flesh-and-blood co-workers for the more subjective categories, such as cushioning and stability, as well as for measuring how the speed of a treadmill might change once someone starts running on it.

For years this tireless group also did all of our elliptical testing. But we've recently enlisted the help of another machine, an elliptical pedaling fixture, to determine the model's resistance profile, or the amount of force required to power it. Legs, pictured below, also gauges magnitudes of resistance: the differences in force necessary to pedal an elliptical at the lowest and highest settings.

A third fixture, Bones, is tasked with determining whether the elliptical you buy will fit every member of your family (unlike treadmills, which usually accommodate users of all sizes, ellipticals' range of motion for moving handgrips and footpaths varies by model). Our beloved Bones is a shape-shifter, standing in for the tallest and the slightest members of your household.

Ours isn't your typical team, but then research shows that workouts can be more effective when shared. For your next one, bring along a pal—or a copy of your favorite magazine.



MIDDLE COLUMN: GETTY IMAGES; BOTTOM RIGHT: MICHAEL SMITH

Your ADVOCATE

ADVIL LIQUI-GELS

'Take 1 capsule every 4 to 6 hours; do not exceed 6 capsules in 24 hours.'

LOOKS DIFFERENT, ACTS ALIKE

Don't be fooled by the colors—or even the names. These pain meds contain the same ingredients in the same amounts—they just have different dosing instructions. We help you decode OTC drug labels on page 12.

PHOTOGRAPH BY LEVI BROWN

ADVIL MIGRAINE

'Take 2 capsules. Do not take more than 2 capsules in 24 hours.'

READER TIP

De-Stink Your Sink

Just dump lemon or any other citrus peels into the garbage disposal and pulse it a few times. You'll scar the peels, releasing the fragrant citrus oil. Don't overdo the pulsing so that the peels can sit overnight to counteract the stinky smell. Once the citrus aroma is gone, just run the disposal until the peels are completely shredded and flushed.

—Jerry Tambayong,
Sherman Oaks, CA

Our experts add: Remember that the source of those odors is residual food or hardened grease that wasn't thoroughly flushed away. Be sure that you're operating the disposal regularly, then flushing it with hot water. We suggest that before you try Jerry's remedy, you contact the disposal manufacturer for recommendations.



Send Your Top Tip to:
ConsumerReports.org/cro/readertip.
If we run it, we'll pay \$100!

HEROES AND WATCHDOGS

A Mission in Her Father's Memory: Informed Patients, Safer Nursing Homes



DID YOU KNOW THAT FORMS you sign when you or a relative enter a medical facility could signal your consent to take whatever drug is prescribed—even antipsychotics that could harm your health or be used to control behavior?

It's a nightmare that Marian Hollingsworth experienced firsthand. Her father, admitted to a California hospital for back pain, had a sudden mental decline that only worsened when he was transferred to a nursing home. Physical complications followed; he died less than two months later.

Only after closely studying her father's records did Hollingsworth learn that upon admission he had been prescribed the antipsychotics Risperdal and Haldol—along with opioids and tranquilizers—and that many of his symptoms seemed to be complications of those drugs.

One signature, obtained days after admission, was all that the hospital—and later, the nursing home—needed to dispense the drugs and to add others. Outraged, Hollingsworth filed several complaints with her state health department and contacted the media. The result: a new state policy requiring nursing homes to verify informed consent for antipsychotic drugs used for patients who are being transferred from a hospital.

Now Hollingsworth has joined Consumer Reports' nationwide Safe Patient Project. Learn how to protect yourself and those you care for on page 32, then go to SafePatientProject.org to take action.

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

GET INVOLVED

Actions You Can Take in February

→ SAFEGUARD THRILL-SEEKERS

Recreational off-highway vehicles look like golf carts on steroids; they can reach speeds greater than 30 miles per hour. They're meant for fun, but in the past decade accidents have killed 335 people—and injured 506 more. The Consumer Product Safety Commission recently proposed new safety standards for the vehicles and has asked the public to weigh in. Go to regulations.gov and enter docket number CPSC-2009-0087.

→ REPORT DECEPTIVE CELL-PHONE DEALS

Late last year, the Federal Trade Commission alleged that AT&T misled millions of smart-phone customers, charging them for unlimited data while slowing its speed by as much as 90 percent. Consumers Union, the advocacy arm of Consumer Reports, thinks that the company hasn't been transparent about that practice, called "throttling," which pushes consumers into more expensive plans. If you think that your provider has turned down your data speed, you can report it at ftc.gov.

→ AVOID MORTGAGE MISSTEPS

Reverse mortgages may be the wrong choice for some seniors, but you'd never know it from the ads used to sell them. Get the facts on these and other products that can separate you or a loved one from money or property by going to ConsumersUnion.org/topics and clicking on "Gimmicks & Gotchas."



PROBLEM SOLVER

Stuck in an Endless Cycle

A reader's 4-hour wash time was anything but efficient. Here's the fix.

WEDNESDAY IS wash day at the home of Joya and Lewis Fevola on Staten Island in New York. Usually they do six large loads. But when their new LG high-efficiency (HE) top-loader took 4 hours to complete one cycle, wash-day Wednesday became Thursday's nightmare.

Fed up, Lewis contacted the customer-service department about the appliance (model WT1101CW) they bought about seven months earlier for \$629. It was "consistently out of balance," he recalled. "It completely filled the tub with water numerous times to rebalance the load."

The company sent a technician to level the machine, but the problem persisted. Told that he would be charged for the next service call, Lewis did what any savvy consumer would do: He ranted on Twitter and sent an e-mail to LG's CEO, but to no avail. Then he wrote to us.

Consumer Reports tested this LG washer in 2013 and found that it was very good overall, including cleaning, and that the loads didn't become unbalanced. But of the 81 user reviews posted on ConsumerReports.org as of November 2014, 33 cited imbalance issues.

We contacted LG for an explanation and spoke with John Taylor, vice president of communications. "LG has sold hundreds of thousands of these washers in the U.S.," he said. "The service repair rate for an imbalanced load is less than 1/10 of a percent."

HE top-loaders spin faster than washers with

agitators to extract more water and cut down on drying time; that can result in load imbalance. Taylor told us that LG updated software on its HE top-loaders made as of December 2013 to better identify that potential problem. Rather than going into spin, the machine flashes an alert to tell owners to rebalance the load.

The next day, LG sent a tech to the Fevolas' home for a software update, but Lewis says that the problem wasn't fixed. So another tech installed a new circuit board and rotor, at no charge. "Amazing!" Lewis said weeks later. "It hasn't become unbalanced once."

What does that mean for consumers?

If your HE top-loader, agitator top-loader, or front-loader has imbalance problems, check the manual for proper loading and machine leveling. (Taylor suggests washing similar items together in LG HE top-loaders, such as towels in one load and sheets in another, distributing evenly.) If problems continue, contact customer service. A software update for LG machines might be the answer—and it's covered by the warranty. "Units outside the warranty period are handled on a case-by-case basis," Taylor said, adding that the same applies for parts and labor.

→ FED UP WITH A COMPANY'S CUSTOMER SERVICE? Contact Consumer Reports' Problem Solver at problemsolver@cr.consumer.org.

READER ROUNDTABLE

The Inside Scoop on Food Labels

We all want to believe that the health claims on food products are true, but labels can be misleading. Two Consumer Reports food experts recently fielded questions from readers during a live chat on Facebook. Below, the best advice from that online conversation:

KNOW WHAT TO LOOK FOR Want the most nutritious breads and cereals? Look for "100 percent whole grain or whole wheat," says Amy Keating, a Consumer Reports dietitian. ("Multigrain" doesn't mean much.) Cutting back on fat? Go for products labeled "low fat," meaning a serving with 3 grams or fewer. ("Reduced fat" means 25 percent less than the original.)

BE WARY OF BUZZWORDS Many in our chat lamented the preponderance of phrases that don't seem to be backed by science—or even standards. "The 'natural' label is way too broad and should be replaced with something more meaningful," said Facebook fan Ed Taylor. Urvasi Rangan, Ph.D., director of our Consumer Safety and Sustainability Group, said, "'Organic' is much closer to what 'natural' should mean."

DEMAND FULL DISCLOSURE During a lively debate about GMOs, Rangan explained why Consumers Union is pushing for labels that reveal when foods contains them. Labels don't always mean "good" or "bad," she stressed. As for GMOs, "if they're different enough to patent," she said, "then why not tell people about it?"

→ YOU'RE CONNECTED. BUT ARE YOU PROTECTED?

Tuesday, Feb. 10, is Safer Internet Day. Join us then, starting at 12:30 p.m. EST, for a live Twitter chat with our tech experts hosted by @ConsumerReports. We'll be talking about online privacy and security. Use #SID2015 to ask questions and to follow along!



The eBays for Borrowers and Lenders

Peer-to-peer outfits let ordinary people borrow and lend. Here's what you need to know.

ACCORDING TO THE OLD SAW, bankers once operated under the 3-6-3 rule. They paid depositors 3 percent interest, lent to borrowers at 6 percent, and were on the first tee by 3 p.m. But in the wake of the 2008 financial crisis, there's a different route to the country club. Since 2009, bankers have stopped paying any meaningful interest on deposits, and when they do lend, it can be at rates in excess of 10 percent, even to borrowers with excellent credit. (The current annual percentage rate for low-interest credit cards is 10.4 percent, on average, according to Bankrate.com.)

Fortunately for consumers, in this new normal, the laws of supply and demand still hold true. New intermediaries—peer-to-peer lending platforms—are bridging the gap, enabling ordinary people to lend or borrow. Think of them as eBays for money: Just as eBay brings buyers and sellers together, peer-to-peer platforms bring borrowers in need of loans from \$1,000 to \$35,000 together with investors who want to earn better returns than those offered by banks.

The peer-to-peer platforms grade borrowers based on their credit scores, which are then used to set the interest rates they will pay for the loans they receive. Investors usually don't lend to a particular borrower. Instead, their investments, which can be as low as \$25, are pooled together with loans from others.

Once a loan is funded, the peer-to-peer lender issues it to the borrower but takes an origination fee. The amount depends on the grade of the loan. As the borrower repays principal and interest, the investors receive their share of the repayments.

The two largest peer-to-peer platforms, Lending Club and Prosper, have grown from online curiosities in 2007 to a duopoly that has facilitated more than \$8 billion in loans, most of it in 2014 alone. It's not a fad: Prosper, for example, is allowed to offer loans in 47 of the 50 states and in Washington, D.C. (Fewer states allow peer-to-peer investing.)

Should you consider peer-to-peer lending either as a borrower or an investor? For some, it may have advantages. The

marketplace often functions in a faster, more efficient manner than loan officers at a bank branch. Even so, the risks are similar.

Peer-to-peer marketplaces are relatively new. They're regulated by the Securities and Exchange Commission and are required to register in individual states as well. Lending activities must comply with federal and state consumer lending laws. Here's what to keep in mind before turning to a peer-to-peer platform:

IF YOU'RE LOOKING FOR A LOAN

- **Check your credit score.** Your FICO credit score will give you a general idea of what grade you'll receive from Lending Club and Prosper, which in turn will inform the interest rate on your loan. The average FICO score of a borrower at both lenders is about 700. For many of them, their debt could receive a "B" rating and they typically pay an interest rate of 8.67 percent to 13.5 percent on their loan. Some higher-risk borrowers are offered peer-to-peer loans with an APR of more than 30 percent.
- **Know that there will be fees.** Doing business outside of the banking system doesn't mean there isn't a cost. Prosper calls them

closing fees and Lending Club calls them origination fees, but in both cases, the platform charges you for completing a loan. Fees range from 0.50 percent to 5 percent of the value of the loan, which is comparable to the fees that banks charge for credit-card balance transfers, and they're deducted from the amount of the loan.

- **Apply at both.** You may find different rates at the two platforms, so make comparisons to determine the better offer.
- **Don't ask for more money than you need.** You can borrow \$1,000 to \$35,000, but the more you borrow, the more you'll pay in interest. Larger loans over a longer period of time receive slightly lower grades from peer-to-peer lenders, which results in a higher interest rate. The maximum length of a peer-to-peer loan is five years (three years for some smaller loans).

IF YOU WANT TO INVEST

- **Steel yourself for some level of risk.** Remember, you're making an unsecured loan to unknown borrowers. According to Lend Academy, a website that focuses on the peer-to-peer lending industry, 1 percent to 10 percent of three-year loans issued from 2009 through 2012 across all credit risks weren't paid back. That means that investing in higher-yielding, higher-risk loans could put a dent in your returns. In an economic downturn, it's likely that more loans will default, resulting in lower returns.
- **Diversify.** Both Lending Club and Prosper encourage you to diversify your investments. By lending, say, \$50 to 40 borrowers with the same rating, instead of \$2,000 to one, you reduce the risk that comes with a borrower who defaults on a loan.
- **Use the community.** An online network has grown alongside peer-to-peer lending platforms, creating databases and other resources to share wisdom about investing in such loans.
- **Remember that your competition is Wall Street.** Hedge funds have been taking increasingly bigger bites out of the peer-to-peer marketplace, essentially employing their algorithms to cherry-pick the juiciest loans, leaving the regular Joe and Jane investors with fewer choice loans.

PEER-TO-PEER IN PRACTICE

BORROWERS

Those with the best ratings at Prosper and Lending Club pay an annual percentage rate of 6.05 percent to 11.56 percent on a three-year loan.



PEER-TO-PEER PLATFORMS

Lenders charge borrowers and investors fees to facilitate loans.



INVESTORS

Lenders investing in top-rated loans currently earn 4.69 percent to 6.78 percent.



ASK OUR EXPERTS

Can Taking Zinc Fight Off a Cold?

Q. I frequently catch colds in the winter, and I see a lot of ads for zinc products. Are they worth trying?

—Leila M. Whitley, London

A. We don't think so. Recent studies have found that zinc may shorten the duration of a cold, but only by a day or so. There's no proof that it will prevent one, and it won't ease symptoms such as a runny nose or headache. Plus, its very unpleasant side effects—such as leaving a foul taste in your mouth and making you feel nauseated—can make the treatment seem more awful than the ailment. When taken in large doses (more than 40 milligrams per day), zinc can be toxic. It could increase the risk of prostate cancer and lead to copper deficiency and neurological problems as well as reduced levels of HDL (“good”) cholesterol. Zinc has also been found to interact with the absorption of various prescription drugs, so check with a doctor before self-prescribing. Most important, avoid any zinc products that go into your nose, such as sprays or drops. They can make you lose your sense of smell.

➔ **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.

Could My Dehumidifier Be a Fire Hazard?

Q. I'm looking at basement dehumidifiers to buy, but I'm worried. The Danby has a continuously running fan. Does that increase the possibility of overheating?

—Maureen Gavin, Portland, ME

A. A continuously running fan, found in some of the new models we've recently begun testing, isn't considered dangerous. It helps to cool the compressor, the part of the dehumidifier that gets the hottest when the appliance is in use. You may have read that dehumidifiers from 13 brands (including six Danby models) were recalled because of a fire hazard last year; those products are no longer on the market. The models that remain in our Ratings should be safe.



you're best protected by applying a sunscreen with an SPF of 15 or higher a half-hour before you drive. (Make sure that the product covers your face, neck, arms, and hands.) If you have thinning hair, wear a hat to protect your scalp.

What's in a 'Clinically Tested' Claim?

Q. What do the terms “clinically tested” and “clinically proven” really mean?

—Dave Boswell, Arnold, MD

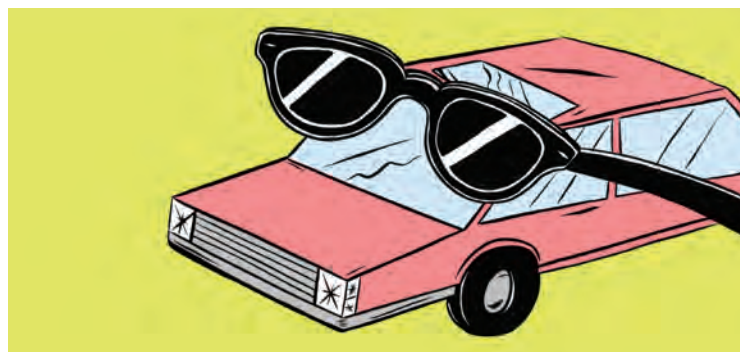
A. The Federal Trade Commission doesn't have a specific legal definition for either term. And the agency doesn't generally screen advertisements before the public sees them, so advertisers don't have to prove beforehand that the claims they make are truthful. (One exception: prescription drugs, which the Food and Drug Administration approves before they're marketed to consumers.) The FTC's standard is that companies should back up their claims with “competent and reliable scientific evidence,” which can vary from one case to another depending on the assertions made.

Will My Car's Sunroof Protect My Skin?

Q. Do the sunroofs and moonroofs in cars provide UVA and UVB protection, or should people with skin cancer stay away from them?

—Michael Zamm, New York

A. Automotive glass must meet certain federal standards in the U.S., such as allowing the maximum amount of light for driver visibility. But there are no such standards for sun protection, which varies by vehicle—and even by window. Windshields provide the most sun protection, but sunroofs are often made to block about 90 percent of UV rays. (That protection also keeps the car—and you—cool.) Even so, the bottom line is that if you have a car with a sunroof,



Taken as directed, you're near the daily limit for acetaminophen (4,000 milligrams). If you take other drugs with this ingredient, you risk overdose.

Decongestant, pain reliever, cough suppressant, expectorant, and antihistamine—a lot of medicine, all in one box.

Pills are different colors, but 'day' and 'night' tablets aren't labeled. That could up your risk of taking the wrong drug, potentially leading to problems such as driving while drowsy.

'Fast-Max' could mean that the medicine will act more quickly than others, but it's unclear.

Our medical advisers recommend using one drug at a time for each symptom so that you don't accidentally take too much.

THE EMPOWERED CONSUMER

What Do Those Drug Labels Really Mean?

Claims like 'All Day,' 'Non-Drowsy,' and 'Maximum' can be tough to decode. It takes a close read to get what you need.

NAVIGATING THE SEA of labels on drug-store shelves can leave you feeling sick *and* confused. Words and phrases like "extra strength," "PM," or even "cold and flu" seem to spell relief, but what exactly they're selling may be less clear. It pays to look closely. Knowing exactly what ingredients—and how much—each pill contains can keep you from taking the wrong medicine for your symptoms or even from an accidental overdose.

The confusion exists because there's limited government regulation of over-the-counter drug-label terms; companies don't

have to stick to standard definitions.

"The variation in the labeling terms is primarily due to marketing by OTC drugmakers and not the science behind how that drug works," says Carmen Catizone, executive director of the National Association of Boards of Pharmacy, which works with state regulatory boards.

Terms like "extra," "maximum," and "ultra strength," for example, essentially mean the same thing: that the formula has more of its active ingredients than the regular version. It's up to the consumer to figure out exactly how much more—and

how much of the product to safely take.

To get a sense of what consumers are seeing, we sent our secret shoppers to drugstores near our offices in Yonkers, N.Y. We then took a close look at the labels of the more than three dozen products they bought. We didn't just find inconsistencies: Some product claims were basically meaningless, and some products were simply spin-offs of the original versions.

On the facing page you'll find the facts behind some common over-the-counter label claims, along with our advice on how to stay safe.

OTC DRUG LABELS DEMYSTIFIED

**Non-Drowsy**

Examples Non-Drowsy Vicks QlearQuil Daytime Sinus & Congestion, Non-Drowsy Walgreens Wal-Fex 12 Hour Allergy (pictured)

What It Means “Non-drowsy” usually indicates an absence of active ingredients that cause drowsiness, like diphenhydramine or dextromethorphan.

Our Advice Don’t assume that “non-drowsy” medicine will help you stay alert, even though some products contain ingredients that act as stimulants (such as the decongestant pseudoephedrine, found in Sudafed). Read the Drug Facts label so that you know what you’re getting. And if your medication contains stimulants, avoid caffeine. Otherwise, you risk increased restlessness and difficulty falling asleep.

**PM**

Examples Aleve PM, Motrin PM, Tylenol PM (pictured)

What It Means Drugs with “PM” in the name usually contain an old-school antihistamine such as diphenhydramine (commonly found in Benadryl Allergy) or doxylamine, which can make you sleepy as a side effect.

Our Advice If you have trouble falling asleep, don’t rely on a PM drug longer than a few days. If taken too

often, those drugs can worsen your sleeping problems. They can also cause daytime sleepiness, confusion, constipation, and dry mouth, especially for older people. Steer clear of PM drugs if you take blood pressure meds because in combination they may cause excessively low blood pressure. Also, don’t drink alcohol when taking PM formulas; the combo may increase the risk of side effects. And use caution if you drive the next day; you might still be drowsy.

**Daytime and Nighttime**

Examples Walgreens Maximum Strength Daytime/Nighttime Mucus Relief Sinus Congestion, QlearQuil Nighttime Sinus & Congestion/QlearQuil Daytime Sinus & Congestion (pictured)

What It Means New on the shelves are day-and-night combination cold-and-flu products packaged and sold in one box. “Daytime” may mean there are no ingredients that make you sleepy; “Nighttime” can mean the product has a drug that causes drowsiness, such as diphenhydramine or doxylamine. The products might also contain a laundry list of active ingredients, which can put you at a higher risk for accidentally doubling medications, especially if you take other drugs, such as acetaminophen (found in hundreds of over-

the-counter products). The Mucinex product on the facing page, for example, contains a decongestant (phenylephrine), a pain reliever/fever reducer (acetaminophen), a cough suppressant (dextromethorphan), an expectorant (guaifenesin), and an antihistamine (diphenhydramine) that can cause next-day drowsiness. Walgreens daytime/nighttime cold combo pack contains a pain reliever, two cold medications, plus an antihistamine (diphenhydramine) that causes drowsiness.

Our Advice Skip the multisymptom combo packs, especially if you take other over-the-counter drugs. Our medical advisers recommend using single-ingredient drugs whenever you can. (Treat a headache with acetaminophen, for example, rather than taking a pill for a headache plus congestion, fever, and other symptoms you don’t have.)

**All Day**

Examples All Day Strong Aleve Liquid Gels (pictured), Up & Up All-Day Allergy Relief

What It Means These are extended-release versions of drugs that work over many hours. They may last 12 hours or 24 hours, so for some meds, one daily dose might be all you need; for others, it could be two doses.

Our Advice Watch out for nonspecific language that

suggests 24 hours. “All Day” might refer either to the part of the day that you’re awake or to an actual day, meaning a 24-hour period. Read labels to determine how often to take the drug. For example, All Day Strong Aleve is taken every 8 to 12 hours for pain relief, and Up & Up is taken once every 24 hours for allergy symptoms.

**Migraine**

Examples Excedrin Migraine (pictured), Advil Migraine

What It Means You might think you’ll get a stronger medicine because migraines are often more severe headaches. But some products contain the same-strength active ingredients as the original versions with different dosage instructions.

Our Advice Studies suggest that OTC medicines can help some migraine sufferers with mild or infrequent pain. But read labels to make sure that you’re getting the right medicine. Excedrin Migraine and Excedrin Extra Strength contain the same strength of acetaminophen, aspirin, and caffeine, but the maximum daily dose for the migraine version is no more than two pills per day; for Extra Strength, it’s no more than eight. (One reason: Overuse of OTC pain meds for migraines can cause rebound headaches. When in doubt, consult a doctor or pharmacist.

If You Want the Facts, Flip Over the Package

THE FOOD AND DRUG ADMINISTRATION does review terms and packaging for newly approved OTC drugs, but it doesn’t check label claims like “Max” and “All Day” for drugs already considered safe—that is, those marketed before May 1972, such as acetaminophen. When we contacted the agency to ask whether the lack of standard definitions could be confusing or even dangerous for consumers, a spokesperson referred us to the Drug Facts label (usually on the back of a container) and said that safety concerns and other issues could be reported at fda.gov/safety/medwatch.

The surest way to know exactly what you’re getting is to “skip the hype or the promotional wording on the package,” says Marvin M. Lipman, M.D., Consumer Reports’ chief medical adviser. “Pay attention only to the list of active ingredients and the directions for use on the drug container itself.”

Extra, Max, Ultra: How Much More?

If you take Tylenol Extra Strength, Gas-X Softgels Ultra Strength, or another similarly labeled drug, you probably assume that you’re getting a stronger dose. But there’s no telling exactly how much stronger.

For example, Tylenol Extra Strength contains 54 percent more acetaminophen than the regular strength. Maximum Pepcid AC and Tums Ultra 1000 have 100 percent more of the active ingredient than regular Pepcid AC and Tums Regular Strength.

Here’s why a close read is so crucial: With Pamprin Max Formula, per pill, you’d actually get half the amount of acetaminophen (250 mg) that you would with Pamprin Multi-Symptom (500 mg). The Max version also delivers 250 mg of aspirin and 65 mg of caffeine, while the Multi-Symptom has a diuretic and an antihistamine that could make you drowsy.



What Health Care Reform Means for Your Tax Return

The latest on what to watch for—and what to do

IRS COMMISSIONER John Koskinen recently warned taxpayers that they could wait an average of 34 minutes before reaching a human being on the agency's phone lines this tax season. And that's if they're among the half of all callers who get through at all.

The agency, already resource-poor, has seen lawmakers cut funding further while saddling it with new responsibilities—most notably those related to the Affordable Care Act (ACA). The drop in IRS phone service coincides with what will probably be an increase in calls—many of them also related to the health care reform act. Now taxpayers are required to be covered by health insurance, have a valid reason for lack of coverage, or pay a “shared responsibility” tax. Here's how to wade through the confusion—and maybe even save some money:

PROVE YOU'RE COVERED

You'll need to check a box on Form 1040, line 61, indicating that everyone in your household

had health insurance for all of 2014. (Some plans don't count. They include coverage only for vision or dental care, or a specific disease or condition; workers' compensation; and plans that only offer discounts on medical services.)

The ACA doesn't require taxpayers to submit documentation of health coverage with their returns, an IRS spokesman told us. But keep proof for your own records: a copy of your insurance card; insurance statements (such as an explanation of benefits); payroll statements or W-2s from your employer reflecting health-insurance deductions; or IRS Form 1095-A, which insurers in state marketplaces are required to send participants. (Contact your marketplace if you don't get it by early February; you'll need it to do your taxes.)

APPLY FOR AN EXEMPTION

You can claim exemptions from health care coverage on your tax return for a number of reasons, including financial hardship, a gap in coverage

that was less than three consecutive months last year, or because you're not a citizen. (For more information, go to irs.gov and use the search term “ACA exemptions.”) To request an exemption, you'll need to fill out the new IRS Form 8965, “Health Coverage Exemptions.” In some cases, you can claim an exemption only if it was already granted by your state's insurance marketplace. For details on how to proceed, go to healthcare.gov/fees-exemptions/apply-for-exemption.

ADJUST YOUR TAX CREDITS

Your calculations for Form 1040 will determine whether you received more in tax credits than you were entitled to—and therefore must pay more when you file—or got too little and deserve a refund. If you got a 2014 tax credit (or think you're due one), file IRS Form 8962, “Premium Tax Credit,” with Form 1040 or 1040A. (Tax-credit recipients can't use Form 1040EZ.) For details, go to ConsumersUnion.org/healthinsurancehelp.

Prepare for the Preparer

IF YOU'RE AMONG the 60 percent of Americans who hire a tax pro, take these steps to limit fees, save on taxes, and speed your refund:

Schedule your appointment for February at the latest.

“Don't wait to get all your materials together,” says Troy Lewis, a certified public accountant in Draper, Utah. “Make the appointment and get the process started early.”

Complete the “organizer” forms provided by your preparer. You can also find them online by searching for “tax organizer.” The forms might jog your memory about tax-related transactions. They also allow preparers to quickly identify savings opportunities.

Sort tax documents. Your preparer might charge extra to open and organize your tax-related mail. Categorize by type: income, interest, dividends, capital gains and losses, charitable contributions, and miscellaneous deductible expenses.

Provide details. Preparers say that taxpayers often forget to bring the closing letter from a refinanced home mortgage, real-estate tax receipts when those taxes aren't paid through escrow, a new baby's Social Security number, taxpayer ID numbers, addresses and phone numbers of child-care providers, and a summary of business mileage for unreimbursed employee business expenses (in 2014, it was 56 cents per mile).

Identify the cost basis. If you sold investments in 2014, you'll need to show your preparer the basis, that is, the purchase price of the securities plus transaction costs such as commissions or transfer fees. Brokerages must provide basis information for securities purchased in 2011 or later. For older holdings, it might be cheaper to do that yourself. A service such as the one at netbasis.com (\$25 for a single online transaction) might help.

3 LAST-MINUTE TAX-RELATED MONEY SAVERS

• **Contribute to an IRA.** You have until April 15 to contribute to a 2014 traditional IRA, potentially reducing your taxable income. The maximum deductible contribution is \$5,500 for those under age 50 and \$6,500 for those age 50 and older. Your deduction will be limited based on income and whether you or your spouse has a retirement plan at work. Do you own a small business? Then you might be eligible for higher income and contribution limits through a simplified employee pension (SEP) IRA or a Savings Incentive Match Plan (Simple) IRA. Go to irs.gov and search for IRS Publication 590, “Individual

Retirement Arrangements,” for details on contributions and income limits.

• **Give to the IRA of a young relative or someone else starting out.** Lower-income workers of all ages will benefit in three ways: more savings, less taxable income, and, if they're not medically insured through your plan or one at work, a larger health care subsidy.

• **Deplete last year's flexible-spending account.** Depending on your employer's rules, you might have until March 15 to use the remaining balances on allowable medical expenses.

The UPDATE

BIG-BOX CHALLENGE

If you script your plays carefully, you can go from showroom to living room with ease.

PICTURE THIS

When choosing the TV's settings, skip Sports mode and instead use Cinema or Movie for a more natural look.

GOT CONNECTIONS?

You can speed hookup by using HDMI cables from your old set.

SUPER SETUP

Follow our six easy steps to prep your new TV for the big game in just 3 hours; see page 18.

PHOTOGRAPH BY LEVI BROWN

SUPER BOWL'S COMING— AND SO ARE TV DEALS

A great time to buy a set is now



SUPER FACTS

• **MORE THAN TWO-THIRDS** (68 percent) of American adults have watched the Super Bowl either on TV or at the stadium, in part or in its entirety, at least once in the past three years.

• **COMMERCIALS** annoy about a third of Super Bowl watchers: The same percentage of people say they're too provocative (29 percent) or that there are just too many (29 percent).

• **BEHAVIOR ON THE FIELD** draws the most ire. Women's top gripe: players' unsportsmanlike conduct (52 percent are annoyed). Men's top gripe: bad calls by referees (42 percent).

• **13 PERCENT** of people surveyed say they hate having to watch the game on their TV, which they wish was better.

THERE AREN'T too many events where people throw a big party and invite all of their guests to sit down in front of the TV. But that's exactly what happens all over America on Super Bowl Sunday—which happens to be a smart, and popular, time to buy a TV. A 2014 survey by FatWallet and market-research firm TNS Global found that of the people who expressed interest in buying a new TV last year, 32 percent said they intended to buy during Super Bowl sales—more than for any other sales event.

Retailers feed the frenzy by deeply discounting existing stock to make room for the new models being introduced. You can figure on saving about 19 percent on a set during the Super Bowl sales, according to Market Track, a research firm based in Chicago. Don't think you'd be missing out by buying one of last year's TVs. Many of the models we tested in 2014 have excellent picture quality and lots of useful features. So a savvy shopper should be able to watch the game on a glorious new set and save big bucks.

What kind of TV will impress your guests during the big game yet also provide great performance on the other 364 days of the year? There's no denying that the best way to show sports to a group is to do it on a big screen. Our experts recommend a TV with a 50-inch or larger screen that has great picture quality and a wide viewing angle because not everybody gets to sit front and center. Also consider sound quality if you want to experience the roar of the crowd or enjoy Katy Perry's halftime show. (If you have a sound bar or speakers to connect to your TV, you can ignore sound scores and focus on getting the best picture quality and widest viewing angle you can afford.)

Our Ratings chart features a selection of sets that have the right stuff. But don't go overboard just to do this one party right—make sure the TV you choose fits your space, your budget, and your viewing habits.

THE UPDATE

Ratings: Super Bowl-Worthy TVs

Scores in context: Of 194 TVs tested, the highest scored 75; the lowest, 35. Listed below, in order of performance, is a selection of 22 big-screen TVs with great picture quality and decent sound.

☒ CR Best Buy
 ☒ Recommended
 ● Excellent
 ● Very Good
 ○ Good
 ○ Fair
 ● Poor

A. 60- TO 70-INCH TVs

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS			SPECS		
					HD Picture Quality	Viewing Angle	Sound Quality	Resolution	Screen Size Tested (in.)	Other Sizes (in.)
<input checked="" type="checkbox"/>	1	Samsung UN65HU8550	\$3,000	75	●	○	●	Ultra HD	65	50, 55, 60, 75, 85
<input checked="" type="checkbox"/>	2	LG 65UB9500	\$2,500	74	●	●	●	Ultra HD	65	55
<input checked="" type="checkbox"/>	3	LG 60LB7100	\$1,400	74	●	●	○	HD	60	65, 70
<input checked="" type="checkbox"/>	4	Samsung UN60H7150	\$1,900	74	●	○	●	HD	60	46, 55, 65, 75
<input checked="" type="checkbox"/>	5	Samsung UN60H6300	\$1,150	72	●	○	○	HD	60	48, 50, 55, 65, 75
<input checked="" type="checkbox"/>	6	Samsung UN65H7150	\$2,100	72	●	○	○	HD	65	46, 55, 60, 75
<input checked="" type="checkbox"/>	7	Sony Bravia KDL-70W830B	\$2,500	71	●	●	●	HD	70	—
<input checked="" type="checkbox"/>	8	Panasonic Viera TC-65AX800U	\$2,800	71	●	○	●	Ultra HD	65	58
<input checked="" type="checkbox"/>	9	LG 70LB7100	\$2,500	70	●	○	○	HD	70	60, 65
<input checked="" type="checkbox"/>	10	Vizio E650i-B2	\$1,100	69	●	○	○	HD	65	28, 32, 39, 40, 42, 48, 50, 55, 60
<input checked="" type="checkbox"/>	11	Sony Bravia XBR-65X850B	\$2,500	69	●	●	○	Ultra HD	65	49, 55, 70
<input checked="" type="checkbox"/>	12	LG 65LB7100	\$1,500	68	●	●	○	HD	65	60, 70
<input checked="" type="checkbox"/>	13	LG 60LB6300	\$1,200	67	●	●	○	HD	60	42, 47, 50, 55, 65

B. 50- TO 59-INCH TVs

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS			SPECS		
					HD Picture Quality	Viewing Angle	Sound Quality	Resolution	Screen Size Tested (in.)	Other Sizes (in.)
<input checked="" type="checkbox"/>	1	Sony Bravia XBR-55X900B	\$2,800	74	●	○	●	Ultra HD	55	65, 79
<input checked="" type="checkbox"/>	2	LG 55EC9300 (OLED)	\$3,500	73	●	●	○	HD	55	—
<input checked="" type="checkbox"/>	3	LG 55LB7200	\$1,200	71	●	●	○	HD	55	—
<input checked="" type="checkbox"/>	4	Samsung UN50H6350	\$950	68	●	○	○	HD	50	32, 40, 48, 55, 60, 65, 75
<input checked="" type="checkbox"/>	5	Sony Bravia KDL-55W950B	\$1,400	67	●	●	○	HD	55	65
<input checked="" type="checkbox"/>	6	Samsung UN50H5203	\$700	67	●	○	○	HD	50	—
<input checked="" type="checkbox"/>	7	LG 55LB6300	\$900	67	●	●	○	HD	55	42, 47, 50, 60, 65
<input checked="" type="checkbox"/>	8	Samsung UN55HU7250	\$1,500	67	●	●	○	Ultra HD	55	65
<input checked="" type="checkbox"/>	9	Panasonic Viera TC-55AS530U	\$700	66	●	○	○	HD	55	39, 50, 60

Guide to the Ratings. Score is based mostly on picture quality but also considers sound quality, viewing angle, and several other attributes not shown here. Displayed scores are rounded; models are listed in order of precise overall score. **HD Picture Quality** is based on clarity, detail, and color accuracy of high-definition 1080i signals routed via HDMI. **Viewing Angle** is our evaluation of picture quality from various horizontal and vertical points off-center. **Sound Quality** combines objective measurements and subjective listening by trained panelists. **Other Sizes** are in same series as tested model. Price is approximate retail. A dash (—) means no other sizes are available.



LG 60LB7100
\$1,400

PICK THE BEST TV FOR THE GAME AND BEYOND

We combed through our Ratings to find TVs that would be great for watching the Super Bowl and other sports, TV shows, and movies you enjoy year-round. (Most TVs come in additional sizes that generally provide performance similar to the tested model's.) All are LCD sets with LED backlighting except the LG 55EC9300, which uses OLED technology. All handle motion blur decently and can stream online video. Most have a good or better viewing angle; consider the two models with fair scores only if you have few viewers.

BEST COMBO OF PICTURE AND SOUND

• B1 Sony \$2,800

This 55-inch set has a dazzling picture with Ultra HD resolution (the game isn't in 4K, but you'll be ready when more UHD content is available), and it's the only TV in the Ratings with excellent sound. A 65-inch sibling, \$3,800, matches its picture and sound quality but has a narrower viewing angle.

TOP SUPERSIZED SETS

• A7 Sony \$2,500 (warehouse clubs)

• A9 LG \$2,500

These 70-inch TVs offer extra-large viewing at comparatively reasonable prices. Either would be a smart choice for a spacious room where you'll sit more than 10 or 12 feet from the screen.

BIG SCREENS THAT WON'T CRUSH YOUR BUDGET

• A10 Vizio \$1,100 CR Best Buy

• A13 LG \$1,200 CR Best Buy

• B6 Samsung \$700

• B9 Panasonic \$700 CR Best Buy

The 65-inch **A10** and 60-inch **A13** cost about the same as many smaller TVs, but they don't skimp on performance. Even easier on the budget: the 50-inch **B6** and the 55-inch **B9** (with a 50-inch sibling that costs just \$600).

BEST FOR CROWD VIEWING

• B2 LG \$3,500

Now that plasma TVs are leaving the field, OLED TVs such as this LG are the hands-down winners for unrivaled contrast and unlimited viewing angles. If you want to spend less, consider a recommended set with a very good viewing angle.

BIG SETS WITH BIG SOUND

• A1 Samsung \$3,000

• A2 LG \$2,500

• A4 Samsung \$1,900

• A8 Panasonic \$2,800

If you want a 60-inch or larger screen with great sound, consider these sets. You'll hear every call in the big game and enjoy the soundtracks in favorite movies without an external sound system.

THE 3-HOUR TV SETUP

It can be done! How to shop for and install a TV on game day.

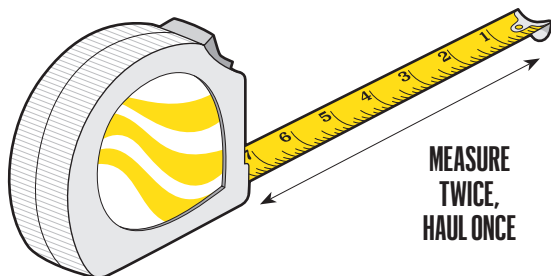
The week before the Super Bowl is a great time to buy a TV. But 3 o'clock in the afternoon on the Sunday of the big game is not such a great time for that purchase. You'll presumably still be able to take advantage of the big discounts that precede the game, but buying, transporting, and setting up a large TV in a hurry can be a logistical nightmare. Nevertheless, we were determined to show that with a minimum of planning and a hurry-up offense, you can bring home a big-screen TV with time to spare before kickoff.

Step 1



Find the Tape Measure

Are you sure you want that 60-inch TV? Before you run out to the store, be sure to get a sneak preview of what a set that size will actually look like in your den. (Remember, a typical 60-inch TV is 4.5 feet wide.) Check the specs online (ConsumerReports.org lists detailed dimensions), then cut out a piece of cardboard or paper to match the dimensions and have someone hold it up where you plan to place your set. Does it seem too large for the space? Or maybe too small? Keep in mind: Some sets have stands with feet at the very edges of the screen. Do you have the right furniture to support the TV you've chosen?



Step 2

Try to Enlist a Friend With a Truck

Don't put that tape measure away just yet. It's unlikely that you'll be able to arrange same-day delivery of a large-screen set on Super Bowl Sunday, so assume the transportation part of your TV odyssey is on you. You'll want to measure the cargo capacity of your vehicle and take into consideration the box, not just the set itself (although in a pinch, you can break down the box in the parking lot and wrap your TV in blankets—don't forget to take them). Not enough room in the trunk of your Toyota Corolla? If you can't call in a last-minute favor from a friend, try a local truck-rental agency—companies such as Budget and U-Haul rent trucks for daily use. For

a more high-tech solution, ride-sharing companies such as Uber and Lyft offer on-demand chauffeured SUVs that can fit big sets.

Step 3

Haggle Your Heart Out

Ordinarily, our advice to consumers is to walk away and try another store if you don't get the deal you want. But you don't have the luxury of time, so arrive at your local electronics shop armed with everything you need to negotiate on the fly. Big retailers such as Best Buy, Fry's, and Walmart will match prices you find online if you arrive with a printout. Even if you don't find a lower price, give haggling a try—69 percent of shoppers who asked for a discount on a TV in a store got one, saving an average of \$94. Now get home fast, but don't hit the gas too hard.

Step 4

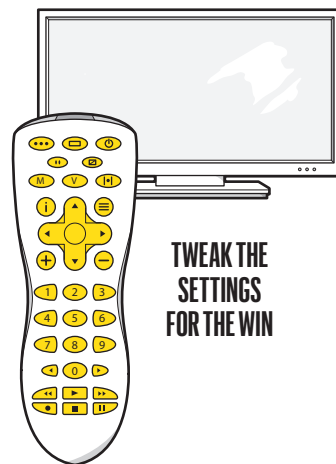
Unbox With a Buddy

TVs aren't as heavy as they used to be (even big-screen televisions rarely weigh more than 80 pounds). But it's an unwieldy weight, and you're going to want to recruit a friend to even get it out of the box. If you were planning to wall-mount your new flat screen, save that project for another day; with the time you have left, your best bet is to get it attached to its stand and sitting securely on a piece of furniture before your guests arrive. Be careful moving the set around. To attach the stand, get the TV off the ground and lay it facedown on a soft, flat surface—the screws usually go in through the back of the set. Then gently lift the TV onto the furniture you've selected for game viewing. But don't push it against the wall yet—you have some cables to attach.

Step 5

Figure Out Which Cable Goes Where

We're assuming this isn't your first HDTV, so presumably you already have an HD-capable set-



top box and HDMI cable from your previous set. Hook that into the back of your new big screen, and if you have a sound bar, we strongly suggest you hook that up, too. (Sound bars usually connect via HDMI, optical, or coaxial cables.) Sound is a big factor in football, and most sets can't do justice to punishing tackles the way a sound bar can.

If you bought a smart TV, good for you. We appreciate the benefits that Internet connectivity brings to a television, but skip the setup for now—you can log in to wireless routers and fill in e-mail addresses later. But you should dig briefly into your new TV's picture settings. It may seem counterintuitive, but skip the Sports mode and choose Movie or Cinema instead for the most natural-looking picture.

Now tune in to the game—and don't forget to save a spot in the middle of the couch for the friend who helped you set up your TV. Many LCD and LED TVs have fairly narrow viewing angles, so viewers watching from directly in front of the screen, rather than off to the side, will see the best picture quality.

Step 6

Crack Open a Cold One and Enjoy!

Treat yourself to a frosty beer (you deserve it) and put the nachos in the microwave—your guests will be arriving any minute. Congratulations. You beat the clock and got it done, with a few minutes to spare!



50%

That's the portion of U.S. homes with a main heating source more than 10 years old.

97%

If you buy a new heating system, it could deliver this level of efficiency.

GET YOUR DUCTS IN A ROW

Sealing the ductwork in your home is a great way to improve efficiency because 25 to 40 percent of the air is lost through leaks.

15°F

Lowering your thermostat by up to this much at night could save you 5 to 15 percent per year on your heating bill.

12.4¢

PER KILOWATT HOUR

Average cost of electricity in U.S. homes last year, according to the U.S. Energy Information Administration.

\$750

The annual bill for energy spending in the home per person, from the Department of Energy.

2.7%

That's the average amount of household income spent on a home's energy bills.

NO. 1

The top potential energy-saving move you could make: adding insulation in your attic.

CHECK FOR DRAFTS

You can lose a lot of heat through leaks around windows, doors, and electrical outlets. Try using the smoke from a stick of incense to see where the drafts are coming from.

TIP

You can save up to \$60 annually just by turning down the temperature of your water heater from 140° F to 120° F.



THE INFORMATION

Stay Warm, Spend Less

Brrrr! You don't need us to tell you it's cold outside. These tips will help you stay toasty—without icing your wallet.

PHOTOGRAPH BY LEVI BROWN

SCAM OF THE MONTH

Beware the Travel-Club Con

Does that exotic adventure sound too good to be true? You could be taken for a ride.

IMAGINE BEING a member of an exclusive club that gets you steep discounts on trips to faraway lands. With the cost of travel sky-high, it's tempting to believe promises of exotic, low-cost trips, but if you're not careful, your dream vacation could be a real nightmare.

In the past year and a half alone, state attorneys general around the country have sued or obtained judgments against at least six bogus clubs that charged customers thousands of dollars for services and discounts that turned out to be no better—or in some cases worse—than ones that consumers could have gotten themselves by booking on widely used travel sites.

For instance, in August 2014 a judge ordered Sea to Ski Vacations of Colorado and its owners to pay more than \$7 million in penalties and restitution after they charged customers as much as \$9,000 for lavish trips around the world that were supposed to be steeply discounted but were booked using Expedia and Priceline.

Sea to Ski sent potential customers notices that they had won two free airline tickets—a common lure. But recipients were required to pay substantial up-front fees. And the tickets were “so riddled with conditions and loopholes that their value is nonexistent,” the lawsuit said. Potential customers also were required to attend a high-pressure sales presentation, another typical travel-club trick.

In November 2014, the Massachusetts attorney general announced that owners and employees of several travel agencies in that state agreed to pay more than \$200,000 in restitution to settle allegations that they had conspired to use deceptive



sales and marketing practices to sell overpriced vacation-club memberships.

The state attorney general said consumers who used the companies “left the sales presentation venues having spent thousands of dollars on vacation-club memberships that were essentially worthless when compared with travel arrangements they could make online or by calling airlines, hotels, and resorts directly.”

A travel company based in Illinois, which Massachusetts added to the complaint, reached a separate settlement in July 2014, agreeing to pay \$50,000 in restitution.

In 2013, the New Jersey attorney general filed a lawsuit accusing a pair of affiliated travel clubs

in that state of charging 241 customers more than \$900,000, then failing to deliver the promised vacations. It wasn't until some customers arrived at their overseas destinations that they discovered the club had failed to pay for their lodging and other accommodations, according to the lawsuit.

If you think you've been the victim of a travel scam and the company doesn't respond to your complaints, here are some actions you can take:

Contact your local Better Business Bureau to see whether it can help you get your money back. You can also file a complaint with your state consumer protection office, which you can find at usa.gov/directory/ stateconsumer.

Signs It Could Be a Bad Trip

You don't have to be doing anything special to be targeted by a travel scam. But certain telltale clues should make you perk up your antenna if you receive a solicitation. Here are some common threads we found from our roundup:

Unsolicited marketing. You receive a postcard, letter, or call saying you've won a prize, such as a vacation. But you must pay fees to claim it.

High-powered sales pitch. You're required to go to a hotel or other location to attend a sales presentation that promises huge discounts, exclusive benefits, or other travel perks.

You're pressured. You must act immediately, you're told. Or you're presented with offers for extra discounts or benefits that are valid today only.

Too many hoops. The contract specifies that benefits are subject to availability or require substantial advance notice.

It's really expensive. You must pay thousands of dollars up front as well as ongoing annual fees to keep your membership from expiring.

Red flags online. You find a lot of negative reviews or no mention of the travel club when you check with the Better Business Bureau website (bbb.org) or when you search the Web using the club name and such words as “reviews” and “complaints.” Or you discover the club isn't registered or licensed (in states that require it).



MONEY SMARTS

Your 2015 Calendar of Savings

Knowing when to buy can be an important ingredient in how much you can save

WITH E-MAILS, TEXTS, tweets, and circulars seemingly announcing great deals all the time, around the clock, it may look like every day is a sale day and like seasonality is irrelevant as far as products are concerned.

Not so fast. Consumer Reports' product-research experts, who monitor prices, have found that deep discounts for certain things still go by the calendar.

Some sales are tied to the introduction of new models; others, such as January white

sales, are long-standing traditions.

Use the month-by-month information below to see when you can usually find the best prices on a variety of products. But keep your eye on your apps, e-mail, and Sunday circulars, too, because there will always be exceptions. And bear in mind that the best time to save money isn't always when you'll find the best selection. Sales on certain items occur when a season is coming to an end and inventories are thin.

The Best Deals, Month by Month

JANUARY

Bedding
Linens
Toys
Treadmills and ellipticals
TVs
Winter clothing



FEBRUARY

Humidifiers
Indoor furniture
Treadmills and ellipticals

MARCH

Digital cameras
Humidifiers
Small consumer electronics (MP3 players, DVD and Blu-ray players, etc.)
TVs
Winter sports gear

APRIL

Laptop computers
Desktop computers
Digital cameras
Lawn mowers
Spring clothing



MAY

Athletic apparel and shoes
Camping and outdoor gear

Carpenting
Cordless phones
Lawn mowers
Mattresses
Small consumer electronics

JUNE

Camcorders
Carpenting
Computers
Indoor furniture
Pots, pans, and dishware
Small consumer electronics
Summer sports gear
Swimwear



JULY

Camcorders
Indoor furniture
Outdoor furniture
Swimwear



AUGUST

Air conditioners
Backpacks
Dehumidifiers
Outdoor furniture
Snow blowers

SEPTEMBER

Bikes
Digital cameras

Gas grills
Lawn mowers
Shrubs, trees, and perennials
Small consumer electronics
Snow blowers

OCTOBER

Bikes
Computers
Digital cameras
Gas grills
Lawn mowers
Winter coats



NOVEMBER

Baby products
Bikes
Camcorders
Gas grills
GPS navigators
Toys
TVs

DECEMBER

Bikes
Camcorders
Gas grills
GPS navigators
Home appliances
Small consumer electronics
Toys
TVs



RECALLS AND UPDATES



STROLLER DANGER

Graco Children's Products is recalling almost 5 million strollers because external hinges could pose the risk of cuts or even amputation of a child's fingertips. The strollers were sold in the U.S., Canada, and Mexico under the Graco and Century brands. They were made from Aug. 1, 2000, to Sept. 25, 2014, with these model names: Aspen, Breeze, Capri, Cirrus, Glider, Kite, LiteRider, Sierra, Solara, Sterling, and Travel-Mate. Most of the strollers cost \$40 to \$70; the TravelMate systems cost \$140 to \$170. Graco has received 11 reports of finger injuries, including six reports of fingertip amputation.

If you have one of the affected strollers, contact Graco for a free repair kit at 800-345-4109 or online at gracobaby.com. Until the stroller is repaired, the Consumer Product Safety Commission says, parents and caregivers should exercise extreme care when unfolding it to be certain that the hinges are firmly locked before placing a child in it.

TANKLESS OVERHEATING

About 30,000 tankless gas water heaters are being recalled because of problems with overheating and potential fires. The recall involves all models of single- and dual-purpose Coaire- and Quietside-brand heaters. The heaters, made by Daesung Celtic Enersys of Korea, were sold at dealers and online from July 2008 through August 2014 for between \$500 and \$2,000.

Consumers should immediately stop using the water heaters and contact Challenger Supply Holdings at 800-729-6118 to arrange for a free repair.



CELEBRATE!

You no longer have to be shackled to a contract to get a good price on your cell service.

THE STEP-BY-STEP GUIDE

How to Get the Right Cell Plan, and Phone, for Your Needs

The dreaded chore is suddenly much, much easier. Start below with our primer on mobile plans. Then proceed to page 28 for new-phone reviews.

SOMEHOW, IN THE past 20 years, cell phones have evolved from a convenience to a necessity. An expensive one. As the devices have become more integrated into our lives, monthly mobile bills have swelled. According to a recent survey by Cowen and Company, a financial services firm, the average customer of one of the Big Four cellular providers (AT&T, Sprint, T-Mobile, and Verizon Wireless) spends more than \$90 per month for individual service—and the figure is \$111 for iPhone owners. (Prepaid phones were not included.)

If that seems like too much to spend on mobile bills, it is. Our own survey data and industrywide analysis of smart-phone plans confirm that customers who are still hanging on to traditional two-year mobile phone contracts are getting rooked.

The good news is that the cellular-service industry has changed in the past two years. Big providers are offering new plans that decouple the cost of monthly service from the cost of the handset, and they are competing to steal each other's

customers. Meanwhile, smaller providers are pioneering new ways to keep costs down—and winning fans as they do it. Three of the upstart providers—Ting, Consumer Cellular, and Republic Wireless—recently earned top ratings in the Consumer Reports National Research Center's annual survey on cell providers. The study encompassed 63,352 ConsumerReports.org subscribers—and Ting's overall score was the highest we've ever seen.

If your monthly bills are draining your patience along with your bank account, we have solutions. Then, starting on page 28, we'll help you choose a great new smart phone as well.

First, Drop the Contract

In the current wireless market, the worst buying decision you can make is to lock yourself into a multiyear contract. Sure, signing on for two years of service to put a \$650 iPhone 6 in your pocket for just \$200 may seem like a good deal at first. But it's cheaper to buy the same phone through an installment plan, where you pay for the handset through monthly, no-interest payments over

STEP-BY-STEP GUIDE

Phones and Plans

a couple of years. The line access fees on installment plans are typically lower, and you won't have to put any money down. But the real savings pile up after the phone is paid off—you could see your monthly bill drop by \$30. By contrast, the bills will most likely never go down on a contract plan. Installment plans are particularly attractive now because handsets have improved greatly. If you buy a highly rated phone, you should be able to use it happily long after you've finished paying for it.

But what if you're trapped in a bad contract with a high termination fee? The first thing to do is investigate your own provider's lower-cost alternatives—simply go online and see what changes you can make without incurring extra charges.

If you want to switch providers, you may be able to get a new carrier to buy out the remainder of your contract. In the fall, Sprint and T-Mobile offered several hundred dollars per line to consumers who brought a phone and switched from another carrier. And in December, Sprint started halving the monthly rate for customers defecting from AT&T or Verizon.

Then, Add Up Your Data Needs

Once you've freed yourself from your contract, it's time to find a better deal. Start by calculating the data requirement for each of your devices. (These days, plans focus on data more than voice. Say bye-bye to unlimited data plans and hello to dirt-cheap voice minutes and texts.)

Look at your old bills, consult your carrier's data calculator, or use a data-measuring app such as My Data Manager to figure out how much data you're using. Most people can get by with 1GB to 2GB per month, especially if they make ample use of Wi-Fi connections. If someone in your family travels a lot and is frequently away from a Wi-Fi connection, figure on 4GB to 5GB monthly for that phone.

Next, Shop the Big Players

Although smaller carriers may seem to have the edge on the big guys for value,

there are some good reasons to stay with the big carriers. In our survey, Verizon Wireless earned decent marks across the board for voice, text, Web, and 4G reliability, and AT&T was a standout for 4G service. T-Mobile, on top of offering the best prices among the big carriers, ranked high for resolving issues promptly and for staff knowledge. T-Mobile, Verizon, and AT&T all earned very good marks for staff courtesy. (Sprint, by contrast, scores poorly on most measures.) If a fast, reliable data network and a well-oiled customer-service operation are your priorities, bigger may be better.

The quick-and-dirty guide: You'll probably find lower prices on T-Mobile, better across-the-board service on Verizon, and really great 4G data access—very big with power smart-phone users—on AT&T.

Or Go Small

The happiest customers in our survey were those using less popular services, such as Consumer Cellular, Net10, Republic Wireless, Straight Talk, TracFone, Ting, and Virgin Mobile. People like the carriers for their low prices, and several of the companies also scored very well for service. As an example of what you might pay, Consumer Cellular can provide a family of three with 1,200 voice minutes, 15,000 text messages, and 2.5GB of data for just \$80 per month—for all three lines. You can buy a cheap flip phone from the company for about \$35 or step up to advanced models such as the iPhone 6, which costs \$150 up front, followed by 20 monthly payments of \$25.

The small carriers use varied approaches to pricing, and there are some complexities to master. While Consumer Cellular charges a flat fee each month, Ting offers what's known as a pay-as-you-go plan. You pay a barely-there access fee of \$6 per phone line and cheap additional rates such as \$9 for 500 minutes of calls and \$19 for 1GB of data. The bills vary with how many minutes and megabytes you actually use—you could end up paying even less.



POWER USER

KOJENWA MOITT

AGE: 35
BROOKLYN, N.Y.
ENTREPRENEUR

SITUATION

Kojenwa Moitt runs a small PR business in New York City. She is looking for a mobile plan to cover herself and one full-time employee. In addition, she makes frequent calls to her mom, who lives in Canada.

NEEDS

Lots of data—more than 4GB per phone—at affordable prices. “Communicating with clients routinely is essential via text, Skype, WhatsApp, Google+ Hangouts, or by phone,” Moitt says. Her current bill, from Sprint, often surpasses \$250 per month.

OPTION 1

T-Mobile Simple Choice Family Plan.

Unlimited voice, text, and data for two phones will cost Moitt \$140 per month, and that includes free international texting. Calls to her mom in Canada will add just 20 cents per minute to her monthly charges.

\$140

PER MONTH

OPTION 2

AT&T Next 24. It's not the cheapest carrier, but AT&T does have the industry's most reliable 4G data service, potentially an important factor for someone who depends on her phone to run a business. Moitt can pay \$145 per month for two phone lines, getting unlimited voice, text, and 30GB of shareable data.

WE FOUND THEM THE BEST PLANS FOR THE MONEY

See whether their needs and usage match your own



SMALL FAMILY

DEBBIE FRYE

AGE: 49
MANASSAS, VA.
SPACE PLANNER AND
DESIGNER

SITUATION

The Fries and their 25-year-old daughter are longtime Verizon Wireless customers. Their old plan had them sharing 8GB of data for about \$240 per month. They've renegotiated their plan with Verizon, shaving \$30 from their bill—but they'd like to do even better.

NEEDS

The Fries are moderate talkers and texters, and estimate their data needs to be about 2GB per phone. And they have an ambitious goal—to bring their monthly bill for all three phones closer to \$100.

OPTION 1

Ting. Frye's family can pay just \$121 per month to meet all of their needs. That price includes a low access fee (\$6 per phone line); a shareable bucket of talk-time minutes ranging from 101 to 500 minutes (\$9); a text-message range of 101 to 1,000 messages (\$5); and 6GB of data (\$89). In months where the family uses more or less of the service, the bill will shift.

\$121

PER MONTH

OPTION 2

Stick with Verizon, but start from scratch, with all-new phones purchased with the Edge plan, which is a way to pay for the handsets over two years. The Fries need only 6GB of shareable data—not an option that's offered—but they will do well with a 10GB plan. The data will cost \$80, and access will be \$15 per phone. (Ironically, a 4G plan would be more expensive—the data would cost less, but the access fees would be higher.) The Fries' new bill for phone service, excluding taxes and some fees? Just \$125 per month.



FAMILY WITH COLLEGE-AGE KIDS

CYNTHIA NAGRATH

AGE: 51
HARWICH, MASS.
MARKETING

SITUATION

This family of five are longtime AT&T customers who were paying \$250 per month for a plan that included 5GB of data. Though they liked AT&T's 4G service, they thought their bills were too high—and they were also tired of overage charges when they exceeded their data allowance. The eldest daughter is now an adult purchasing her own plan, and the Nagraths want to review their options for themselves and their other two kids, who are both away at college.

NEEDS

Even with one daughter's phone out of the picture, the remaining kids' voracious appetite for streamed content means they'll need at least 10GB of data for four phones.

OPTION 1

AT&T Next. For \$160 per month, the Nagraths can share 10GB of data among all four phones, with unlimited voice and texts.

\$160

PER MONTH

OPTION 2

A two-pronged approach, which will add up to only \$80 total per month. It starts with Consumer Cellular for the husband and wife. They'll pay \$60 per month for 600 voice minutes, 15,000 texts, and 2.5GB of data. For the kids: Republic Wireless (\$10 each). For that low price, they will get unlimited voice calls and texting over Wi-Fi and cellular networks and unlimited data over Wi-Fi. It makes sense for college students, since campuses typically are bathed in ubiquitous Wi-Fi. They can temporarily switch to a \$25-per-month plan that includes 5GB of cellular data plan if needed.



COUPLE ON A BUDGET

DANNY KOFKE

AGE: 39
HOSCHTON, GA.
RETIREMENT CON-
SULTANT, AUTHOR

SITUATION

Kofke and his wife, Tracy, are living on a self-imposed, limited income for several years, while they focus on a shared passion for marathon running.

NEEDS

The frugal runners have gotten by with bare-bones cell phones in the past. Now they want to step up to smart phones and a mobile plan with enough data to let them stream music over Pandora during their lengthy workouts. They are looking for a simple-to-understand and affordable plan, and they are willing to look beyond the Big Four players that dominate the market.

OPTION 1

Straight Talk Unlimited plan. For \$45 per phone, this smaller carrier will provide the Kofkes unlimited voice minutes and texting, along with 3GB each of high-speed data streaming—more than enough to keep the tunes going during training runs.

\$90

PER MONTH

OPTION 2

Consumer Cellular, which piggybacks on the AT&T network, offers a plan that is of comparable value to Straight Talk. The Kofkes would each get an individual plan with 200 voice minutes (\$15) and 2.5GB of data and 15,000 texts (\$30) at \$45 per phone, totaling \$90 a month, not including the price of the phones.

NOTE: Plans and costs change frequently. Prices for plans cited above as of Dec. 10, 2014. Taxes, government surcharges, and certain fees not included.

Mobile Makeover: Down from \$138 to \$87 per Month



ALISON HELLER

AGE: 30
BLUFFTON, S.C.
SOCIAL MEDIA MANAGER

Alison Heller is normally chipper, but she had the blues over the steep \$138 per month Verizon Wireless was charging to keep her iPhone 5s working. She was on the company's Edge plan, with the bill breaking down to a \$40 access charge for her line, \$60 for her plan (unlimited talk/text plus 3GB data), a monthly \$31 equipment installment to pay off the cost of the iPhone, plus around \$7 each month in miscellaneous taxes and fees.

"I'm in the wrong plan, and

I thought I needed more data than I actually do," she told us.

Heller's goal: Drop that monthly bill to \$100 or less. She was ready to eat Verizon's termination fee in order to get out of her contract and jump to another carrier. But that won't be necessary. Heller can go to T-Mobile and receive up to \$200 for trading in her old 16GB iPhone 5s, depending on its condition, and switching over. T-Mobile's \$60-per-month Simple Choice plan offers unlimited voice minutes, text, and 3GB of 4G data connections. (The company throttles down the connection after you use that amount of data.) In terms of equipment, she can slip into a new 16GB iPhone 6 for 24 payments of \$27.08. After two years, she'll pay only for service.

Bottom line: By switching to T-Mobile, Alison can trade up to the latest iPhone and trim her monthly bill to \$87.08 (excluding taxes, a one-time \$15 SIM card charge, and other fees) for the next two years. After that it will drop to about \$60.

What Carrier Ratings Mean

Consumer Reports surveyed 63,352 subscribers to get the carrier Ratings in the chart at right. The **Reader Score** reflects national averages. We also examined the data in 26 metro areas. In most cities there was no clear winner, with three big carriers—AT&T, T-Mobile, and Verizon Wireless—usually crowding near the top of the approval ratings, and Sprint lagging below. However, Sprint did get Ratings comparable to the other three, in Atlanta; Austin, Texas; and Salt Lake City. How about the smaller carriers, such as Ting and Consumer Cellular, that did so well in our national scores? In most instances there were not enough customers of these services to yield city-by-city ratings. The exception: Consumer Cellular had sufficient subscribers in Philadelphia and Seattle to put it at the head of the pack in those towns.

Tell Us About Your Carrier

Disagree—or agree—with our national ratings? Want to make your voice heard? Now's your chance. In July 2014, Consumer Reports launched a quick, mobile-friendly poll, called CrowdSignal, to address Americans' concerns about the Big Four carriers: AT&T, Sprint, T-Mobile, and Verizon Wireless. That non-scientific survey has pulled in 48,000 respondents so far. It asks just four questions: about coverage, data speed, cost satisfaction, and customer service.

We want to add your responses, too. When you go to CrowdSignal.org, you will be able to cast your ballot for your carrier and see results in your ZIP code. Here are the national results so far: best coverage: Verizon; fastest data speed: T-Mobile and Verizon tied, with AT&T close behind; highest cost satisfaction: T-Mobile; best in customer satisfaction: T-Mobile.

➔ **TO TAKE THE POLL** Go to CrowdSignal.org.

Burning Cell Phone Questions—Answered

Should I Take the Insurance?

Extra-cost insurance or warranties may seem like sensible protection for the day your phone breaks or leaves you unexpectedly, but neither tends to pay off. In Consumer Reports polling, only 15 percent of buyers had acquired a new phone because the old one broke and only 2 percent because the phone was lost or stolen. Monthly insurance premiums for smart phones are typically \$10 or more, with deductibles well north of \$100. If you do make a claim, don't expect a new version of your old phone. Insurance plans might replace your phone with a refurbished, equivalent model. Skip the extended warranties, as well. They have similarly high up-front costs and service deductibles.

Is it OK to Buy a Used Phone?

Yes, with caveats. Network compatibility issues and locks can prevent a used phone from working across carriers. There's not much you can do about compatibility—Most AT&T and Verizon Wireless phones won't work on each other's networks. However, even if you want to keep the phone on the same carrier, you could face trouble. Many AT&T and Sprint phones and some Verizon Wireless phones come locked to the account of their first owner. If you buy a phone from someone who hasn't paid his cell-phone bill recently, you're stuck. The same goes for a phone that's been reported stolen—this, of course, is one mobile-carrier policy we agree with. The bottom line: Purchasing a used phone can be a great deal, but let the buyer beware.

I Have Plenty of Bars Showing on My Screen but No Service. What Gives?





































































Let's make this simple: The bars aren't terribly useful. They roughly correspond to signal strength, which varies with factors such as your distance from the nearest cell tower. But phone makers and carriers set those bars to light up using varied formulas: You and a friend who uses the same service could be standing right next to each other and see a different number of bars displayed on your two handsets. Further, the bars don't display any information at all about signal interference or network congestion. A lot of bars do indicate that a cell tower's radio signal is reaching your handset. Unfortunately, that's not enough to guarantee you can make a call.

Ratings: Phone Carriers





































































Scores in context: Of the cell-phone providers covered in our survey, the highest scored 91; the lowest, 59. Providers are listed in order of overall customer satisfaction.

Better     Worse

TRADITIONAL SERVICE: BILLED AT MONTH'S END, OFTEN UNDER A CONTRACT

PROVIDER	READER SCORE	SURVEY RESULTS									
		Value	Voice	Text	Web Problems	4G	Data	Support Issue Resolved	Support: Phone	Support: Staff Knowledge	Support: Staff Courtesy
Ting	91					-		-	-	-	-
Consumer Cellular	90										
Credo Mobile	75					-			-		
U.S. Cellular	73					-		-	-	-	-
Verizon Wireless	69										
T-Mobile	69										
AT&T	66										
Sprint	59										

PREPAID SERVICE: BILLED IN ADVANCE, WITHOUT A CONTRACT

Republic Wireless	88					-		-	-	-	-
TracFone	80					-					
Straight Talk	78					-					
Net10	76			-	-	-	-	-	-	-	-
T-Mobile	73										
Virgin Mobile	72										
MetroPCS	72					-		-	-	-	-
Verizon Wireless	70										
AT&T GoPhone	67										

Guide to the Ratings. Ratings are based on responses from 63,352 ConsumerReports.org subscribers with cell-phone service surveyed in September 2014. Traditional customers said they receive a bill after each month of service; prepaid customers said they prepay for service as needed. Although some providers may offer one or both types of service, only providers for which we had sufficient data of the specified type are included in the table. **Reader Score** refers to how respondents rated their overall satisfaction with their cell-phone service and is not limited to the factors listed under survey results. Differences in reader scores of fewer than five points are not meaningful. Voice, text, Web problems, 4G, and issue-resolved scores are relative (reflecting differences from the average of all providers). The following reflect mean scores on a scale of Very Poor to Excellent: value for money, satisfaction with data service, ease and speed of reaching support staff through the phone system, and support-staff knowledge and staff courtesy. Findings might not reflect the general U.S. population. '-' indicates insufficient data.

The Best Carrier for Your Needs

BEST OF THE MAJOR CARRIERS

- Verizon Wireless
- T-Mobile

The four major carriers have national coverage and a wide selection of phones. Unfortunately, they are among the lower-scoring services in our survey. Verizon Wireless voice, text, and Web performance was judged the most satisfying. But Verizon, along with AT&T and Sprint, was the lowest-scoring when it came to perceived value. That's where T-Mobile shines. For the first time, it was rated a much better value than Verizon and AT&T, no doubt because of pricing plans that cut monthly charges once a phone is paid off. T-Mobile earned average scores for data service but was below most for voice and text. AT&T scored highest for 4G.

BEST VALUES

- Ting
- Republic Wireless
- Consumer Cellular

These smaller services earned the highest scores for value and were among the highest-scoring overall. Consumer Cellular also stands out for the most satisfying customer-service support. Ting bills on actual usage, so it can save light users a lot of money. The choice of phones can be more limited with these services compared with the majors. Ting (which runs on Sprint's network) has the most phones of the three, including used and refurbished iPhones and Android models. Republic Wireless (which uses Wi-Fi where available plus Sprint's network) supports only a few Motorola Moto phones. Consumer Cellular (which runs on AT&T's network) offers more phones, including the new iPhones and a few Android phones. Consumer Cellular and Ting offer bring-your-own-phone options. Republic requires you to buy a phone.

BEST PREPAID SERVICE

- Republic Wireless
- TracFone
- Straight Talk

Newcomer Republic Wireless was the most satisfying overall of the prepaid services but has only a few Motorola phones. TracFone offers low-priced phones from various brands. Straight Talk has a much wider choice, including the new iPhones. None of the three carry the hottest Android phones.

The Right Phone for You

Brilliant cameras, gorgeous displays, long-lived batteries: This just might be the year to spring for a phone upgrade

SMART PHONES ARE finally getting smarter about serving the people who actually use them. Us. If you're in the market for a new model, you can expect a larger, sharper display that's easier to read; better performance; and perhaps for the first time, a battery you can lean on for a full day before needing a recharge. (Phones rated very good or better for battery life in our Ratings on page 30 should deliver that.)

Smart-phone cameras are improving, too. Most have sensors with at least 8 megapixels and allow you to shoot high-definition videos. If camera performance ranks high on your list of criteria, look for models that earned scores of very good or better for image quality and good or better for video.

The latest trend in smart-phone screens is Ultra HD—which should mean sharper pictures and more detail. But in our tests we found that most users won't notice the benefits of UHD—partly because even the largest phones have relatively small displays.

You will notice a difference, however—and not in a good way—if you buy a phone with a display that isn't at least HD. Stick with resolutions of 720p and higher. (If the resolution is expressed in pixel density, you want 300 ppi or higher.) Most handsets we tested have displays in the 4.5- to 6-inch range. The larger screens are great for viewing Web pages, maps, and videos, but the phones may be hard to manipulate. If you're considering one of these so-called phablets, make sure you can use it comfortably with one hand.

Avoid These Data Hogs

The best way to conserve your data allowance is to use Wi-Fi. When you are on a cell network, avoid the following.

WATCHING VIDEO STREAMS

An HD-quality video stream consumes up to 5MB or 6MB per minute. Streaming one 4-minute video a day from YouTube can eat up 700MB of data each month.

MAKING VIDEO CALLS

Face-to-face video calls can use a hefty 2.5MB to 3MB a minute.

LISTENING TO STREAMED MUSIC

Streaming favorite tunes to your phone

eats up 1MB of data per minute. Listen during a half-hour commute on weekdays and a few 20-minute workouts per week, and you'll consume 700MB of data in a month.

UPLOADING VIDEO

A 3-minute video clip in HD (1080p) can be as large as 300MB. If you must upload video, reduce the resolution to minimize the hit.

PLAYING FAST-ACTION GAMES

Shooting it out with other players in high-octane online games is costly. Figure 1MB of data per minute of play.

4 Ways to Ensure You Always Have Enough Juice

A dead phone battery can be an excuse ("Sorry I didn't call you back—my, er, phone died"); an inconvenience ("How can I pay for this latte without my Starbucks app?"); or a real danger ("My car broke down, my phone's out of juice, and uh-oh, are those bears?"). Here's how to keep your battery from failing you.

DIM THE DISPLAY

A superbright, always-on display can eat up your battery, so put it on a diet. Lower the screen brightness, or set it to Auto so that it will adjust to the lighting conditions. Also set the screen to shut off after the shortest possible period of inactivity.

TURN THINGS OFF

Your handset maintains contact with the carrier's cell tower, and when that link weakens, the phone works harder to try to maintain it. If you're spending extended time in an area with no service at all, turn the phone off or set it to airplane mode. Also close unused apps. Finally, it may help to turn off Wi-Fi and Bluetooth if you aren't planning to use them for a while. The benefit will be smaller with newer, more efficient phones.

GIVE IT A BOOST

Even the most stringent conservation practices won't make a battery last forever. Carrying a spare battery is an excellent backup plan. If your phone doesn't have a removable battery to swap out, consider a charging case from companies such as Mophie and PhoneSui, which can nearly double a phone's battery life, according to our tests. If you don't want to add the bulk of those cases, get a rapid-charge battery pack, which can inject more life into your phone's battery in a few seconds.

BUY A BATTERY CHAMP

If you're shopping for a new phone, stack the odds in your favor by choosing one that has demonstrated staying power in our tests. Among those with very good or excellent battery life: Samsung's Galaxy S 4, S 5, Notes, and Alpha; LG G phones; Motorola Droid Turbo; and the Apple iPhone 6 Plus. All of them should last for at least a full day under normal conditions. Samsung and LG phones both have a mode that shuts down all but essential functions, potentially stretching battery life for several days.

When to Get Last Year's Model

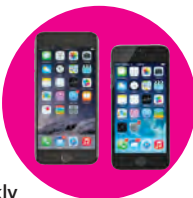
Sometimes the hot new thing just isn't worth it

We know the feeling. You're shopping for a new phone, and you're all excited by the latest, greatest model. But when you get to the store, you see last year's edition still available for hundreds less. The truth is that not every phone series makes a technological leap with each new model, and odds are whatever you pick will likely be much better than what you have now. (Prices listed are the lowest available for base models at press time.)

Apple iPhone 6 (\$650) vs. iPhone 5s (\$550)

The 4-inch display on last year's iPhone may not be the biggest, but it's still among the best for readability in bright sunlight. The 8-megapixel camera is very good, and the Touch ID fingerprint reader in the Home button lets you quickly unlock the phone's screen or authorize iTunes purchases. Its successor, the iPhone 6, has a larger, 4.7-inch display, longer battery life, and the built-in NFC radio needed to use the Apple Pay e-wallet app.

Which to pick: If older iPhones had you squinting to read your e-mails and ranting when your battery died, choose the iPhone 6. Otherwise, you'll do fine with an iPhone 5s.



Samsung Galaxy S 5 (\$600) vs. Galaxy S 4 (\$440)

Still among the most advanced Android smart phones ever, the Galaxy S 4 has an array of gesture- and sensor-based tools to help you access and share content. It also provides a five-row keyboard with trackpadlike cursor control, and multitasking on one screen. Plus you'll never get tired of the excellent 5-inch, high-definition display. The newer Galaxy S 5 adds water resistance (it can survive a 30-minute dunk in 3 feet of water), a fingerprint reader, and a heart-rate monitor.

Which to pick: Most people should find last year's Galaxy S 4 advanced enough. But serial phone fumlbers and health nuts should consider the more rugged Galaxy S 5.



LG G3 (\$580) vs. G2 (\$480)

The G2 has an excellent 5.2-inch display in a relatively thin, sleek case. Battery life is very good, and the virtual keyboard features five rows, a rarity among phones. Multitaskers should appreciate the Slide Aside feature that allows you to juggle three open apps. The G3 brings a sharper, slightly larger 5.5-inch display; a keyboard that can be resized easily with your fingers and adds a trackpadlike cursor control; and Ultra HD video recording.

Which to pick: It's a close one, but ultimately the G3's ultra-sharp display, camera, and keyboard refinements, plus the phone's useful memory card slot and removable battery, make it a better choice for most people in the long run.



Relax: Moving Data to a New Phone Is Actually Pretty Easy

Dread the thought of transferring your stuff to a new smart phone? We're here to help.

App data Much of the data you may think is on your smart phone (e-mails, Tweets, Facebook posts, Amazon order history, etc.) is actually stored on remote servers. Most big e-mail, social, and retail sites have apps for both Android and iOS devices. If you install those apps on your new smart phone and log into your account, you'll instantly have access to that data on your new device.

Calendars and contacts This data is generally stored locally on your phone, but if you're staying within the same operating system, transferring it to a new device is relatively easy. Apple iPhone users can back up calendar and contact data through the company's iCloud service. When upgrading from one Android device to another, just logging into Gmail links your new phone to your contacts and calendar appointments. One caution: On some Android phones, calendar entries are saved to your phone by default; make sure you save them to your Google account instead.

The work required to move this data between iOS and Android devices depends on the direction you're going. Accessing your Google contacts and calendar appointments on an iPhone is easy—just add your Google account in Settings. Moving contacts from an iPhone to an Android phone requires more work. The easiest solution is to use an app such as My Contacts Backup. Download it onto your iPhone and it should quickly copy contacts and calendar appointments and allow you to e-mail a vCard file of them to your new phone.

Photos Again, backing up your photos and videos should be easy when you're staying with the same platform. Use Apple's iCloud

for iPhones or Google+ Photos with Android devices. You can move photos from an iPhone to an Android phone using a similar process. Download Google+ from Apple's App Store, then back up your photos to a Google+ Photos folder in the cloud. They should now be accessible to any Android phone logged into Google+ Photos. To transfer photos from Android to iPhone, install Google+ on your new iPhone, then download your photos through the app. Or use a service such as Dropbox.

Texts Many people assume that text messages, which are linked to your phone number, will follow you to your next phone. They won't; they're stored on the phone itself. For iPhones, you can back up texts through iCloud or iTunes, then restore the data to your new device. Free apps such as SMS Backup & Restore are a good solution for Android: They will let you save a copy of all of your messages to a memory card or to a cloud-based server such as Google Drive. SMS Backup & Restore is available in both Google Play and Apple's App Store, so you'll be able to move your text messages from an Android device to an iPhone or vice versa.

Movies and music Buying movies on iTunes may have seemed like a good idea, but thanks to copy protections and format incompatibilities, you won't be able to watch them on your new Samsung Galaxy. However, you can stream your favorite flicks from other services, such as Amazon Instant Video, Netflix, Hulu Plus, and UltraViolet. Ditto for music services such as Spotify, Google Play Music, and Amazon Music. Of course, you can play music purchased from iTunes, Amazon, or Google on any phone.

STEP-BY-STEP GUIDE Phones and Plans



We Found the Ideal Phones for Every User

The phones highlighted below and on page 31 are solid performers with great displays and decent battery life. Prices are the lowest full retail price for the smallest capacity available.

WELL-ROUNDED PERFORMERS

- **1 Samsung Galaxy S 5** \$600
- **4 LG G3** \$580
- **5 Apple iPhone 6** \$650
- **9, 22 HTC One (M8)** \$600
- **12 Sony Xperia Z3/Z3v** \$600
- **13 Motorola Droid Turbo** \$600

These models have crisp displays, great performance, and long battery life, and they fit well in one hand. Here's what special about each model.

The **Samsung Galaxy S 5 (1)** can survive a 30-minute dunk in about 3 feet of water and shrug off dirt and debris. Its camera is one of the few we've seen that takes very good video as well as photos. (Consider the **S 5 Active (2)** and **Sport (3)** too.) Both the Samsung and **LG G3 (4)** can run multiple apps on one screen and have first-rate virtual keyboards with five rows (a rarity among phones). The **LG G3** also has a supersharp display. Note: The power and volume controls are on the back, which may seem awkward to you.

The **Apple iPhone 6 (5)** boasts a larger display than its predecessors and is a great choice if you're invested in Apple's content ecosystem. The phone's camera is one of the best we've seen. Both the Samsung and Apple phones have fingerprint scanners you can use to unlock the phone or authorize purchases. The **HTC One (M8)** models (**9**, which uses Android, and **22**, which runs Windows Phone) have two top-notch front speakers that are great for music.

The **Sony Xperia Z3's (12)** best-in-class camera shoots excellent photos, even under low light, and very good video. It can survive for about a half hour in 5 feet of water. The Verizon Wireless version has built-in wireless charging capability, but it is noticeably larger and heavier. The **Motorola Droid Turbo (13)** has a supersharp display and superb battery life, and it supports wireless charging. The thickest and heaviest of the bunch, it is exclusive to Verizon.

Ratings: Smart Phones

Scores in context: Of the 56 phones tested, the highest scored 79; the lowest, 55. For those available from multiple carriers, test results are averaged. Models are listed in order of performance.

☒ Recommended

Recommended	Rank	Brand & Model	Price	Provider				Score	Test Results											Features	
				AT&T	Sprint	T-Mobile	Verizon Wireless		Ease of Use	Messaging	Web Browsing	Display Quality	Voice Quality	Phoning	Battery Life	Camera: Image Quality	Camera: Video Quality	Portability	Display Size (in.)	Operating System*	
<input checked="" type="checkbox"/>	1	Samsung Galaxy S 5	\$600	•	•	•	•	79	•	•	•	•	•	•	•	•	•	•	5.1	A	
<input checked="" type="checkbox"/>	2	Samsung Galaxy S 5 Active	\$660	•				79	•	•	•	•	•	•	•	•	•	•	5.1	A	
<input checked="" type="checkbox"/>	3	Samsung Galaxy S 5 Sport	\$650		•			78	•	•	•	•	•	•	•		•	•	5.1	A	
<input checked="" type="checkbox"/>	4	LG G3	\$580	•	•	•	•	78	•	•	•	•	•	•	•	•	•	•	5.5	A	
<input checked="" type="checkbox"/>	5	Apple iPhone 6 (16GB, 64GB, or 128GB)	\$650	•	•	•	•	77	•	•	•	•	•	•	•	•	•	•	4.7	i	
<input checked="" type="checkbox"/>	6	Samsung Galaxy S 4 (16GB or 32GB)	\$440	•	•	•	•	77	•	•	•	•	•	•	•	•	•	•	5.0	A	
<input checked="" type="checkbox"/>	7	Samsung Galaxy Alpha	\$615	•				77	•	•	•	•	•	•	•	•	•	•	4.7	A	
<input checked="" type="checkbox"/>	8	LG G2	\$480	•	•		•	76	•	•	•	•	•	•	•	•	•	•	5.2	A	
<input checked="" type="checkbox"/>	9	HTC One (M8)	\$600	•	•	•	•	75	•	•	•	•	•	•	•	•	•	•	5.0	A	
<input checked="" type="checkbox"/>	10	Samsung Galaxy Note 4	\$700	•	•	•	•	75	•	•	•	•	•	•	•	•	•	•	5.7	A	
<input checked="" type="checkbox"/>	11	Samsung Galaxy Note Edge	\$840	•	•	•		75	•	•	•	•	•	•	•	•	•	•	5.6	A	
<input checked="" type="checkbox"/>	12	Sony Xperia Z3, Z3v	\$600			•	•	74	•	•	•	•	•	•	•	•	•	•	5.2	A	
<input checked="" type="checkbox"/>	13	Motorola Droid Turbo (BN) (32GB or 64GB)	\$600				•	74	•	•	•	•	•	•	•	•	•	•	5.2	A	
<input checked="" type="checkbox"/>	14	Samsung Galaxy Note 3	\$515	•	•	•		74	•	•	•	•	•	•	•	•	•	•	5.7	A	
<input checked="" type="checkbox"/>	15	Apple iPhone 6 Plus (16GB, 64GB, or 128GB)	\$750	•	•	•	•	73	•	•	•	•	•	•	•	•	•	•	5.5	i	
<input checked="" type="checkbox"/>	16	Motorola Droid Maxx	\$500				•	73	•	•	•	•	•	•	•	•	•	•	5.0	A	
<input checked="" type="checkbox"/>	17	Apple iPhone 5s (16GB, 32GB, or 64GB)	\$550	•	•	•	•	73	•	•	•	•	•	•	•	•	•	•	4.0	i	
<input checked="" type="checkbox"/>	18	Apple iPhone 5c (8GB, 16GB, or 32GB)	\$450	•	•	•	•	73	•	•	•	•	•	•	•	•	•	•	4.0	i	
<input checked="" type="checkbox"/>	19	Samsung ATIV SE	\$600				•	73	•	•	•	•	•	•	•	•	•	•	5.0	W	
<input checked="" type="checkbox"/>	20	Motorola Moto X (2nd gen)	\$500	•			•	72	•	•	•	•	•	•	•	•	•	•	5.2	A	
<input checked="" type="checkbox"/>	21	LG G3 Vigor	\$310	•	•			72	•	•	•	•	•	•	•	•	•	•	5.0	A	
<input checked="" type="checkbox"/>	22	HTC One (M8)	\$600				•	72	•	•	•	•	•	•	•	•	•	•	5.0	W	
<input checked="" type="checkbox"/>	23	Samsung Galaxy S III	\$465	•	•	•		71	•	•	•	•	•	•	•	•	•	•	4.8	A	
<input checked="" type="checkbox"/>	24	Samsung Galaxy S 4 Mini	\$320	•			•	71	•	•	•	•	•	•	•	•	•	•	4.3	A	
<input checked="" type="checkbox"/>	25	Nokia Lumia 1020	\$340	•				71	•	•	•	•	•	•	•	•	•	•	4.5	W	
<input checked="" type="checkbox"/>	26	HTC One Remix	\$450				•	71	•	•	•	•	•	•	•	•	•	•	4.5	A	
	27	Motorola Droid Mini	\$450				•	70	•	•	•	•	•	•	•	•	•	•	4.3	A	
	28	Motorola Moto X	\$400	•				70	•	•	•	•	•	•	•	•	•	•	4.7	A	

● Excellent ● Very Good ○ Good ● Fair ● Poor																				
Recommended	Rank	Brand & Model	Price	Provider				Score	Test Results										Features	
				AT&T	Sprint	T-Mobile	Verizon Wireless		Ease of Use	Messaging	Web Browsing	Display Quality	Voice Quality	Phoning	Battery Life	Camera: Image Quality	Camera: Video Quality	Portability	Display Size (in.)	Operating System*
	29	Motorola Droid Razr M	\$300				●	70	●	●	●	●	●	●	○	○	●	4.3	A	
	30	LG G Vista	\$355	●			●	69	●	●	●	●	○	○	○	○	●	5.7	A	
	31	LG G Flex	\$635	●	●			69	●	●	●	●	○	○	●	○	●	6.0	A	
	32	Nokia Lumia 1520	\$585	●				69	●	●	●	●	○	○	●	○	●	6.0	W	
	33	LG Lucid 3	\$300				●	69	●	●	●	●	○	○	●	○	●	4.7	A	
	34	Sharp Aquos Crystal	\$240		●			69	●	●	●	●	○	○	○	○	●	5.0	A	
	35	Samsung ATIV S Neo	\$400		●			68	●	●	●	●	○	○	○	○	●	4.8	W	
	36	LG Optimus L90	\$170			●		68	●	●	●	●	○	○	○	○	●	4.7	A	
	37	BlackBerry Z10	\$300				●	67	●	●	●	●	○	○	○	○	●	4.2	B	
	38	Samsung Galaxy Mega 2	\$475	●				66	●	●	●	●	○	○	○	○	●	6.0	A	
	39	Samsung Galaxy Mega	\$430	●				66	●	●	●	●	○	○	○	○	●	6.3	A	
	40	Nokia Lumia 928	\$400				●	66	●	●	●	●	○	○	○	○	○	4.4	W	
	41	Kyocera Brigadier	\$400				●	66	●	●	●	●	○	○	○	○	○	4.5	A	
	42	Amazon Fire Phone (32GB or 64GB)	\$450	●				66	●	●	●	●	○	○	○	○	●	4.7	F	
	43	HTC Desire 610	\$200	●				65	●	●	●	●	○	○	○	○	●	4.7	A	
	44	HTC One max	\$600		●			65	●	●	●	●	○	○	○	○	●	5.9	A	
	45	ZTE ZMAX	\$250			●		65	●	●	●	●	○	○	○	○	●	5.7	A	
	46	LG Optimus F3Q	\$325			●		65	●	●	●	○	○	○	○	○	○	4.0	A	
	47	HTC Windows Phone 8X	\$400				●	65	●	●	●	●	○	○	○	○	●	4.3	W	
	48	Kyocera Hydro Vibe	\$230		●			65	●	●	●	●	○	○	○	○	●	4.4	A	
	49	BlackBerry Q10	\$390	●	●		●	65	●	●	●	○	○	○	○	○	●	3.1	B	
	50	Nokia Lumia 635	\$140	●		●		65	●	●	●	○	○	○	○	○	●	4.5	W	
	51	LG Enact	\$350				●	65	●	●	●	○	○	○	○	○	○	4.0	A	
	52	Samsung Galaxy Rugby Pro	\$385	●				64	●	●	●	○	○	○	○	○	○	4.0	A	
	53	Samsung Galaxy S 4 zoom	\$430	●				62	○	○	○	○	○	○	○	○	○	4.3	A	
	54	Alcatel One Touch Fierce 2	\$125			●		62	●	○	○	○	○	○	○	○	○	5.0	A	
	55	Alcatel One Touch Evolve 2	\$80			●		55	●	○	○	○	○	○	○	○	○	4.0	A	
	56	BlackBerry Bold 9930	\$500				●	55	●	○	○	○	○	○	○	○	○	2.8	B	

*A=Android, B=BlackBerry, F=Fire OS, i=Apple iOS, W=Windows Phone.



JUMBO SCREENS

- **10 Samsung Galaxy Note 4** \$700
- **11 Samsung Galaxy Note Edge** \$840
- **15 Apple iPhone 6 Plus** \$750

If you want a great showcase for multimedia or a screen that makes tiny text legible, consider a phablet. The **Note 4 (10)** and **Note Edge (11)** certainly qualify, with excellent 5.7- and 5.6-inch ultrasharp displays, respectively. The Edge's display curves off on the side, giving you space for notifications, apps, controls, and more. Both have long battery life, high-quality cameras, and top-notch keyboards, and the included S-Pen stylus is invaluable for precise pointing and more.

The **iPhone 6 Plus (15)** has the strengths of previous models, including a great camera plus an excellent 5.5-inch display (the largest of any iPhone), greatly improved battery life, enhanced messaging capabilities, and smart tweaks to its interface.

The **LG G Vista (30)**, which just missed being recommended, costs far less than other big-screen phones, \$355. It doesn't have as many high-end features, but the 5.7-inch display is very good, the keyboard layout is great, and battery life is excellent. Like the **LG G3 (4)**, it has rear-mounted power and volume controls, which aren't for everyone.

POCKET-FRIENDLY

- **7 Samsung Galaxy Alpha** \$615
- **17 Apple iPhone 5s** \$550

These trim, light phones should easily fit into a pocket or purse. The **Galaxy Alpha (7)** has slightly larger overall dimensions. Its camera rivals the iPhone's, and it has a fingerprint scanner, but it doesn't have as many features as other Galaxy models do. The **iPhone 5s (17)** has a smaller display and shorter battery life than its newer siblings, but it shares many of their advantages, including a high-quality camera. Worth a look: The **LG Lucid 3 (33)** was a few points shy of our recommended models, but it costs just \$300. Unlike other LG phones, it has power and volume controls in the usual side position.

How Not to Get Sick(er) in the Hospital

Sometimes you can be in worse shape coming out than going in, thanks to medical errors and dangerous infections. But you can increase your odds of staying healthy by getting staff to listen and to treat you with respect.

PHOTOGRAPHS BY DAN SAELINGER

When Kathy Day, a retired nurse in Bangor, Maine, received a diagnosis of uterine cancer, she decided to focus not only on how her *condition* would be treated but also on the *way* she wanted to be treated by the doctors and nurses in the hospital. As a nurse, Day understood that busy hospital staffers aren't always as attentive as they should be. She also had felt frustrated and condescended to in the fall of 2008, when her 83-year-old father was hospitalized elsewhere in Maine for an ankle fracture. He was discharged, then readmitted a few days later with what Day says was a MRSA (methicillin-resistant staphylococcus aureus) infection, which he acquired during his first stay—and which ultimately killed him.

"MRSA wasn't diagnosed right away, but my family and I knew something was seriously wrong," she says. But when Day asked questions, the hospital staff behaved as though she was overreacting. "One nurse said, 'Your dad is just tired. He's been through a lot,'" she recalled. "Even after MRSA was discovered, one of the doctors shrugged and said, 'Well, these things happen. There isn't much we can do about it.' And though he was coherent throughout his illness, the doctors rarely spoke to him directly about his treatment; they came to my mother and me."

Determined not to repeat her father's experience, Day researched nearby hospitals before her surgery to check their infection rates and picked one with a good record. Equally important to her was that her medical team would involve her in decisions about her care and that they'd respect her capacity to make them. Hoping that a personal connection with her health care team would advance that goal, she wrote a short letter to the patient safety officer at the hospital, laying out her expectations in courteous detail.

"I trust you, as my healthcare team, with my life. ... Please be patient with my questions. ... Listen to my concerns and my husband's. ... Involve me in all discussions about my healthcare plan, even if something has gone wrong."

Day didn't know how her letter would be received, thinking that it might alienate everyone, but she knew how important assertiveness was. And when staffers came into her hospital room to thank her, she knew she'd done the right thing.

The Danger of Disrespect

What Day was essentially asking for was to be treated like a person, not just as a patient. In the medical world, that is

described as "patient respect and dignity." It isn't just a matter of common decency, although that's certainly part of it. In fact, a new national Consumer Reports' survey of 1,200 recently hospitalized people found a striking link between respectful treatment and patient safety.

Those who said they rarely received respect from the medical staff were two and a half times as likely to experience a medical error—such as a hospital-acquired infection, a wrong diagnosis, an adverse drug reaction, or a prescribing mistake—as those who thought they were usually treated well. In fact, 29 percent of people in our survey said an error occurred.

Respectful treatment is when a doctor minimizes the use of medical jargon while talking to you, or at least takes the time to explain it. It's when the staffer who walks into your hospital room introduces herself before doing anything else. It's when you're seen as capable of making decisions about your own care—you're listened to without being interrupted, your questions are answered, your concerns are addressed, and your wishes honored whenever possible. It's when members of your medical team acknowledge mistakes and recognize you as something more than an appendicitis, a heart attack, or a hip replacement lying in Room 12.

"It's rare for a health care professional



I'M
HERE FOR
YOU

CAN WE TALK?
When medical staff
treats patients with
respect, everyone
benefits.

to be outright rude, but things like sitting when your patient is sitting, taking the time to explain things thoroughly, or making eye contact don't happen as often as they should," says Orly Avitzur, M.D., medical adviser at Consumer Reports.

In our survey, we measured perceptions of respect, such as the way hospital staff communicated and whether they acted with compassion, honored patients' wishes, and acknowledged mistakes. About one in four of those surveyed said that medical personnel did not consistently treat them as adults able to be involved in their own care or "like a person." One-third of the respondents said doctors or nurses didn't always listen to them without interrupting, and 34 percent felt that their wishes about treatment were not always honored. Worse, 21 percent of patients thought they weren't always treated fairly and without discrimination.

"People need to be in a healing environment—where they feel that they have a place and a voice. Where they are not just a body," says Thor Ringler, a therapist at the William S. Middleton Memorial Veterans Hospital in Madison, Wis. If they don't think they are being heard or their wishes are being considered, they hesitate to ask questions, point out mistakes, or communicate in other ways that could help them get better.

Every day almost 2,000 people on average pick up an infection in the hospital and about 1,100 preventable drug errors occur. Overall, hospital medical errors are linked to 440,000 deaths annually. A growing number of health experts think that lack of respect is an ingrained part of medicine that contributes greatly to those errors. In the journal *Academic Medicine*, a group of Harvard Medical School doctors and researchers wrote, "Creating a culture of respect in health care is part of the larger challenge of creating a culture of safety." The safest hospitals, the authors suggest, are those that "reveal certain common cultural characteristics: shared core values of transparency, accountability, and mutual respect."

**SAY WHAT'S ON
YOUR MIND**
Speaking up
and asking
questions
can increase
your odds of
staying healthy.



Don't Worry About Being a Pest

Dismissive or poor treatment can also intimidate patients and make them more concerned about the staff's feelings than their own. In our survey, one in five respondents worried about being "a bother or a pest" to busy hospital staff and 13 percent were concerned that they would be labeled "difficult."

But the greater danger in the hospital is staying silent. Carolyn Thomas, a communications professional in British Columbia, learned the consequences of passive behavior the hard way. When an emergency room doctor diagnosed her chest pain as acid reflux, she wasn't convinced, and asked, "What about this pain down my left arm?" A nurse intervened to say, "You'll have to stop asking questions of the doctor. He is a very good doctor, and he does not like to be questioned."

"I left the hospital that morning embarrassed and humiliated for having made such a big fuss over nothing and wasting their very valuable time," Thomas says. But she was soon back in the emergency room, where she was admitted with the correct diagnosis—a heart attack.

Being persistent and making sure you understand everything you're told is an important part of minimizing the risk of suffering from a medical error and increasing your odds of recovering from illness or surgery. "The emerging evidence is that patients who are actively involved in their health care achieve better outcomes, and have lower health costs, than those who aren't," writes Susan Dentzer, former editor-in-chief of the journal *Health Affairs*, in a special issue devoted to the topic of "patient engagement." In fact, patient engagement is such a powerful tool that it has been nicknamed "the blockbuster drug of the century."

In our survey, those who felt very uncomfortable asking questions about their care and the steps being taken to keep them safe were 50 percent more likely to experience at least one medical error, compared with those who felt very comfortable. Those factors include letting a nurse know how much pain they were in, finding out what tests or procedures were being recommended, and asking about drug side effects.

How to Get the Best Possible Care

In an ideal world, respectful treatment from health care providers would be the norm. In the real world, you may have to insist on it. “Most health care professionals come to work with the best interests of the patient in mind,” Avitzur says. “But we’re only human. It’s no excuse, but we succeed more on some days than others.” You can increase the odds of a good hospital experience and set the stage for positive interactions with these strategies:

Choose the right hospital. A study published in the *New England Journal of Medicine* linked low patient satisfaction with less-than-stellar hospital performance in areas such as pain control, discharge instructions, and communicating about medication. And research in the *American Journal of Managed Care* showed that people who were satisfied with their care after a heart attack, heart failure, or pneumonia were less likely to be readmitted to the hospital within 30 days. An analysis of data from Consumer Reports’ Ratings of almost 2,600 hospitals supports the idea that patient experience and patient safety are connected. (See “Top- and Bottom-Scoring Hospitals for Safety and Respect,” on page 37.)

Help providers see you as a person. Having an ongoing relationship with your doctor can improve care and reduce hospitalizations, according to a review of published research in the *Annals of Family Medicine*. But once you get to the hospital, chances are you won’t know many of

the folks taking care of you. That might explain why about 40 percent of the patients in our survey did not feel that staff always took a personal interest in them.

Reminding people that you are more than a diagnosis can change that. Bring in pictures, maybe one showing you playing golf or tennis. Tell your nurse about your family. Add a personal detail when you describe your medical problems to a doctor. “That takes you out of the roles of patient and doctor or patient and nurse into person and person,” says Eileen Ahearn, M.D., a psychiatrist at the William S. Middleton Memorial Veterans Hospital.

Invite your doctor to have a seat. “Unfortunately, when patients say they aren’t being heard, they’re often right. The increased use of technology and its role in data collection are having a real impact on doctor-patient communication,” Avitzur says. “More and more, doctors are using smart-phone and tablet apps to get information, so they’re constantly looking at their devices. Nurses are entering numbers into bedside computers. All this means it takes a greater effort to look people in the eye.”

In a recent study, Norwegian researchers created simulations in a hospital setting, using real doctors and actors as patients and comparing electronic devices with paper medical records. According to the doctors, the devices became a “disturbing third party.” The patient actors thought the doctors were so busy with their devices that they shouldn’t interrupt to ask questions. If you experience that dynamic, you can change it and make it easier to communicate by inviting your doctor to sit down and have a conversation.

Have ‘your people’ with you. In the CR survey, people who had a family member or friend to act as an advocate were 16 percent more likely to say they had been treated with respect and 12 percent more likely to recommend their hospital to others. An advocate can help in a number of ways—for instance, making sure you are comfortable, getting information from the doctor or nurse, helping you make decisions about treatment,

Hey, Doc, Wash Those Hands!

Medical experts have known for more than 100 years that hand-washing prevents infections from spreading. We also know that promoting good hand hygiene can change bad habits—one three-year hospital-based campaign improved compliance by 38 percent and cut infections in half, according to a study in *The Lancet*.

So it’s really difficult to understand why health care providers still don’t wash up everywhere, all the time. Only about half of the patients in our survey always saw their doctor or nurse wash their hands. And when workers get tired, their habits get sloppier. A study in the *Journal of Applied Psychology* found a 9 percent drop in hand-washing from the beginning to the end of a 12-hour hospital shift. No wonder an estimated one in every 25 hospital patients will get an infection this year, according to the national Centers for Disease Control and Prevention.

Not surprisingly, people aren’t comfortable asking doctors and nurses about hand-washing. In our survey, only 16 percent of patients who did not see their providers wash usually asked them to do so.

Why not? More than 40 percent said they didn’t speak up because their doctor or nurse was wearing gloves. (Note that gloves don’t necessarily stop the spread of infection.) Twenty percent said nothing because they felt uncomfortable questioning their doctor or nurse, 12 percent did not want to offend their providers, and 9 percent were concerned that they would be treated poorly if they spoke out.

Our advice? Make a respectful request that your providers wash their hands. “It is all about the tone and the framing. If you ask someone in an aggressive way, you are going to get an aggressive response,” says Leana Wen, M.D., a director of patient-centered care at George Washington University in Washington, D.C. Try instead: “I have heard stories about hospital-acquired infections. I just want to make sure all of my health care providers wash their hands before they examine me.”

and speaking for you if you aren't able to speak for yourself.

Know when errors tend to occur. In our survey, patients who thought there weren't enough nurses available were twice as likely to experience some kind of a medical error and 14 percent less likely to think they were always treated with dignity and respect. Shift changes can also create safety hazards, as can care transitions, such as moving from an intensive care unit to a hospital floor. If you know when and where errors are most likely to occur, you can make a special effort to have your advocate be present then.

Find a 'troubleshooter.' Navigating the hospital is much easier with an "insider" ally. You or a family member should introduce yourself to the head nurse on duty or seek out the nursing supervisor, attending physician, or even a physical therapist or aide you feel comfortable with. Then, if something goes wrong, you will have already established a personal connection with someone who knows the system and can help.

One often-untapped resource is the hospital ombudsman, an intermediary between patients and staff available at many facilities. Fewer than half of CR's surveyed patients knew such a person was available, and almost no one—just about 4 percent—asked to see one. Their responsibilities and even their titles differ from one hospital to the next, but an ombudsman can investigate complaints and address concerns you have about quality of care or any of the hospital's employees or policies.

Be assertive and prepared, but always be courteous. "In a high-stakes situation, like a job interview, you have a short time to make an impact, so you practice," says Leana Wen, M.D., a director of patient-centered care at George Washington University. "You should do the same thing in the hospital." Think about what you want to ask your doctors when they rush in for that early-morning visit, and say it out loud a few times so that you get what you want from the encounter.

Keep the concept of partnership in mind. "Challenge your doctor, but don't

alienate him or her," Avitzur says. "Say, 'I know my body, and these symptoms aren't normal for me. I'd like to work together to figure out what's wrong.'"

For example, Joanna Kaufman, a program information specialist at the Institute for Patient- and Family-Centered Care, based in Bethesda, Md., knew her father had never suffered dementia symptoms. So when he was confused about where he was after having hip replacement surgery, Kaufman asked hospital staff whether his medication could be at fault. She evoked a spirit of teamwork, letting them know she was sharing observations and asking questions, not making accusations. Once her father's medication was changed, the confusion disappeared.

Write things down. With doctors, nurses, technicians, medical students, and social workers in and out of your hospital room, it can be very difficult to keep track of what is being done, especially

when you are ill. Listen to what they have to say, ask questions, and take notes. Keep a journal and a pen, or an e-device if you prefer, ready at your bedside.

If you don't understand something, ask again. Medicine is complicated stuff, and sometimes doctors forget you haven't studied it. "This is so much a part of their lives and their vocabulary. Sometimes they rush through an explanation without realizing that the person in front of them has no clue how to interpret what they just said," says communications specialist Carolyn Thomas. "I simply raise a hand in the 'stop' position, and politely remind them that I haven't been to medical school, so please slow down and translate."

Survey was funded with a grant from the Gordon and Betty Moore Foundation.

→ SHARE YOUR HOSPITAL STORY
Tell us about your experiences at stori.es/share/communication-in-the-hospital.



SHOW THE REAL YOU
Don't lose your identity when you put on a hospital gown. Share some personal details with your medical team.

Top- and Bottom-Scoring Hospitals for Safety and Respect

Patients' perception of their care in the hospital and the safety of the hospital are two of the categories scored in our Ratings. An analysis of the data found that higher patient-experience scores and higher hospital-safety scores are linked. Below is a list of the 32 U.S. hospitals (out of 2,591) that got a safety score higher than 60 (on a scale of 1 to 100) and also did well in our patient-

experience ratings. (The average safety score in our Ratings is 51.) We also list the seven hospitals with safety scores lower than 50 and low scores in patient experience. Find information on how we rate hospitals at ConsumerReports.org/howweratehospitals. For complete Ratings, subscribers to our website can go to ConsumerReports.org/hospitalratings.

Higher-Scoring Hospitals

NAME	LOCATION	SAFETY SCORE
Oaklawn Hospital	Marshall, Mich.	77
Aurora Medical Center of Oshkosh	Oshkosh, Wis.	75
Lutheran Hospital	Cleveland, Ohio	75
Spectrum Health United Hospital	Greenville, Mich.	73
UnityPoint Health-Finley Hospital	Dubuque, Iowa	73
Lake Region Healthcare	Fergus Falls, Minn.	71
Cary Medical Center	Caribou, Maine	69
Dixie Regional Medical Center	St. George, Utah	69
Greer Memorial Hospital	Greer, S.C.	68
Hill Country Memorial Hospital	Fredericksburg, Texas	66
Mercy Hospital of Portland	Portland, Maine	66
Avera Marshall Regional Medical Center	Marshall, Minn.	65
Essentia Health St. Joseph's Medical Center	Brainerd, Minn.	65
Intermountain Medical Center	Murray, Utah	65
Logan Regional Hospital	Logan, Utah	65
McKee Medical Center	Loveland, Colo.	65
Parker Adventist Hospital	Parker, Colo.	65
Ridgeview Medical Center	Waconia, Minn.	65
Sharp Coronado Hospital and Healthcare Center	Coronado, Calif.	65
Mayo Clinic Health System in Eau Claire	Eau Claire, Wis.	64
North Colorado Medical Center	Greeley, Colo.	64
Riverton Hospital	Riverton, Utah	64
Wentworth-Douglass Hospital	Dover, N.H.	64

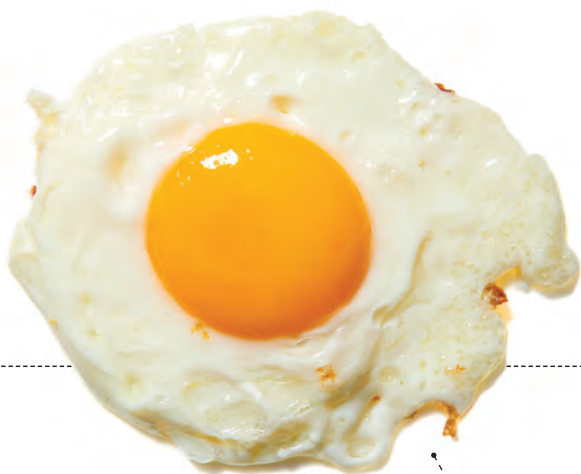
NAME	LOCATION	SAFETY SCORE
Mercy Medical Center-Dubuque	Dubuque, Iowa	63
St. Joseph's Hospital	St. Paul, Minn.	63
Alegent Creighton Health Midlands Hospital	Papillion, Neb.	61
Aurora Medical Center Summit	Summit, Wis.	61
McKay-Dee Hospital Center	Ogden, Utah	61
Mercy Regional Medical Center	Durango, Colo.	61
Regina Medical Center	Hastings, Minn.	61
Sauk Prairie Memorial Hospital & Clinics	Prairie du Sac, Wis.	61
Valley View Medical Center	Cedar City, Utah	61

Lower-Scoring Hospitals

NAME	LOCATION	SAFETY SCORE
Loretto Hospital	Chicago	47
East Orange General Hospital	East Orange, N.J.	43
North Philadelphia Health System	Philadelphia	40
Nassau University Medical Center	East Meadow, N.Y.	37
Roseland Community Hospital	Chicago	34
St. Bernard Hospital and Health Care Center	Chicago	33
Brookdale Hospital Medical Center	Brooklyn, N.Y.	30

Safety scores are based on factors such as mortality rates, infection rates, and hospital readmissions. Patient-experience scores include doctor- and nurse-patient communication, communication about discharge, and patients' overall impression of the hospital. The higher-scoring hospitals received a safety score higher than 60, earned the two highest ratings in at least eight of nine patient-experience measures, and did not get a low score in any of them. The lower-scoring hospitals had a safety score lower than 50, received the two lowest ratings in eight of nine patient-experience measures, and did not score high in any of them. Scores are based on January 2014 data from the Center for Medicare & Medicaid Services.

Life



Induction
ranges
offer precise
control for fast,
perfect eggs.

in the

Some pod
coffeemakers
can save
3 minutes
per cup.



Fast

Everyone could use more time. The good news: These speedy products can save you more than 2 hours every single day.

Lane

PHOTOGRAPHS
BY TED MORRISON



The speediest dishwashers can clean lightly soiled dishes in a record 30 minutes.



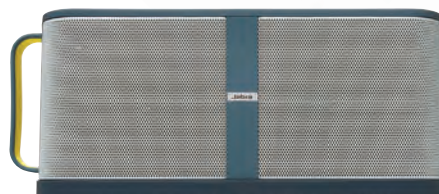
Get the spaghetti water boiling in 8 minutes with an induction cooktop.



Cut 20 minutes off each load with our top-rated washers.



For a faster music connection, tap your phone to the Jabra Solemate Max Bluetooth speaker.



Time is a precious commodity—and it's one that Americans are willing to pay for. In fact, when Consumer Reports asked more than 4,000 readers if they would shell out more for speedier dishwashers, washers, and dryers, one-quarter of the appliance owners said yes. (About one-third of that group said they would pay an extra \$100 or more.)

Manufacturers are aware of that need for speed. Induction ranges and cooktops are growing ever more popular, single-serve coffeemakers are crowding store shelves, and faster settings are being built into washers and dishwashers. Buyers of electronics have a different definition of fast; they want devices that stream, process, and download swiftly. Whatever the product category, all of that clock-watching can pay real dividends: 15 minutes here, an hour there. If you owned one of each type of product on these pages, you could save more than 2 hours per day. Just think of what you could do with that!

The Quick Kitchen

Next to GrubHub, the two recent innovations that have trimmed kitchen time the most are induction cooking and pod coffeemakers. Induction rangetops and cooktops hold the speed record in our tests, often heating a large pot of water 20 to 25 percent faster than a regular electric smoothtop. They're even faster when compared with gas models. That's because a magnetic field directly heats pans, offering precise simmering and control. And cleaning spills quickly is easier because the induction surface is much cooler than a smoothtop's during cooking and after. Prices for induction appliances have come down, but most are still pricier than electric or gas. As for pod coffeemakers, though they have a downside—limited coffee choices, less-than-top-shelf taste—there's no denying that they're addictively easy and speedy.



Brewed coffee tastes better, but if you're bleary-eyed and on the run, a pod coffeemaker can help you get your caffeine fix faster.

The Right Way to Do 'Fast'

Modern life may be moving at warp speed, but many new appliances we like actually take longer than their predecessors to do their tasks. That's because other things we prize—such as great performance, energy efficiency, and water conservation—mean longer cycles. Today's most efficient front-loaders, for example, cost about \$1,400 less to run over 10 years compared with most top-loaders with an agitator. Want speed and efficiency? Try these tips:

Dishwashers

Run the hot water. It's faster to heat water at a faucet than for a dishwasher to heat it.

Washers

Fill 'er up. Larger capacities mean fewer loads.

Measure detergent. Use too much and it can prolong the rinse cycle.

Pick the right setting. The heavy-soil option adds time, so use it only when needed.

Understand speedy settings. Quick-wash cycles are only for two to four lightly soiled items. Other fast settings, such as GE's Time Saver, Kenmore's Accela-Wash, LG's TurboWash, and Samsung's SuperSpeed, cleaned well and shaved off 15 to 20 minutes in our tests using full loads of dirty laundry.

Dryers

Clean filters. Do it after each load to keep air flowing freely. If laundry is taking longer to dry, clean the exhaust vent.

RANGES



Kenmore
95073, \$1,530

Delivering superfast cooktop heat and precise simmering, this induction range (a top pick) has four cooktop elements (two are high-power). The large oven has a convection option and offers impressive baking and broiling; self-cleaning was excellent. The warming drawer keeps side dishes hot. ⌚ **ESTIMATED TIME SAVED:** It's about 3 to 4 minutes faster than an average smoothtop at heating water for pasta.



Frigidaire Gallery
FGIF3061NF, \$1,800

Two high-power elements on this top pick quickly bring water to a boil. It also offers induction's superb simmering and precise control, ideal when heating sauces or making delicate foods. Baking and self-cleaning are impressive, though broiling is only so-so. The oven's convection option can trim cooking time. ⌚ **ESTIMATED TIME SAVED:** It's about 3 to 4 minutes faster than an average smoothtop at heating water for pasta.



GE PHB920SFSS,
\$2,200

Fast cooktop heat and great simmering make this induction range excellent overall. The large oven was impressive at baking and superb at self-cleaning, but broiling was so-so. Features include four cooktop elements (three are high-power), convection, steam for light cleaning, and a warming drawer. ⌚ **ESTIMATED TIME SAVED:** It's about 3 to 4 minutes faster than an average smoothtop at heating water for pasta.

Will your old pots work on an induction range? Yes, if a magnet sticks to them.



WHAT A DIFFERENCE!

'I bought the Sears version [of an induction range] and quickly realized that I had been cooking over a smoldering stick for 20+ years,' wrote a reader in Vancouver, Wash., on ConsumerReports.org.



COFFEEMAKERS



**Starbucks
Verismo 600, \$150**

First- and second-cup delivery were speedy and consistent, and this top-pick coffeemaker was fairly easy to use. But brewing strength and coffee flavors are limited, though flavors are similar to what you'll find at a Starbucks store. The coffee tastes so-so, and you'll need Starbucks capsules to get your java jolt. **⌚ ESTIMATED TIME SAVED:** It's 3 minutes faster than the slowest pod coffeemaker.



**DeLonghi Nescafé Dolce
Gusto Genio EDG455T, \$130**

Single-serve coffeemakers are all about speed and ease. This top-rated pod was among the fastest, consistently serving the same amount of hot coffee cup after cup. It's fairly easy to use, refill, and clean, and it allows you to adjust the brew strength. But taste was only so-so, though that's true for all pods tested. **⌚ ESTIMATED TIME SAVED:** It's 3 minutes faster than the slowest pod coffeemaker.



**DeLonghi Nescafé Dolce Gusto
Circolo Flow Stop, \$180**

This pod coffeemaker, a top pick, is pretty easy to use, with a scroll button to select the serving size. The reservoir holds 44 ounces of water, and it's easy to see how much is left from both the front and side. As with other pods, the coffee tastes just OK, and you're limited to the company's 18 flavors. Plus you can use only one pod at a time no matter the size of your cup. **⌚ ESTIMATED TIME SAVED:** It's 3 minutes faster than the slowest pod coffeemaker.

INDUCTION COOKTOPS



**GE Profile
PHP900DMBB, \$1,400**

Even the fastest electric smoothtops can't beat the heating speed of the fastest induction cooktops, which use an electromagnetic field to send most of the heat to pans. This 30-inch top pick has four elements (three high-power) and offers superb simmering. The stainless-steel trim is a nice touch. **⌚ ESTIMATED TIME SAVED:** It's about 4 minutes faster than an average smoothtop at heating water for pasta.



**Whirlpool
GC13061XB, \$1,200**

Fast heat and precise simmering at a price lower than many others we tested make this 30-inch induction cooktop a CR Best Buy. Features include easy-to-read touch controls placed in the front and center, and four elements, including two that are high-power. **⌚ ESTIMATED TIME SAVED:** It's about 2 minutes faster than an average smoothtop at heating water for pasta.



**Kenmore
43820, \$1,700**

Super at simmering, this 30-inch induction cooktop is also among the fastest models we've tested at bringing water to a boil. It has four elements; three are high-power and one is low-power. Touch controls and stainless-steel trim add to the sleek look of this top pick. **⌚ ESTIMATED TIME SAVED:** It's about 4 minutes faster than an average smoothtop at heating water for pasta.

KITCHEN TIP

Don't slide pots across an induction or smoothtop surface because that can scratch the ceramic surface.



Speedy Cleaning

Need an outfit in about an hour? Use the speedy cycle for small loads.



WASHERS

When Slower Is the Way to Go

You can save time, effort, or money in the long run by taking more time up front. Here are some ways to do that:

All-purpose cleaners. Ignore claims about just spraying and wiping; let the cleaner sit for a minute (5 minutes for products that disinfect). We did and got better cleaning power in our tests. Pine-Sol Original liquid was the best; it's a CR Best Buy. Among sprays, Seventh Generation All-Purpose Natural Cleaner was tops but no match for the Pine-Sol.

Heavily soiled or stained items. The sooner you tackle stains, the better your results. Help lift them by soaking garments overnight or for at least 2 hours in oxygen bleach, which brightens colors without fading. But don't soak silk or fabrics that "bleed," and follow directions on the container. And don't toss an item in the dryer until the stains are out or the heat will set them.

Slow cookers. Chop and stir your ingredients in the morning, then do the other tasks on your list—or put your feet up—while the slow cooker makes dinner. That not only saves time but can also save money. That's because cheaper, tougher cuts of meat are better for slow cookers than expensive cuts. Our tests have found little difference among slow cookers. All of the 6- to 7-quart models turned out tasty spareribs, pulled pork, honey chicken wings, and apple brown Betty.



Whirlpool
WTW4850BW, \$580

This top pick offers impressive cleaning in 50 minutes using the least water of this type. Most other top-loaders with an agitator in the middle take a similar amount of time but don't deliver similar performance. But like other agitator washers, it's relatively noisy and not as gentle on fabrics as front-loaders. This one fit 15 pounds of laundry. **⌚ ESTIMATED TIME SAVED: 5 minutes per load.**



LG WT1701CV, \$950

This high-efficiency top-loader fits 24 pounds of laundry, doing an impressive job in 75 minutes. The TurboWash option cuts about 20 minutes without sacrificing cleaning. Most HE top-loaders take 60 to 90 minutes but extract more water than agitator washers, so dryer time is trimmed. The matching dryers were superb: the electric LG DLEY1701V, \$1,100, and gas DLGY1702V, \$1,200. **⌚ ESTIMATED TIME SAVED: 15 minutes per load.**



Samsung
WF45H6300AG, \$1,050

Front-loaders tend to use the least amount of water, extract the most water, and have wash times of 70 to 100 minutes. This Samsung takes 80, but the SuperSpeed option cuts about 20 minutes, and cleaning is comparable. We fit 22 pounds of laundry. The matching dryer is excellent but noisy: the electric DV45H6300EG, \$850, and gas DV45H6300GW, \$950. **⌚ ESTIMATED TIME SAVED: 20 minutes per load.**

DISHWASHERS



Blomberg
DWT54100SS, \$750

Clocking in at 85 minutes, this dishwasher's normal cycle was the fastest we tested. It offers superb cleaning but is relatively noisy, so use the delayed-start mode when hosting parties. Adjust the upper rack to fit large items. The quick cycle is for light jobs and takes about 35 minutes. You need to clean the filter periodically. **⌚ ESTIMATED TIME SAVED: 120 minutes vs. the slowest model.**



Bosch Ascenta
SHX3AR7[5]UC, \$730

The 95-minute normal cycle is faster than most we tested. This CR Best Buy dishwasher excelled at cleaning and is especially energy efficient and relatively quiet. Try the 30-minute express wash for lightly soiled or prerinse items. Features include a delayed start and an adjustable upper rack and tines. You need to clean the filter, and the controls are hidden. **⌚ ESTIMATED TIME SAVED: 110 minutes vs. the slowest model.**

41%

percent of owners
44 years or younger
who would pay
more for a speedier
washing machine.

\$50+

amount most people
44 years or younger
would spend if they
were willing to pay for
faster dishwashers.

Fast Electronics

GAME ON The Microsoft Surface Pro 3 is a great choice when milliseconds matter.



Samsung Galaxy Tab Pro 8.4 tablet, \$280

This 8.4-inch version of the Galaxy Tab Pro offers outstanding performance when running demanding apps, with speedy performance and smooth graphics, thanks to the quad-core 2.3 GHz Qualcomm Snapdragon 800 processor. If you want to play games on your tablet, this is a great choice. It's slim and light, with a long-lasting battery. Also consider the Apple iPad Air 2 (64GB), \$600. ⚡ **TIME ADVANTAGE:** The most sophisticated graphics won't slow it down.



Brother MFC-J4310DW all-in-one inkjet printer, \$130

You can print snapshots in a snap with this Brother multifunction device. It's the fastest photo printer in our Ratings, cranking out a very good 4x6-inch photo in just 15 seconds. That's much speedier than average; many printers take up to a minute to deliver that same photo. Other photo-friendly features that can save you time include a memory-card reader and PictBridge, for direct printing from compatible cameras. ⚡ **TIME ADVANTAGE:** A stack of photos in a few minutes.



Apple AirPort Extreme wireless router, \$185

For pure speed, you can't beat the sixth generation of Apple's wireless router. Its 802.11ac Wi-Fi performance was tops in our tests at near and midrange distances (although it faltered farther away). This router can handle a crowd of devices. And if you have ultra-high-speed broadband (say, 50 Mbps or faster), the whole family can stream HD videos, send e-mail, and browse the Web at the same time without stuttering. ⚡ **TIME ADVANTAGE:** Fast downloads and multiplayer gaming.



Canon EOS 5D Mark III full-frame SLR, \$3,400

Speed is a hallmark of highly rated advanced cameras like this 22-megapixel Canon SLR. Sure, it's pricey, but it has a top mechanical shutter speed of 1/8000th of a second. That's fast enough to capture the exact moment a fastball connects with a major leaguer's bat. The EOS 5D also starts up quickly and takes rapid-fire shots. Photo and video are supersharp, and quality is very good, even in low light. ⚡ **TIME ADVANTAGE:** Fast enough to capture sports in action.



Jabra Solemate Max wireless speaker, \$300

Want to blast out your playlist quickly? Bluetooth speakers like this one use near field communication (NFC) technology to speed the pairing process. Just tap an NFC-compatible phone or tablet to the speaker and you're ready to listen. The Solemate Max has good sound quality with decent power, and its weatherproof design and integrated handle make it ready for the great outdoors—even if that's no farther than your backyard. ⚡ **TIME ADVANTAGE:** Bluetooth pairing in a flash.



OKI MB471w, \$470

If you need a presentation for a client meeting that started 5 minutes ago, you want a printer that can spit out pages in a hurry. Home printers don't come much faster than this OKI laser all-in-one, which can deliver 23 text pages per minute. That's speedier than most laser printers we've tested and significantly faster than inkjets. Text pages cost just a penny apiece, and text quality is excellent, so you won't pay a penalty for your need for speed. ⚡ **TIME ADVANTAGE:** Prints 23 pages per minute.



Microsoft Surface Pro 3 detachable, \$1,000

This laptop, configured with 128GB and a keyboard, has enough oomph to tackle tough tasks like editing HD video and playing demanding games at top speed. It's versatile, too: Detach the keyboard and use the 12-inch touch-screen device as a tablet. Our tested model had a powerful fourth-generation Intel Core i5-4300U 1.9GHz processor. Also consider: Toshiba Satellite Click 2 Pro P30W-BST2N22 Ultrabook, \$1,500. ⚡ **TIME ADVANTAGE:** Speedy video editing and gaming.



ELECTRONICS TIP

Rejuvenate your computer by adding a solid-state drive. It will boot more quickly and open apps in a flash.

LATEST GADGETS
Check out our coverage of the 2015 International CES at ConsumerReports.org/cro/ces.

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Lab TESTS

MISSION CONTROL

The Precor TRM 243 has a console much like a tablet.

THAT'S PERSONAL!

Some treadmills, such as the Precor, allow you to customize profiles for different users.

AH, THE EXTRAS

Make sure you have a place for the important things—such as your water bottle and your music.

GOING NOWHERE, IN STYLE

The best-in-our-tests treadmills and ellipticals can help you with your fitness goals. Here, the highly rated Precor TRM 243; more machines on page 46.

PHOTOGRAPH BY LEVI BROWN

WHAT'S ON DECK

Long, wide belts and adjustable deck cushioning on some models make it easier to handle your workout.



You could burn up to 270 calories in a half-hour with an elliptical like this Schwinn 470, \$800.

Motivating Machines

Need help working out? The latest treadmills and ellipticals are almost as good as having a personal trainer.



THE BOOM in boutique fitness studios—where a single class can cost \$30 or more—shows just how much people are willing to pay to get exactly what they want—nothing more, nothing less.

Combine that with the trend in wearable technology (wrist devices that track how many calories you burn 24/7 and even how you slept last night), and it's clear that fitness today is all about customizing the workout just for you.

Considering that 64 percent of people who exercise regularly opt to sweat it out at home, according to the market research firm Mintel, fitness-equipment manufacturers are jumping on the personalization bandwagon. We're seeing more "smart" treadmills and ellipticals that can access the Internet, plus more workout apps that communicate with the equipment. "With these programs you might be able to display and follow

your favorite running trail via Google Maps or customize today's workout based on how your routine went yesterday," says Peter Anzalone, senior test project leader at Consumer Reports. "And Precor, for example, is trying to replace the personal trainer with some of its models that suggest workouts based on your fitness goals."

Given the modern obsession with information, the Internet, and ourselves, it's a safe bet that almost every home exercise machine will eventually feature some amount of connectivity and personalization. But how well a treadmill or an elliptical does its basic tasks will always matter most—and that's where our rigorous lab tests come in. We put each machine through a series of torture tests—for example, simulating upward of 175 miles of running to make sure the treadmill will hold up over time. Ergonomics is an important factor for ellipticals, so we evaluate how well their pedaling motions will accommodate a range of body sizes and types. Ease of use and solid construction are essential with both equipment types.

Although no piece of fitness equipment can get you off the couch or out of bed, the product picks at right will help you find the machine most suited to your ability and health goals. And that may be the best motivation of all.

Pick the Right Machine for You

FOR RUNNERS

- **A2 NordicTrack** \$2,200
- **B1 ProForm** \$1,250
- **D1 Landice** \$3,600

Long, wide belts and iFit technology that lets you run routes around the world make **A2** and **B1** ideal for logging miles (separate module required for **B1**). **A2** has a larger motor and a deck with multiple firmness levels. **D1**, with adjustable stride length and gel footpads, is easier on your joints, but it lacks a heart-rate program.

FOR FAMILIES

- **A1 Landice** \$3,800
- **A5 Precor** \$3,700
- **C5 AFG** \$1,350

Sharing a machine is easier if each user can set up his or her own profile and save it. **A5** allows for four stored user profiles and has a tabletlike console and 23 built-in programs. **A1** will remember two users, five if you opt for the Executive console, which also comes with a QR-code app that lets you send your stats to fitness-management programs. **C5** remembers two users, and the multiposition handlebars allow multiple family members to get a better grip. It has 14 preset workouts.

FOR WEIGHT LOSS

- **B3 LifeSpan** \$1,800
- **B4 NordicTrack** \$1,500
- **C3 Schwinn** \$800

These machines let you track fitness stats and progress online—directly, through an app, or with a thumb drive—which can spur motivation. **B3**'s Intelli-Step system logs every stride, another good way to evaluate daily activity. With a color, Web-enabled 7-inch touch screen and 38 preset workout options, **B4** makes it difficult to get bored. **C3** has 29 programmed workouts, and you can send your info to the widely used website MyFitnessPal.

FOR BEGINNERS/TECHNOPHOBES

- **A3 Sole** \$2,300
- **A7 True** \$3,000
- **B7 Xterra** \$1,000
- **C2 AFG** \$1,700

A3 has a long, wide belt for people with a long stride and six onboard workout programs. It's pricey, but **A7** features a convenient chest-strap heart-rate monitor. **B7** is a well-priced folding treadmill, good for tight spaces. Using **C2**'s incline adjustment changes the stride length from 19 to 21 inches. Its built-in ProFile program shows average, prior-workout, and weekly totals without the need for connectivity.

Ratings: Treadmills

Scores in context: Of the 33 treadmills we tested, the highest scored 84; the lowest, 44. Listed below are the highest-scoring models, in order of performance in each category. Treadmills marked as CR Best Buys offer a

☑ CR Best Buy ☑ Recommended

A. NONFOLDING

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS				
					Ergonomics	Construction	Ease of Use	Exercise Range	User Safety
☑	1	Landice L7 Cardio Trainer	\$3,800	84	●	●	●	●	●
☑	2	NordicTrack Elite 9700 Pro	\$2,200	84	●	●	●	●	●
☑	3	Sole TT8	\$2,300	83	●	●	●	●	●
☑	4	AFG 7.1 AT	\$1,700	81	●	●	●	●	●
☑	5	Precor TRM 243	\$3,700	81	●	●	●	●	●
☑	6	Smooth 9.35	\$1,900	81	●	●	●	●	●
☑	7	True PS300	\$3,000	81	●	●	●	●	●

Ratings: Ellipticals

Scores in context: Of the 22 ellipticals we tested, the highest scored 79; the lowest, 49. Listed below are the highest-scoring models, in order of performance in each category. Ellipticals marked as CR Best Buys offer a

☑ CR Best Buy ☑ Recommended

C. HAS HEART-RATE PROGRAMS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS				
					Ergonomics	Exercise Range	Ease of Use	Construction	Heart-Rate Features
☑	1	Diamondback 1260 Ef	\$2,200	79	●	●	●	●	●
☑	2	AFG 18.1A XT	\$1,700	73	●	○	●	●	●
☑	3	Schwinn 470	\$800	73	●	●	●	●	●
☑	4	AFG 3.1AE	\$1,100	72	●	●	●	●	●
☑	5	AFG 4.1AE	\$1,350	72	●	●	●	●	●

Bottom of the Barrel

The following models scored 60 or below.

Treadmills Gold's Gym Trainer 420, \$377; Weslo Cadence G 5.9, \$300; LifeSpan TR200, \$700

Ellipticals Spirit XE395, \$1,800; Kettler Rivo P, \$700; Fitnexus E55SG, \$1,100; Endurance E400, \$2,200; ProForm Smart Strider 535, \$600

combination of value and performance, and are recommended. Nonfolding models tend to perform better overall, but folding ones cost less and can help with storage in tight spaces.

● Excellent ● Very Good ○ Good ● Fair ● Poor

B. FOLDING

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS				
					Ergonomics	Construction	Ease of Use	Exercise Range	User Safety
☑	1	ProForm Pro 2000	\$1,250	82	●	●	●	●	●
☑	2	Spirit XT485	\$2,000	81	●	●	●	●	●
☑	3	LifeSpan TR4000i	\$1,800	79	●	●	●	●	●
☑	4	NordicTrack Commercial 1750	\$1,500	79	●	●	●	●	●
☑	5	AFG 3.1 AT	\$1,200	78	●	●	●	●	●
☑	6	NordicTrack C970 Pro	\$1,000	76	●	●	●	●	○
☑	7	Xterra Trail Racer 6.6	\$1,000	76	●	●	●	●	●

combination of value and performance, and are recommended. Models with heart-rate programs can help you exercise to your highest potential while avoiding dangerous overexertion.

● Excellent ● Very Good ○ Good ● Fair ● Poor

D. NO HEART-RATE PROGRAMS

Recommended	Rank	BRAND & MODEL	PRICE	SCORE	TEST RESULTS				
					Ergonomics	Exercise Range	Ease of Use	Construction	Heart-Rate Features
☑	1	Landice E7 Pro Sport	\$3,600	69	●	○	●	●	○
☑	2	ProForm 19.0 RE	\$1,000	68	●	●	●	●	○

Treadmills: Guide to the Ratings. Score is based on ergonomics, construction, ease of use, exercise range, and safety. **Ergonomics** is how well the machine accommodates users of different sizes. **Construction** is our judgment of quality and the results of our durability tests. **Ease of Use** is how easy it is to adjust exercise intensity, read the display, and operate monitor functions. **Exercise Range** is how well each machine provides an effective workout for users of various fitness levels. **User Safety** is our assessment of safety and security, including stop-button size and location, safety-key operation, the possibility of striking the motor housing, and the security of the deck when folded.

Ellipticals: Guide to the Ratings. Score is based on ergonomics, exercise range, ease of use, construction, heart-rate features, and user safety. **Ergonomics** assesses pedaling motion and how well an elliptical accommodates people of various sizes. **Exercise Range** indicates available intensities. **Ease of Use** indicates how easy it is to use controls, read the display, and program. **Construction** considers aspects that indicate good construction methods, design choices, and our perception of quality based on operating noise, feel, and ride. **Heart-Rate Features** evaluates the heart-rate sensors, programs, and how heart rate controls the elliptical operation. **User Safety** indicates aspects of safety, including pinch points, materials, stability, and static loading.

LAB TESTS

FITNESS EQUIPMENT

Which Workout Will Work for You

Treadmills



Price Range
\$800-\$4,000

Calories Burned*

- Walking at moderate pace: 125
- Running at moderate pace: 350

Demand on the Body
Lower body, lower to higher impact, weight-bearing.

Great for ...
Walking and running enthusiasts during inclement weather, or as conditioning for recreational sports such as skiing.

Ellipticals



Price Range
\$600-\$3,000

Calories Burned*

- Moderate effort: 180
- Vigorous effort: 270

Demand on the Body
Lower or full body, low impact, weight-bearing.

Great for ...
Balance-challenged people who need additional support or runners rehabbing an injury.

Rowers



Price Range
\$300-\$1,000

Calories Burned*

- Moderate effort: 250
- Vigorous effort: 305

Demand on the Body
Full body, minimal impact, non-weight-bearing.

Great for ...
Water-rowing lovers during inclement weather or cross-training enthusiasts who can't always get to the gym.

Bikes



Price Range
\$300-\$1,000

Calories Burned*

- Moderate effort: 290
- Vigorous effort: 360

Demand on the Body
Lower body, minimal impact, non-weight-bearing.

Great for ...
People recovering from lower-body injury or spin-class lovers who can't always get to the gym.

*In 30 minutes for a typical 150-pound person.

High-Tech Ways to Get Fit

Track your stats, up your mileage, and get a better session with these innovations



iFIT Created by Icon Fitness, owners of NordicTrack and ProForm, this technology syncs your machine to the cloud via Wi-Fi. The \$99 annual fee (plus the purchase of a separate module in some cases) gets you access to 600 trainer-designed programs



that change depending on the stats from your last session. It's like having a trainer standing next to you and adjusting the machine for you. It also has 2,500 Google Maps-based routes that automatically adjust the machine to a changing terrain, as if you were running outside.



MACHINE-LINKED APPS Precor's free Preva app lets you set goals, and it stores your workout details from your treadmill or elliptical session as well as all of your other activities. BH Fitness machines work with several apps, including the BH trainer powered by Pear, which has 250 audio-based routines in which a coach takes you through the workout. (The app is free, but there's a fee for most

workouts.) Nautilus and Bowflex have free apps that sync data from the machine to Apple's Health app or the Google Fit app.



CONNECTIVITY TO OTHER SITES Schwinn, Horizon Fitness, and Vision Fitness allow you to download your stats to widely

used fitness-management sites such as MyFitnessPal and MapMyFitness in addition to the manufacturer sites. LifeSpan enables you to send info via an app to lifespanfitness.com/club, where you can track how your workouts are affecting important health factors such as blood glucose, blood pressure, and cholesterol. You can also get routines designed by exercise physiologists based on your health goals.

Road REPORT

BEST VALUE

The Toyota Camry Hybrid shines with its roomy interior and excellent fuel economy.



FLIP SIDE

The Nissan Altima V6 ranked at the bottom of our list for midsized sedans.

GET YOUR MONEY'S WORTH

Our Annual Values Ratings tell which cars deliver the best return on purchase price. See all of the scores, starting on page 50.

New-Car Value Ratings: Biggest Bang for Your Buck

Our scores reveal which cars can keep your wallet happy

Some cars might be inexpensive but leave you feeling unsatisfied. They might not be good values, leaving you feeling as if you have overloaded on junk food. To help you steer clear of those empty calories, we compiled Consumer Reports' best-value scores. They make it easy to identify which cars provide the most for your money and which ones could leave you feeling ripped off down the road.

To calculate our value Ratings, we analyzed more than 200 recently tested vehicles, focusing on road-test scores, predicted reliability, and five-year owner-cost estimates. The better a car performs in our tests and reliability Ratings, and the less it costs to own over time, the better its value. The best car represents about twice the value as the average car.

Hybrids generally did well in our analysis, especially the Toyota and Lexus hybrids and the Lincoln MKZ. None of them are a bargain, but they're good values because they delight you with luxury or convenience at every turn, don't require frequent trips to the dealer, and won't soak your bank account every month.

This year's best value is the Toyota Camry Hybrid. Smooth and capable—but not exciting—our model's \$29,000 as-tested price is affordable for the roominess, comfort, and all-around functionality it delivers. Its 38 mpg overall is impressive for a midsize sedan.

And it's stone-cold reliable. Which means that your dollar goes about twice as far with a Camry Hybrid as with the average-value car, according to our analysis.

Sure, you could buy the comparable Hyundai Sonata Hybrid for about \$2,300 less than the Camry Hybrid XLE. But the Sonata's jerky transitions from gas to electric irritated our testers. Its predicted reliability is less stellar than that of the Camry Hybrid. And its 33-mpg overall barely surpasses the best nonhybrid sedans, which cost less. In the end, the Sonata Hybrid represents merely an average value.

The bottom of the pack has a mix of expensive, unreliable German luxury sedans, big SUVs with voracious fuel appetites, and outdated and noncompetitive small Jeeps. The worst car is the hard-riding, ponderous, uncomfortable, and unreliable Jeep Wrangler.

But not all SUVs are poor values. If you're looking for a small one, the Subaru Forester is a best value, with excellent reliability and very low ownership costs of just 58 cents per mile over the first five years. And small SUVs as a class deliver more value for your dollar than larger or more expensive SUVs. Large SUVs and pickups had the worst values overall.

Rather than a midsize SUV, consider an all-wheel-drive wagon. The Subaru Outback costs as little as 61 cents per mile to drive for five years, compared with 80 cents per mile



BEST AND WORST FOR THE MONEY

Here are the models with the highest and lowest value scores overall. Value scores are calculated based on a model's five-year cost per mile, road-test score, and predicted-reliability score.

BEST	WORST
Toyota Camry Hybrid	Jeep Wrangler Unlimited
Honda Accord (4-cyl.)	Fiat 500L
Toyota Camry (4-cyl.)	Mercedes-Benz S550
Subaru Legacy 2.5i	BMW 750Li
Subaru Forester 2.5i	Toyota Tacoma (V6)

for the V6-equipped Ford Edge. Yet it does the same job, with a backseat sized to fit NBA power forwards and as much cargo space as many SUVs.

The best values are found among mainstream midsize sedans, followed by compact cars and wagons. Other factors being equal, higher prices make for worse values, even when you get a little something in return. Large, expensive luxury vehicles with gluttonous fuel appetites and high depreciation are some of the worst values in our study. Very few large or luxury vehicles rate above average, and many of those that did are hybrids.

Tips for Getting the Best Deal

It's possible to get too good a deal on a car. Our research has found that big manufacturer rebates can result in diminished resale value in the future. For every incentive dollar on a new car, you can lose just as much down the road, costing you money at trade-in time. Here are some better strategies:

NEGOTIATE

Most cars sell for well below the sticker price, but the only way to know if you're getting the best

price is to compare them at several dealers. It's easy to reach out through a dealer's website contact pages, negotiate via e-mail, and cross-reference the price with TrueCar or a similar site. Let salespeople know that you're serious and are asking other dealers for their best prices, too. The dealership's profit margin is 6 to 12 percent of the sticker price, depending on the car.

BUY AT THE RIGHT TIME

Manufacturers time sales incentives to the end of a month, quarter, or year. So a dealer that's just short of a quota will be more inclined to bargain. That's true

all year; many Japanese brands offer their dealers secret incentives that correspond with the end of their fiscal year (March 31).

PATIENCE, GRASSHOPPER

If you want the latest high-demand model, consider waiting. Production will catch up with demand, and negotiation room will emerge. Plus you're likely to get a better-built car. Reliability can be at its lowest in the first year of a redesigned vehicle's production, then improve as the bugs are worked out.

ASK FOR UNIQUE DISCOUNTS

There are numerous incentives

tailored to groups, from college grads to military veterans. Some automakers offer cash to loyal, repeat owners; others promise "conquest" cash to owners of other brands who defect.

CONSIDER LEASING

The biggest incentives can be found on leases. Automakers figure if you lease, you'll need a new car in three years. That helps boost sales and lets the dealer make money reselling your old, used car. Leases aren't always cheaper because you're paying for the biggest chunk of a car's depreciation in a short period. (See related article on page 58.)

How to Read Our Value Charts

It's not about getting the cheapest deal

Real value is about what you get for your money. Here's what went into our charts:

Value Score ranks cars in order, by category. The average value is represented by 1.0. Models below the horizontal line have worse-than-average values. The car with the best value, the Toyota Camry Hybrid, got a score of 2.01, representing twice that of the average car. The worst, the Jeep Wrangler Unlimited, got 0.07, just above zero. Despite the lower score, many Wrangler owners find reasons to love their Jeeps.

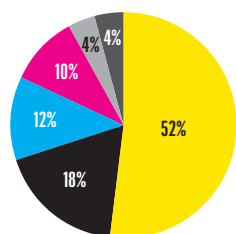
Cost Per Mile factors in all major expenses incurred in a car's first five years, a common period of ownership. That includes depreciation, fuel, insurance premiums, interest on financing, sales tax, and maintenance and repairs. Because we consider depreciation, our analysis assumes the cars will be traded in after five years. Interest is calculated at prevailing rates based on a five-year loan. We use the national average of 12,000 miles per year to calculate costs.

Test Scores are the road-test scores compiled at Consumer

Reports' test track. They're based on more than 50 tests and evaluations, including performance, comfort, convenience, fuel economy, fit and finish, and cargo space.

Predicted Reliability is determined from the results of our Annual Auto Survey, which covers about 1.1 million cars. The Ratings are based on how models held up over the past three years. Redesigned models for which we don't yet have survey data, such as the Honda Fit, are not included in our analysis.

Five-Year Owner Costs Breakdown



■ Depreciation
 ■ Insurance
 ■ Fuel
 ■ Interest
 ■ Sales Tax
 ■ Maintenance & Repairs

Best Car Values, by Category

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
SUBCOMPACT CARS					
WORSE AVERAGE BETTER					
Hyundai Accent Sport (hatchback, MT)	\$16,695		\$0.48	68	○
Hyundai Accent GLS	16,050		0.48	65	○
Toyota Prius C Two	20,850		0.40	55	●
Kia Rio EX	17,275		0.50	64	●
Kia Rio EX (hatchback)	17,475		0.51	62	●
Chevrolet Sonic LT (1.8L)	17,290		0.47	66	●
Hyundai Veloster (base, MT)	20,340		0.53	67	●
Nissan Versa Note SV	17,495		0.48	61	○
Nissan Versa SV (sedan)	15,490		0.45	56	○
Ford Fiesta SES (hatchback, MT)	17,795		0.48	67	●
Ford Fiesta SE	16,595		0.46	65	●
Chevrolet Sonic LTZ (hatchback, 1.4T, MT)	19,870		0.50	60	●
Toyota Yaris LE	17,290		0.44	47	●
Fiat 500 Sport (MT)	18,600		0.48	54	●
Fiat 500C Pop (MT)	21,000		0.51	52	●



Hyundai Accent Sport

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
COMPACT CARS					
WORSE AVERAGE BETTER					
Toyota Prius Four	\$29,230		\$0.49	75	●
Toyota Prius V Three	28,217		0.48	73	●
Subaru Impreza Premium	21,345		0.54	79	●
Hyundai Elantra SE (1.8L)	19,410		0.51	75	●
Honda Civic EX	21,880		0.49	71	●
Toyota Corolla LE Plus	20,652		0.47	71	●
Subaru Impreza Sport Premium (hatchback)	22,345		0.53	76	●
Kia Forte LX (1.8L)	19,570		0.55	78	○
Mazda3 i Touring (2.0L)	21,740		0.52	72	●
Scion xB	18,360		0.49	68	●
Volkswagen Jetta TDI*	25,100		0.49	72	○
Mazda3 i Grand Touring (hatchback, 2.0L, MT)	24,040		0.55	73	●
Honda Civic Hybrid	25,140		0.47	65	●
Toyota Prius Plug-in Advanced	35,890		0.56	69	●
Kia Soul Plus	24,115		0.63	74	●
Hyundai Elantra GT*	20,445		0.55	68	●
Ford C-Max Hybrid SE	26,685		0.53	77	●
Ford Focus SE SFE	21,650		0.54	76	●
Chevrolet Cruze LS (1.8L)	18,375		0.54	69	●
Volkswagen Jetta SE (1.8T)	22,610		0.53	70	●
Ford Focus SE	20,280		0.53	72	●
Ford Focus SE (hatchback)	22,185		0.56	71	●
Nissan Sentra SV	20,570		0.55	65	●
Chevrolet Cruze Eco	21,775		0.59	71	●
Chevrolet Cruze 1LT (1.4T)	20,530		0.57	70	●
Fiat 500L Easy	24,595		0.59	50	●

*Powertrain has changed since last test.

ROAD REPORT: BEST VALUES

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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LUXURY COMPACT CARS

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Buick Regal Premium I	\$34,485						\$0.71 83
Buick Verano Leather (2.4)	27,750						0.61 73
Acura ILX (2.0L)	30,095						0.64 72
BMW 328d xDrive	50,475						0.85 86
Audi A4 Premium Quattro	35,895						0.73 74
BMW 328i	43,195						0.80 84
Lexus CT 200h Premium	32,012						0.62 65
Volkswagen CC Sport (2.0T)	32,800						0.71 78
Cadillac ATS Luxury (turbo)	43,295						0.87 79
Infiniti Q50 Premium (AWD)	44,855						0.87 75
Lexus IS250 (AWD)	43,823						0.89 58
Mercedes-Benz CLA250	36,500						0.75 64

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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LUXURY MIDSIZED/LARGE CARS

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Lexus ES 300h	\$44,017						\$0.69 77
Lincoln MKZ Hybrid	41,915						0.78 83
Lincoln MKZ 2.0 EcoBoost	41,365						0.82 84
Lexus ES 350	43,702						0.81 78
Infiniti Q70 (V6)	53,825						1.01 90
Audi A6 3.0 Premium Plus Quattro	56,295						1.05 90
Mercedes-Benz E350	57,965						1.11 86
Lexus GS 350	58,858						1.10 83
Audi A7 3.0 TDI	70,895						1.22 90
Lexus LS 460L	82,504						1.30 89
Cadillac CTS Luxury (V6, AWD)	58,780						1.10 81
BMW 535i	58,375						1.06 81
Hyundai Equus Signature*	58,900						1.12 80
Acura RLX Tech	55,345						1.03 75
Cadillac XTS Premium	57,200						1.12 82
Lincoln MKS (base, 3.7)	50,070						0.98 65
BMW 750Li*	97,525						1.75 80
Mercedes-Benz S550 (AWD)	114,475						2.01 96

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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LARGE CARS

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Chevrolet Impala 2LTZ (3.6)	\$39,110						\$0.79 91
Toyota Avalon Hybrid Limited	42,501						0.68 80
Nissan Maxima 3.5 SV	33,700						0.75 82
Buick LaCrosse (Leather, eAssist)	34,935						0.71 80
Kia Cadenza	39,030						0.83 83
Hyundai Azera	37,185						0.78 80
Toyota Avalon Limited (V6)	40,670						0.78 81
Chrysler 300 Limited (V6)	38,335						0.79 83
Buick LaCrosse Premium I (V6)	37,555						0.78 76
Chrysler 300 C*	44,730						0.92 82
Dodge Charger SXT Plus (V6)	34,510						0.77 78
Ford Taurus Limited (3.5, V6)	37,885						0.78 68

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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SPORTS CARS/CONVERTIBLES

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Mazda MX-5 Miata Grand Touring	\$31,150						\$0.60 85
Scion FR-S	25,025						0.60 78
Subaru BRZ Premium	27,117						0.65 79
Honda Civic Si	23,175						0.57 60
Volkswagen Eos	35,829						0.74 72
Ford Focus ST	28,270						0.67 72
Porsche Boxster 2.7	59,600						1.06 83
Hyundai Genesis Coupe Grand Touring*	28,375						0.64 64
Chevrolet Corvette Stingray 3LT	73,260						1.27 92
Chevrolet Camaro coupe 2SS (V8)	35,425						0.76 66
Chevrolet Camaro coupe 2LT (V6)	28,195						0.63 55
Audi A5 Premium Plus convertible (2.0T)*	49,300						0.94 67
Dodge Challenger R/T (V8)	35,015						0.80 63
Chevrolet Camaro convertible 2SS (V8, AT)	43,510						0.88 64
Porsche 911 Carrera S	110,630						1.78 95
Infiniti Q60 convertible (base)	48,715						0.95 66

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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MIDSIZED CARS

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Toyota Camry Hybrid XLE	\$29,052						\$0.52 86
Honda Accord LX (4-cyl.)	23,270						0.53 85
Toyota Camry LE (4-cyl.)	23,830						0.53 84
Subaru Legacy 2.5 Premium	24,837						0.58 89
Mazda6 Sport	23,590						0.55 79
Honda Accord Hybrid	29,945						0.53 77
Toyota Camry XLE (V6)	32,603						0.65 85
Volkswagen Passat SE (1.8T)	27,485						0.62 82
Ford Fusion SE Hybrid	28,290						0.55 80
Chevrolet Malibu 1LT (2.5L)	26,030						0.58 81
Honda Accord EX-L (V6)	30,860						0.65 84
Volkswagen Passat TDI SE*	28,665						0.52 77
Ford Fusion SE (1.5T)	27,720						0.63 81
Kia Optima LX (2.4)	21,885						0.58 77
Nissan Altima 2.5 S	23,410						0.54 77
Chevrolet Malibu 2LTZ (2.0T)	33,865						0.70 85
Kia Optima SX (2.0T)	29,050						0.69 78
Ford Fusion Titanium (2.0T)	33,180						0.72 78
Hyundai Sonata Hybrid	26,695						0.54 65
Nissan Altima 3.5 SL (V6)	31,610						0.69 80

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
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WAGONS (AWD)

		WORSE	AVERAGE	BETTER			
		0	0.5	1.0	1.5	2.0	
Subaru Outback 2.5i Premium	\$28,852						\$0.61 82
Toyota Venza (V6)	34,209						0.68 74
Audi Allroad 2.0T Premium	43,570						0.86 82
Volvo XC70	42,560						0.86 78
Honda Crosstour EX-L (V6)	34,730						0.74 65

ROAD REPORT: BEST VALUES

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
SMALL SUVs					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Subaru Forester 2.5i Premium	\$26,814		\$0.58	86	●
Subaru XV Crosstrek Premium	24,215		0.56	74	●
Toyota RAV4 XLE	26,802		0.56	75	●
Honda CR-V EX*	26,455		0.58	76	●
Subaru XV Crosstrek Hybrid	27,132		0.59	74	●
Mazda CX-5 Touring (2.5L)	28,090		0.62	74	●
Hyundai Tucson GLS	24,920		0.59	71	●
Kia Sportage LX	24,400		0.60	70	●
Nissan Rogue SV	29,920		0.66	74	○
Mitsubishi Outlander Sport SE	24,520		0.60	65	●
Buick Encore Leather	30,555		0.64	69	○
Nissan Juke SV	24,840		0.58	66	○
Ford Escape Titanium (2.0T)	36,600		0.74	78	●
Kia Sportage SX (2.0T)	31,440		0.73	68	●
Ford Escape SE (1.6T)	28,040		0.62	75	●
Mini Cooper Countryman S	32,500		0.62	68	●
Jeep Patriot Latitude*	24,440		0.61	56	○
Jeep Cherokee Limited (V6)	37,525		0.78	71	●
Jeep Compass Latitude*	24,985		0.61	52	●
Jeep Cherokee Latitude (4-cyl.)	27,490		0.63	58	●

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
LARGE SUVs					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Chevrolet Traverse LT	\$39,920		\$0.83	77	●
Dodge Durango Limited (V6)	43,525		0.96	83	○
GMC Acadia SLT2	41,315		0.85	77	○
Ford Flex SEL	38,460		0.86	71	○
Chevrolet Tahoe LT	60,100		1.21	67	○
Toyota Sequoia Limited	54,005		1.05	60	●
GMC Yukon SLT	62,125		1.24	67	○

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
LUXURY MIDSIZED/LARGE SUVs					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Lexus RX 450h	\$53,576		\$0.94	88	●
Lexus RX 350	47,381		0.90	80	●
Acura MDX Tech	49,460		0.95	81	○
Buick Enclave CXL	43,260		0.89	77	○
Volkswagen Touareg TDI Sport	49,505		0.98	79	○
BMW X5 xDrive35i	70,050		1.19	84	○
Jeep Grand Cherokee Limited (V6)	41,375		0.93	78	●
Porsche Cayenne (V6)*	63,805		1.23	78	●
Jeep Grand Cherokee Limited (diesel)	49,780		0.96	82	●
Lexus GX 460	58,428		1.12	70	●
Lincoln MKX (3.7)	50,235		0.98	67	○
Infiniti QX60 (3.5L)	51,920		0.98	79	●
Mercedes-Benz ML350	56,960		1.15	75	●
Infiniti QX80	63,395		1.24	68	●
Mercedes-Benz GL350 BlueTec	73,020		1.28	82	●

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
MIDSIZED SUVs					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Toyota Highlander XLE (V6)	\$38,941		\$0.76	84	●
Toyota Highlander Hybrid Limited	50,875		0.86	85	●
Hyundai Santa Fe GLS (V6)	36,290		0.77	81	○
Hyundai Santa Fe Sport (4-cyl.)	28,370		0.64	73	○
Chevrolet Equinox 1LT (4-cyl.)	26,350		0.63	68	●
GMC Terrain SLE1 (4-cyl.)	26,745		0.63	68	●
Mazda CX-9 Grand Touring	38,615		0.84	77	●
Kia Sorento EX (V6)	37,950		0.82	77	○
Honda Pilot EX-L	36,980		0.75	71	○
Chevrolet Equinox LTZ (V6)	36,925		0.81	69	●
GMC Terrain SLT2 (V6)	36,675		0.81	69	●
Nissan Xterra S	28,000		0.68	61	●
Ford Edge SEL (3.5, V6)	37,625		0.80	66	○
Ford Edge SEL (FWD, 2.0 EcoBoost)	36,910		0.76	69	●
Ford Explorer XLT (V6)	39,275		0.89	67	○
Toyota 4Runner SR5 (V6)	37,425		0.76	55	●
Nissan Pathfinder SL	40,470		0.86	72	●
Dodge Journey Limited (V6)	36,975		0.85	64	●
Jeep Wrangler Unlimited Sahara	36,340		0.77	20	●

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
LUXURY COMPACT SUVs					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
BMW X3 xDrive28i (2.0T)	\$44,595		\$0.83	82	○
Acura RDX	36,605		0.77	77	○
BMW X1 xDrive28i (2.0T)	38,795		0.78	77	○
Audi Q5 Premium Plus (2.0T)	41,075		0.83	78	○
Mercedes-Benz GLK350	44,995		0.93	79	●
Volkswagen Tiguan SEL	37,020		0.78	74	○
Volvo XC60 T6	42,245		0.90	71	○
Cadillac SRX Luxury	43,085		0.93	67	○

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
PICKUP TRUCKS					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Nissan Frontier SV (V6)	\$30,110		\$0.73	71	○
Ram 1500 Big Horn (5.7L V8)	42,810		0.92	81	●
GMC Sierra 1500 SLT (5.3L V8)	43,200		0.88	80	●
Toyota Tundra SR5 (5.7L V8)	34,738		0.81	63	●
Chevrolet Silverado 1500 LT (5.3L V8)	42,070		0.91	80	●
Toyota Tacoma (V6)	33,119		0.77	49	○

MAKE & MODEL	PRICE	VALUE SCORE	COST PER MILE	TEST SCORE	PREDICTED RELIABILITY
MINIVANS					
		WORSE 0 0.5 1.0 1.5 2.0 AVERAGE BETTER			
Mazda5 Grand Touring	\$24,820		\$0.61	83	●
Toyota Sienna XLE (FWD)	35,810		0.74	79	●
Honda Odyssey EX-L	38,055		0.77	84	○
Toyota Sienna XLE (AWD)	38,201		0.78	76	●
Nissan Quest SL	39,040		0.84	79	○
Dodge Grand Caravan R/T	37,295		0.80	72	●
Chrysler Town & Country Touring-L	37,505		0.85	72	●

*Powertrain has changed since last test.

There's a New No. 1

In a bit of one-upmanship by archrival Mercedes-Benz, BMW slips from the top spot in our tests



FOR MANY CAR BUYERS who desire a well-balanced mix of driving excitement, luxury appointments, and brand status, the pinnacle has been the BMW 3 Series. Other manufacturers have tried, but none have been able to replicate BMW's magic in creating the best sporty compact luxury sedan. Until now. In our Ratings, the redesigned Mercedes-Benz C300 topped the BMW 328i from the top spot among mainstream entries—although the low-selling BMW 328d diesel still remains our best scorer. Plus: A new Acura takes its shot at the segment leaders.



Mercedes-Benz C300 85
Classy, Sporty, Comfortable

It may be a case of different strokes, but the latest Mercedes has outpointed the Teutonic titan. Harmonizing unflappable ride comfort with sharp handling was a dynamic that BMW seemed to own, but the redesigned C-Class strikes an almost perfect balance. The C300's driving capabilities are as good as those in the 328i, with a commendably quiet cabin. Shocked that a four-cylinder is under that three-pointed star? Don't be. It delivers a donkey kick of power, making our all-wheel-drive C300 feel quick while returning a respectable 26 mpg overall. Slide behind the wheel and you're rewarded with a plush, baby S-Class interior. The C300's seats provide all-day relief, with a smidge more comfort and space than the BMW's. The rear seats are snug but fine for two adults. It's not all accolades, though. The center infotainment screen is inscrutable and overwrought, with an absurdly avant-garde piano-black touchpad. And all of that goodness comes at a premium price. Still, Mercedes has done the BMW one better. Literally.

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

\$ \$41,325-\$49,515 **🚗** 26 mpg



BMW 3 Series (328i) 84
Still Aspirational

Car shoppers pine for it. Other manufacturers wish they had built it. And despite growing cushier over the years—like many of us—the BMW 3 Series has managed to maintain its heritage of pinpoint handling while evolving into a more accommodating car. BMW still wins the variety battle, with multiple engine offerings—including the best-in-class diesel and a wickedly punchy 300-hp inline-six—and additional convertible, hatchback, and wagon body styles. The base 320i sedan comes with a 180-hp turbo-four, but most buyers will opt for the 328i's 240-hp turbo-four that effortlessly zings along on-ramps and passing lanes while providing excellent fuel economy. For those who like their luxury with a smidge of Bauhaus, the 3's cabin materials are starkly attractive. The backseat properly fits two adults. The iDrive infotainment system is daunting, but many climate and audio features use plain old buttons. And though rowing through gears may be an anachronism, the BMW still provides the option of a stick shift.

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

\$ \$33,900-\$51,100 **🚗** 28 mpg



Acura TLX 80
A Junior Varsity Starter

Playing on the same field doesn't equate to competitiveness. The TLX replaces both the TL midsize and TSX compact luxury sedans, using Honda Accord underpinnings to do so. Its family-sedan roots show through with mundane handling, which falls short of the agile class leaders despite standard four-wheel steering. The TLX's ride is firmer yet calmer than its Accord sibling's. The quiet interior's wood and leather appointments may spoil those moving up from mainstream cars—but it probably won't sway Audi, BMW, and Benz owners. Nor does cabin room impress, especially in the backseat. Acura's complicated two-screen console can be frustrating. Four- and six-cylinder engines are available and are more powerful than the offerings in their Accord cousins. The 290-hp V6 delivers luxury-brand levels of thrust, but the middling base motor is saved only by a spirited eight-speed, dual-clutch transmission. The TLX is a competent "tweener"—cheaper than its luxurious peers but lacking their panache.

206-hp, 2.4-liter 4-cyl.

\$ \$31,915-\$45,620 **🚗** 27 mpg

ROAD REPORT: LUXURY COMPACT SEDANS

OUR PICKS FROM THE ENTIRE CATEGORY

Most Fun to Drive/Best Performance

THE BMW 3 SERIES has been the dominant force in this category, living up to its “Ultimate Driving Machine” marketing moniker. Even though this Bavarian treat has added some cream, growing bigger and softer than its forebears, the 3 is still at the top. It’s the liveliest, most responsive car in the class. But it’s not alone anymore. Drafting right on the BMW’s bumper is the **Cadillac ATS**, which seems almost radar-guided to navigate twisty roads. Its lithe and agile handling, quick acceleration, and sharp

steering make it pure fun. The **Mercedes-Benz C-Class**’ strong turbocharged mill puts down impressive power while rewarding drivers with athletic handling and a ride that pampers, effectively balancing comfort and sport. For those purists who insist that nothing can surpass the dynamic agility of their BMW, the Mercedes is just as good. And worth a look is the surprising **Buick Regal**, which provides a very close driving experience with an entry price that’s \$8,000 lower.



BMW 328i
RATING: 84 | \$43,195

Most Luxurious



MERCEDES-BENZ C300 (AWD)
RATING: 85 | \$47,560

LOOKING AND FEELING like a downsized S-Class, the **Mercedes-Benz C300** provides fine appointments and a vault-quiet cabin. Its forgiving-yet-firm seats pair with unmatched ride quality in its class. Yes, you have arrived. The persistently excellent **BMW 3 Series** comes in second, somehow making the “austere luxury” equation work. The Bimmer doesn’t quite match the Benz in how it coddles the driver and passenger, but fit and finish, ride, and interior quietness

still shine. The **Volvo S60** has supremely comfortable and supportive seats, as well as a quiet and well-trimmed interior. If only the tooth-rattling ride weren’t quite so jarring. You also might consider the **Volkswagen CC** as a lower-cost alternative. It’s an older design, but that can be a positive thing because it still has some of the good Volkswagen driving DNA. Plus the interior, though a bit low-slung and difficult to see out of, has a bespoke look and feel to it.

Best Telematics/Infotainment

BMW WRENCHED OPEN Pandora’s box of infotainment when it foisted the original, overly complicated iDrive system upon the world in 2001. But with a decade-plus of experience, it has done a commendable job of making iDrive a logical-once-mastered system that operates audio, phone, and navigation through a single large knob and steering-wheel controls. Still, initiating certain prompts can be a chore. The **Buick Regal** uses the clear, straightforward IntelliLink touch screen and a second screen

in the instrument binnacle. With big fonts, sensible logic, and clearly labeled menus, you intuitively access your music and phone controls. Too bad some of our staff encountered erratic navigation from the OnStar system. The MMI system in the soon-to-be-redesigned **Audi A4** is the best of the rest. It has a quirky user interface, but eventually your fingers’ muscle memory will master the hard keys and center-console knob. Beyond that, the options for user-friendly systems fall frustratingly.



BUICK REGAL
INTELLILINK SYSTEM

Top Values



BUICK REGAL
RATING: 83 | \$34,485

BUICK RIDES HIGH when it comes to making the most of your luxury dollars and cents. The **Regal**, with its \$34,485 as-tested price, is a well-equipped car for the money. Its 24 mpg overall is respectable when coming from a 259-hp motor. It also boasts Euro-phile driving qualities and above-average reliability. The **Acura TLX** has a low starting price, and its options packages provide good value for your incremental dollar. The base engine may lack driving thrills, but

it’s a sound, less flashy alternative. Value is often about more than what comes out of your pocket. The **Audi A4** and **Volvo S60** historically have offered attractive leases that undercut the big German brands—if you are flexible about the timing. But the **BMW 328i** exemplifies the idea that paying a few extra bucks is worth it. The Bimmer is rewarding to drive, gets great fuel economy, and delivers enough luxury appointments to justify its price.

ROAD REPORT: LUXURY COMPACT SEDANS

Ratings: Luxury Compact Sedans

Scores in context: The highest-rated scored 86; the lowest, 58. The class includes sports sedans, and luxury sedans in a compact package. Recommended

models excel in overall road-test score and have average or better predicted reliability. They also performed adequately in crash tests, if included.

☒ Recommended

● Excellent ● Very Good ○ Good ● Fair ● Poor

LUXURY COMPACT SEDANS

Rec.	Rank	MAKE & MODEL	PRICE As Tested	RELIABILITY Predicted	SCORE Road Test	TEST RESULTS					HIGHS	LOWS
						Overall MPG	Acceleration, 0-60 MPH, Sec.	Routine Handling	Ride	Seat Comfort, Front/Rear		
<input checked="" type="checkbox"/>	1	BMW 328d xDrive	\$50,475	○	86	35	8.5	●	●	●/○	Handling, ride, fuel economy, transmission, front seats, fit and finish, visibility.	Tight rear seat, some controls, diesel-engine noise, pricey options.
	2	Mercedes-Benz C300 (AWD)	\$47,560	New	85	26	6.8	●	●	●/○	Ride, handling, acceleration, quietness, fuel economy, front-seat comfort, fit and finish.	Controls, price.
	3	BMW 328i	\$43,195	●	84	28	6.3	●	●	●/○	Fuel economy, handling, ride, acceleration, transmission, fit and finish, front seats.	Subpar reliability, engine clatter, some controls, tight rear seat, pricey options.
<input checked="" type="checkbox"/>	4	Buick Regal Premium I	\$34,485	●	83	24	7.4	●	●	●/○	Acceleration, ride, handling, braking, controls.	Rear seat, rear visibility.
	5	Acura TLX 2.4L	\$35,920	New	80	27	7.4	●	●	●/○	Powertrain, fuel economy, braking.	Annoying audio controls, lacks panache.
	6	Volvo S60 T5 Drive-E	\$39,920	New	80	25	7.9	●	○	●/○	Transmission, braking, fuel economy, front-seat comfort, crash-test results.	Ride, rear seat, rear visibility.
	7	Cadillac ATS Luxury (turbo)	\$43,295	●	79	23	6.5	●	●	●/●	Handling, fun to drive, acceleration, braking, fit and finish, front-seat comfort.	Subpar reliability, Cue controls, tight interior, small trunk, turbo lacks refinement, access.
	8	Volkswagen CC Sport (2.0T)	\$32,800	●	78	26	7.5	●	●	●/○	Agility, ride, fit and finish, fuel economy.	Subpar reliability, visibility, access, tight rear seat.
	9	Infiniti Q50 Premium (AWD)	\$44,855	●	75	21	5.6	●	○	●/○	Acceleration, braking, visibility, relatively roomy cabin, IIHS crash-test results.	Subpar reliability, steering feel, ride, road noise, fuel economy, some controls, restrictive options packages, small trunk.
	10	Audi A4 Premium Quattro	\$35,895	●	74	25	7.2	●	●	●/○	Agility, acceleration, transmission, fuel economy, fit and finish.	Poor IIHS small-overlap crash-test results, controls, rear seat.
<input checked="" type="checkbox"/>	11	Buick Verano Leather (2.4)	\$27,750	●	73	24	8.5	●	●	○/○	Quietness, transmission, braking.	Front-seat comfort, tight rear seat, narrow driving position.
	12	Lexus IS250 (AWD)	\$43,823	○	58	21	8.7	●	○	●/●	Powertrain refinement.	Acceleration, ride, road noise, lackluster handling, fuel economy, driving position, some controls, tight quarters, access.

*Powertrain has changed since last test.

Why certain models are not recommended. The Mercedes-Benz C300, Acura TLX, and Volvo S60 are too new to have reliability data. The BMW 328i, Cadillac ATS, Volkswagen CC, and Infiniti Q50 have below-average reliability. The Audi A4 scored poorly in the IIHS small-overlap crash-test. The Lexus IS250 scored too low in our tests to recommend.

... Or Should I Just Buy a Loaded Accord?

What do you really get with an Acura TLX that you don't get from a loaded version of its corporate cousin, the Honda Accord? To find out, we compared our four-cylinder TLX, which stickered at \$35,920, with a \$33,090 Accord EX-L V6. Both did well in our road tests, but the Accord finished with 84 points vs. the TLX's 80.

In addition to costing about three grand less, the Accord's 278-hp, 3.5-liter V6 has 72 more ponies than the TLX's 206-hp four-cylinder.

The Accord is a full second quicker than the TLX to 60 mph. But with the TLX, you get a modern eight-speed, dual-clutch transmission, which has a more direct and sporty feel than the Accord's conventional six-speed.

But the driving experience is quite different. Whereas the Accord V6's power delivery is lush and smooth, the TLX's feels crisper and more guttural. The Acura was more capable in handling and braking, and it has a quieter cabin; we found the Honda's ride to be choppy.

Both come with such important standard features as dual-zone climate control, backup

camera, and power driver and passenger heated leather seats. Their infotainment and safety suites are similarly equipped.

The TLX's touted all-wheel steering didn't seem to benefit agility or maneuverability. And the Accord's conventional halogen headlights illuminated stronger and farther than the Acura's hyped LED setup.

Sure, the TLX has three more stereo speakers and one more year of warranty. And though it's slower, the TLX rides better and feels sportier. If those things, plus the prestige badge, are worth the \$3,000, go for it.

LATEST FROM THE TRACK

Easy-to-Use Infotainment, Easy-to-Love Small SUVs



CarPlay Brings iPhone to Your Dashboard

We get this question all the time: With all of the overly complicated infotainment systems in cars, why can't automakers design their user interface like an iPhone?

That's the idea behind Apple's new CarPlay system, scheduled to appear in models arriving soon from at least 15 carmakers. But we're not waiting around; we sampled CarPlay in an aftermarket stereo system—the Pioneer AVIC-5000 NEX, \$750—in our 2014 Volkswagen Jetta SE.

Compared with native systems installed in cars, the iPhone's intuitive user interface makes it far simpler to make phone calls or play your music. Just plug your iPhone into the car's USB port, and selected icons for apps you use on the road appear on the car's central touch screen. It runs Apple Maps for your navigation tasks.

The app icons are large, with big, easy-to-read fonts. You can swipe, pinch, and tap the screen—just like with your iPhone.

Third-party audio apps such as Spotify are available, and iHeartRadio, Rdio, and Stitcher are coming soon. What aren't coming are apps that compete directly with Apple services, such as Waze navigation.

Because you shouldn't be reading, texting, or entering addresses while driving, you can use Siri to dictate. Siri is the best part of CarPlay: It works better than voice commands in most cars and allows you to speak in natural language, and you don't have to wait to respond to voice prompts.

For example, on a nighttime drive you might ask Siri, "Is there a nearby Starbucks open?" Siri will answer the question and navigate you there. The system works with any iPhone 5 or iPhone 6, as long as you have Siri enabled via a Lightning cable.

A couple of caveats: CarPlay won't send voice messages, and it won't work with

Android devices. Google will roll out Android Auto later this year.

And although it looks like your iPhone apps are running through your car, they're still using data from your phone. So check your cellular provider's data allowance, or you could be in for a mega-bill.



Fresh, Cute, and Functional: Honda's Revised CR-V

There are good reasons why Honda sells a lot of CR-V compact crossovers: The category is white-hot, and the CR-V checks the boxes that most buyers seek in terms of affordability, functionality, and reliability. Honda also doesn't let its vehicles get stale; it has made several notable changes for the CR-V's 2015 midcycle update.

The CR-V (\$27,500 as tested) has an updated front and rear appearance, along with new wheel styles and interior trim bits. The engine is now a 185-hp, 2.4-liter four-cylinder, shared with the Accord. This cute "ute" also gets its first continuously variable transmission (CVT).

Aimed at increased fuel economy and refinement, the new powertrain is good for 28 mpg overall in all-wheel-drive versions, according to the Environmental Protection Agency. We can tell you that the belt-and-pulley CVT works well in normal driving. Honda has done a commendable job of masking the engine drone and rubber-band feel of most CVTs. Suspension tweaks provide a firmer ride. Honda says that the car is quieter; we hadn't noticed.

The 2015 update includes a slew of optional electronic safety features, such as forward-collision warning with automatic braking, lane-departure warning, lane-keeping assist, and adaptive cruise control.

The safety advancements make the newfangled infotainment system on our

CR-V seem all the more curious. Honda's center displays have become increasingly complex and frustrating to use. The on-screen and hard buttons are confoundingly small and complicated. A task as basic as programming a preset audio station is a difficult distraction.

Annoying infotainment aside, the added safety features and promised fuel-economy improvement are welcome.



VW Golf: A Fun Hatch With Upscale Ambitions

Building a small car that's fun to drive and feels substantial is one of the toughest challenges an automaker can face. With the 2015 edition of its supremely versatile Golf hatchback, Volkswagen has passed the test.

Despite its tidy footprint, the Golf envelops four adults and their gear in a quiet, refined cabin.

The 1.8-liter, turbocharged four-cylinder generates 170 hp and brings an eagerness to acceleration. In the six-speed automatic version we tested, we achieved 28 mpg overall. That's less than the Mazda3, but we found the Golf's premium feel and engaging driving experience to be a fair trade-off.

The VW's steering response has that instinctive, Germanic mechanical immediacy. Whether on a winding road or a long, high-speed trek, the Golf has both composure and agility befitting a more expensive car.

The cabin is upscale, with soft-touch plastics that give a premium tactile feel. But the touch-screen menus are cluttered, and the presets are small.

The Golf is more expensive than peers such as the competitive Mazda3, Subaru Impreza, and Ford Focus. With a base price of \$18,815 (\$25,315 as tested), why pay more? Because VW spent the extra euros to prove that small doesn't have to mean cheap.



BUY



LEASE

When Leasing Luxury Costs Less

What if you have Mercedes tastes but a Mazda budget?

ARE THOSE ADS for \$299-per-month BMWs and Acuras for real? Yes. That's because dealers of luxury cars are offering lower leasing payments that make their vehicles much more attainable.

Of course, with a lease, you never own the car outright. And you're paying for the biggest depreciation hit over a shorter period of time. That's why, in general, Consumer Reports recommends that you purchase a car as a long-term hedge against its depreciation.

But could leasing be the right move for you? Ask yourself these questions:

- Does the prestige of driving a luxury vehicle matter to you?
- Are you planning to keep the new car for less than four years? (Most leases run for three years.)
- Do you need the security of a bumper-to-bumper warranty?
- Do you hate the vehicle trade-in process, or are you wary of selling your used car to strangers?
- Do you drive less than 12,000 miles per year?
- Do you keep your vehicles clean and free of dings, scratches, dog hair, and spilled sodas?

If you answered "yes" to most of those questions, leasing might be a viable option. Most luxury brands have lease deals with incentives based on the end of the model year, holiday promotions, and annual sales targets. For many import brands, leasing makes up as much as half of their transactions.

Comparing leasing to financing for different term lengths might seem like comparing

apples and oranges, but consumers do it all the time. And there are lease deals on luxury vehicles that allow you to get more car for your money than if you were purchasing a mainstream-brand automobile. As the chart below shows, you can lease a snazzy BMW 320i for about \$330 per month; purchasing a more-pedestrian Honda Accord LX would cost you about \$385 per month.



Of course, at the end of three years, the BMW lease will expire and you'll have to give the car back; as the Honda owner, you will be well on the way to owning the car—though still making payments. But if you want to "own" the car for just three years, leasing removes the hassle of haggling over a trade-in or selling your used car.

Many luxury automakers are offering free maintenance for the duration of a lease, covering oil changes, wiper blades, brake pads, and even major service intervals. As a result, luxury cars are being returned in better condition, which means that their residual values are climbing. Less depreciation from a new car's price means smaller monthly payments.

Automakers want you to return the car in good shape because they're also creating an investment for themselves in the certified preowned vehicle market. But if you return a leased vehicle in ratty condition or it's over your mileage allowance, prepare to pay additional charges.

Also, depending on where you live and your family situation, it might actually be cheaper to insure a leased luxury vehicle. In northern climes, selecting an all-wheel-drive luxury vehicle can result in lower insurance premiums. So can a vehicle-tracking system, often standard on luxury vehicles. And automakers often give greater incentives for leases than they would for purchases of luxury vehicles that are seasonally unattractive, such as convertibles in winter.

But leasing involves many more financial machinations than buying a car. Navigating a lease agreement can be tricky, and there are more ways that a dealership can take advantage of your naiveté. It pays to familiarize yourself with commonly used terms (see the facing page). And when it comes time to make a deal, consider having an accountant or financial planner check the math before you sign on the dotted line.

Lease vs. Buy	
	
LEASE	BUY
BMW 320i xDrive	Honda Accord LX
Term	Terms
36 months	60 months at 1.9% interest
Out-of-Pocket Cost	Out-of-Pocket Cost
\$2,000	\$2,000
Monthly Payment	Monthly Payment
\$328.97	\$384.63

Leasing Terms to Know

OUT-OF-POCKET EXPENSES. The total amount you'll be paying to get a car off the dealership lot, usually \$3,000 to \$4,000 for luxury leases. That includes the first month's lease payment, cap-cost reduction (see below), security deposit, and various fees and taxes.

CAP COST. Formally known as capitalized cost, it's the starting value your leasing company puts on the financing. Consider it the equivalent of the transaction value of your new car after you finish negotiations on the sticker price.

CAP-COST REDUCTION. You can make a down payment or offer a trade-in to reduce your monthly costs. Negotiate the cap-cost reduction only after you have agreed to the cap cost.

ACQUISITION FEE. It's the processing cost, usually \$800 or so, for the leasing company to purchase the car from the automaker. It's rarely negotiable.

RESIDUAL VALUE. It's how much the car is expected to be worth at the end of the lease. This is where you have flexibility: If your car is worth more than its residual value at lease-end, it's a great deal to purchase the car. If it's worth less, walk away.

PAYOFF BALANCE. The amount you have to pay if you terminate the lease before the end of the term.

MONEY FACTOR. Multiply this "rent charge" by 2,400 to get the equivalent annual percentage rate on your lease.

GAP INSURANCE. If you get into an accident that results in a total loss of the car, or if your car is stolen, this will cover any difference between what you owe on the lease and what the car was worth.

MILEAGE ALLOWANCE. This is how many miles you're allowed drive during the lease period. If you exceed it, there are penalties. If you're substantially under the mileage allowance, you may actually have equity in the car that gives you leverage for a possible purchase.

CAR STRATEGIST

Better MPG ... but at a Price

Direct-injection engines improve performance and save fuel, but you may spend more time in the repair shop

IT HAS BEEN TOUTED as the automotive holy grail, the ultimate marriage of better performance and greater fuel economy. It's the direct-injection (DI) engine, the latest technology designed to squeeze more mpg out of cars. And it has actually been delivering results.

For example, the Mazda3's combined fuel economy jumped from 28 mpg in 2010 to 32 mpg in 2012 in our testing of the new Skyactiv engine. Other automakers have been using direct injection to add horsepower—the Cadillac CTS, for example, gained 34 hp—without any sacrifice in fuel economy.

Though direct injection is currently seen mostly on luxury vehicles or on mainstream cars as a higher-trim option (priced anywhere from a few hundred dollars to a couple of thousand), it could soon be within the means of more drivers as costs continue to come down.

But those engines are also having reliability problems, something that automakers are trying to keep quiet.

Not surprisingly, a number of readers have asked us about direct injection. Take Anestis Halkidis of North Kingstown, R.I.:

"I have a 2006 VW GLI with the 2.0T FSI engine with direct injection," he wrote. "At around 80,000 miles, I went to the VW dealer to diagnose a check-engine light. It turns out that the intake valves had to be cleaned due to carbon deposits that were causing drivability issues."

When his dealer failed to offer free work or any compensation, Halkidis took his car to a local VW shop that cleaned the valves by blasting them with walnut shells. (Yes, walnut shells; it's a method used by BMW.) The cost to Halkidis was about \$400.

So what's up with direct injection? First, a primer on how it works: By injecting gasoline at high pressure directly into the engine's combustion chamber, direct injection more precisely measures fuel than conventional fuel-injection systems or old-time carburetors.

The result is more complete combustion and cooler cylinder temperatures that enable a higher compression ratio for greater efficiency and power. Engine technology supplier Bosch says that direct injection

can return a 15 percent gain in fuel economy while boosting low-end torque as much as 50 percent.

Combining direct injection with other technologies—such as turbocharging—can deliver even greater gains in economy and performance. That in turn enables carmakers to use smaller displacement engines, resulting in an efficiency snowball effect. Many automakers are marketing DI as providing fuel economy that's almost as good as a hybrid's, and with better performance—but without the \$4,000 hybrid premium.

Although the breakthrough seems like a dream come true, an unwanted side effect has been emerging. Letter writers have complained to Consumer Reports and the National Highway Traffic Safety Administration (NHTSA) that over time DI can lead to clogged fuel systems and engine carbon buildup. The result can be engine hesitation and a loss of power—and the need for expensive repairs.

Some carmakers, including BMW, Honda, and Kia, have issued technical service bulletins (TSBs) to their dealers recommending that drivers use only name-brand detergent gasoline—without ethanol additives—and that they periodically add a fuel-system cleaner when they refuel. (A TSB is an alert that the automaker sends to dealers to warn about ongoing problems with individual models and how to fix them. It may allow dealers to make repairs at little or no cost to the customer as a goodwill gesture.)

Other automakers have devised an engineering fix that works while the car is operating. It involves modifying the engine to spray a small amount of fuel directly onto the valves to help keep them clean.

It's important to note that not all cars with direct injection experience long-term problems. But if your engine stumbles more than it used to, or it suddenly lacks power, ask your dealer about it. A fix may be available, and you may not have to pay for it.

 **HAVE A PROBLEM WITH YOUR MECHANIC OR DEALERSHIP? SOMETHING PUZZLING YOU ABOUT YOUR CAR?** Contact CR's Car Strategist at carstrategist@cr.consumer.org.

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JUNE 1950

DOING LAUNDRY WAS A *REAL* CHORE BACK THEN

At mid-20th century, if you wanted to buy a washing machine, one popular option was the nonautomatic style shown here—which required you to hand-feed clothes through a wringer, rinse them, and put them through the wringer again. Whew! Maytags, like the one above, cost about \$130, or about \$1,280 in today's dollars (which presumably still left enough money in the family budget to buy a pearl choker for the lady of the house).

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SELLING IT

A is for ...
Apricot, but as Janet Eppers of Beach Park, Ill., noticed, this juice comes with a mention of vitamin A that isn't echoed on its nutrition label.



Vitamin A 0%



See Doughnuts, Do Dead Lifts
“Curious,” says David Kantor of Baltimore about the juxtaposition of a fitness center and a snack chain in this promo for a weight-loss program.

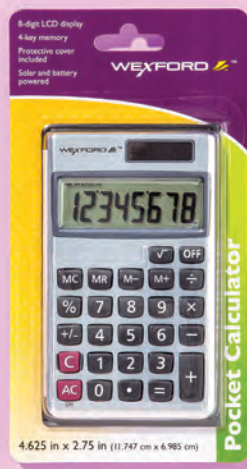


next to Dunkin' Donuts

‘At Your Fingertips,’ Indeed
“Really?” wrote Christine Andrulitis of Hebron, Conn., who was clearly shocked—shocked!—that her hand didn’t magically morph into metal. “Come on!”



Not Safe for Use by Kangaroos
This pocket calculator might be small, but when Steven Denker of Cornucopia, Wis., read the instructions, he saw that he would need another way to carry it.



Avoid carrying the product in pockets

A Closer Look

These reader submissions prove that it always pays to read the fine print.

SHOW US THE GAFFES! Send us the goofs and glitches you find. Submit them to SellingIt@cro.consumer.org or Selling It, Consumer Reports, 101 Truman Ave., Yonkers, NY 10703.

Find out **how much to pay for a new car** with our expanded local pricing information

The Consumer Reports New Car Price Report shows you what others really paid, regional dealer marketing fees, and other information to help you get a great deal on a new car.

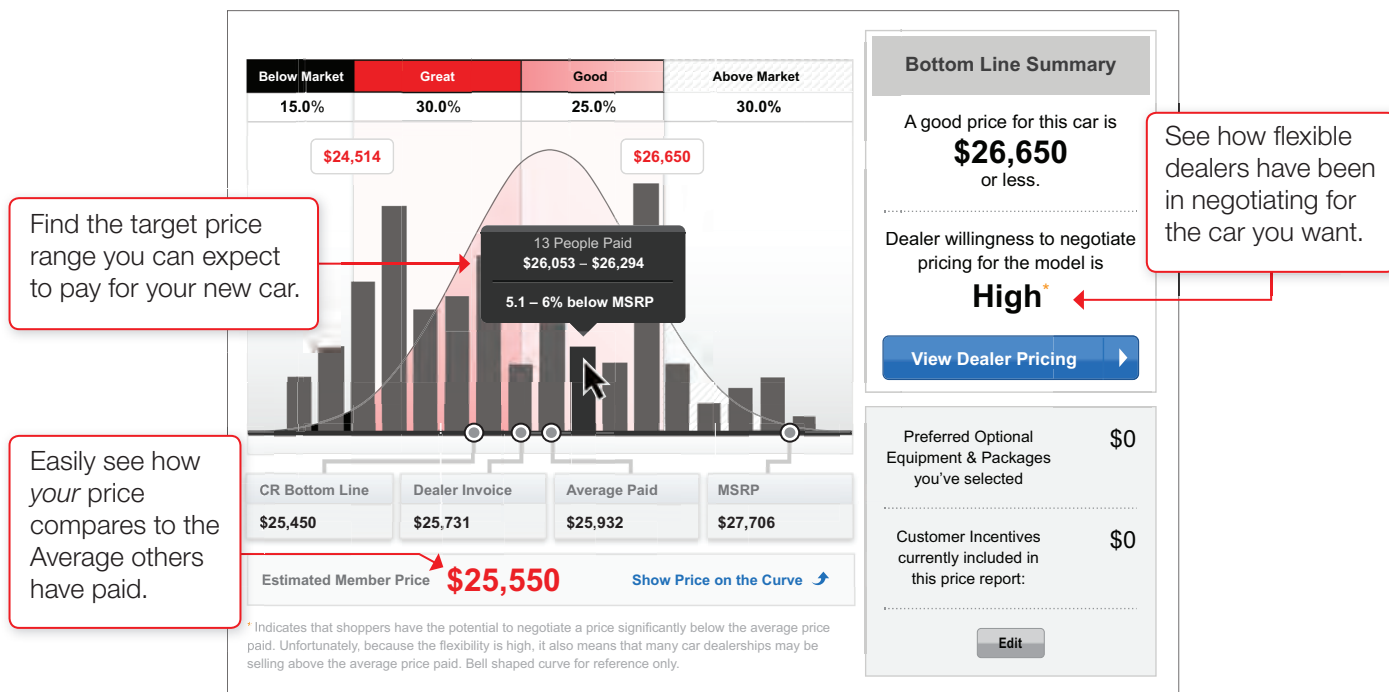
The enhanced Report now features an easy-to-read price curve that includes:

- Great, Good, and Above Market price ranges for your area
- The average price others paid for the same car
- The Build & Buy Service, providing a transparent car-buying experience through a network of pre-qualified dealers
- A rating of a dealer's willingness to negotiate on the model you've chosen



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Or go to www.ConsumerReports.org/cr/BigSavings514

For service in Canada, go to: www.ConsumerReports.org/49canada

PE44CURVES2

IN THIS SPECIAL SECTION

32a
Smart Phones


32c
Ellipticals


32b
TVs

32d
Autos

32c
Treadmills

32d
Contact Info

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

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

How to Use the Canada Extra Section

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

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

In most cases, the prices we list here are

the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 32D, the manufacturer's phone number and Web address in Canada so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available in Canadian stores can be bought online.)















We appreciate your support, but we don't take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can't reply to every e-mail message or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

Smart phones
















Here are the rated smart phones that are available, listed alphabetically by their Canadian carrier.

Prices vary by carrier. **Report and Ratings, pages 28-31**
















Bell Mobility

-  Apple iPhone 5c
-  Apple iPhone 5s
-  Apple iPhone 6
-  Apple iPhone 6 Plus
-  HTC One (M8)
-  LG G3
-  Samsung Galaxy Alpha
-  Samsung Galaxy Note 3
-  Samsung Galaxy Note 4
-  Samsung Galaxy S 4
-  Samsung Galaxy S 5
-  Samsung Galaxy S 5 Active
-  Samsung ATIV SE
-  Sony Xperia Z3

Rogers Wireless

-  Apple iPhone 5c
-  Apple iPhone 5s
-  Apple iPhone 6
-  Apple iPhone 6 Plus
-  BlackBerry Q10
-  HTC One (M8)
-  LG G3
-  LG G Flex
-  Nokia Lumia 635
-  Samsung Galaxy Alpha
-  Samsung Galaxy Note 4
-  Samsung Galaxy S 4
-  Samsung Galaxy S 5
-  Samsung Galaxy S 5 Active
-  Sony Xperia Z3

Telus Mobility

-  Apple iPhone 5c
-  Apple iPhone 5s
-  Apple iPhone 6
-  Apple iPhone 6 Plus
-  HTC One (M8)
-  Motorola Moto X
-  Nokia Lumia 635
-  Samsung Galaxy Alpha
-  Samsung Galaxy Note 3
-  Samsung Galaxy Note 4
-  Samsung Galaxy S III
-  Samsung Galaxy S 4
-  Samsung Galaxy S 5
-  Samsung Galaxy S 5 Active
-  Sony Xperia Z3

TVs

Here is a selection of TVs with great picture quality and decent sound. **Report and Ratings, pages 16-18**

A. 60- TO 70-INCH TVs

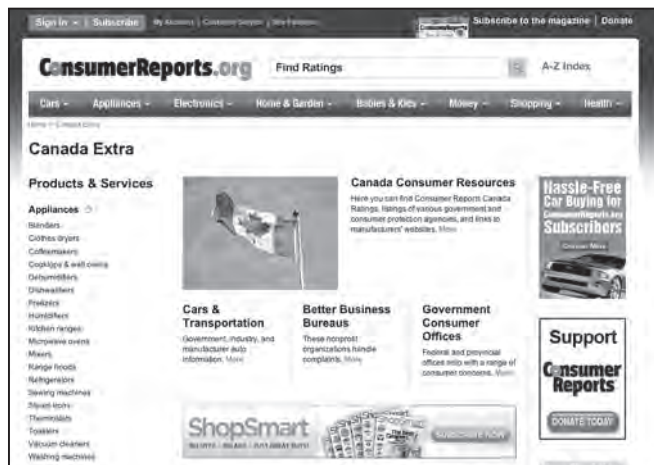
	Recommended	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1		Samsung UN65HU8550	\$3,700	75
<input checked="" type="checkbox"/>	2		LG 65UB9500	\$3,350	74
<input checked="" type="checkbox"/>	3		LG 60LB7100	\$2,150	74
<input checked="" type="checkbox"/>	4		Samsung UN60H7150	\$2,100	74
<input checked="" type="checkbox"/>	6		Samsung UN65H7150	\$2,500	72
<input checked="" type="checkbox"/>	8		Panasonic Viera TC-65AX800U	\$3,300	71
<input checked="" type="checkbox"/>	9		LG 70LB7100	\$3,500	70
<input checked="" type="checkbox"/>	12		LG 65LB7100	\$2,800	68

B. 50- TO 59-INCH TVs

	Recommended	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1		Sony Bravia XBR-55X900B	\$3,500	74
<input checked="" type="checkbox"/>	2		LG 55EC9300	\$4,000	73
<input checked="" type="checkbox"/>	4		Samsung UN50H6350	\$1,000	68
<input checked="" type="checkbox"/>	5		Sony Bravia KDL-55W950B	\$1,700	67
<input checked="" type="checkbox"/>	6		Samsung UN50H5203	\$750	67
<input checked="" type="checkbox"/>	7		LG 55LB6300	\$1,350	67
<input checked="" type="checkbox"/>	8		Samsung UN55HU7250	\$2,400	67

Canada Extra on the Web

Canada Extra information can be found on ConsumerReports.org, our website, along with the current issue of the magazine and more. The address is ConsumerReports.org. Once there, click on the “Canada Extra” link on the opening screen. There you can see which reports have Canadian information available.



Treadmills

Thirteen of the top-scoring treadmills are available. **Report and Ratings, pages 46-48**

A. NONFOLDING

Rec.	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1	Landice L7 Cardio Trainer	NA	84
<input checked="" type="checkbox"/>	2	NordicTrack Elite 9700 Pro	\$2,200	84
<input checked="" type="checkbox"/>	3	Sole TT8	\$2,600	83
<input checked="" type="checkbox"/>	4	AFG 7.1 AT	\$1,800	81
<input checked="" type="checkbox"/>	5	Precor TRM 243	NA	81
<input checked="" type="checkbox"/>	6	Smooth 9.35	\$2,100	81
<input checked="" type="checkbox"/>	7	True PS300	\$3,200	81

B. FOLDING

Rec.	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1	ProForm Pro 2000	\$2,700	82
<input checked="" type="checkbox"/>	2	Spirit XT485	\$2,500	81
<input checked="" type="checkbox"/>	3	LifeSpan TR4000i	\$1,800	79
<input checked="" type="checkbox"/>	4	NordicTrack Commercial 1750	\$1,800	79
<input checked="" type="checkbox"/>	5	AFG 3.1 AT	\$1,500	78
<input checked="" type="checkbox"/>	6	NordicTrack C970 Pro	\$1,500	76

Ellipticals

Five of the top-scoring ellipticals are available. **Report and Ratings, pages 46-48**

C. HAS HEART-RATE PROGRAMS

Rec.	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1	Diamondback 1260 Ef	\$2,400	79
<input checked="" type="checkbox"/>	2	AFG 18.1AXT	\$2,800	73
<input checked="" type="checkbox"/>	4	AFG 3.1AE	\$1,500	72
<input checked="" type="checkbox"/>	5	AFG 4.1AE	\$2,000	72

D. NO HEART-RATE PROGRAMS

Rec.	Rank	BRAND & MODEL	PRICE	SCORE
<input checked="" type="checkbox"/>	1	Landice E7 Pro Sport	NA	69

Autos

Report and Ratings, pages 54-56

All of the tested vehicles are available in Canada.

MAKE & MODEL	PRICE RANGE	ACCELERATION (SEC.)				FUEL ECONOMY (LITERS PER 100 KM)		
		0-50 KM/H	0-100 KM/H	80-100 KM/H	500 METERS	CITY DRIVING	HIGHWAY DRIVING	OVERALL
LUXURY COMPACT SEDANS								
Mercedes-Benz C-Class	\$43,000–\$51,400	2.8	7.2	3.6	17.4	13.3	6.6	9.1
BMW 3 Series	35,990–58,300	2.7	6.6	3.0	17.0	12.5	6.1	8.5
Acura TLX	34,900–47,490	3.1	7.8	3.7	18.0	13.3	5.8	8.6

Contact info

How to reach manufacturers in Canada.

AFG888-979-7983
afgfitnessstore.ca**Apple**800-263-3394
apple.com/ca**BlackBerry**

ca.blackberry.com

Diamondback888-815-5559
diamondbackfitness.ca**HTC**866-449-8358
htc.com/ca**Landice**800-526-3423
landice.com**LG**888-542-2623
lg.com/ca**LifeSpan**877-654-3837
lifespanfitness.com**Motorola**800-461-4575
motorola.ca**Nokia**

nokia.com/ca-en

NordicTrack888-308-9616
nordictrack.ca**Panasonic**800-561-5505
panasonic.com/ca**Precor**877-535-3285
precor.com**ProForm**888-742-0128
proformfitness.ca**Samsung**888-899-7605
samsung.ca**Smooth**888-800-1167
smoothfitness.ca**Sole**888-707-1880
solefitness.ca**Sony**888-289-7669
store.sony.ca**Spirit**800-258-4555
spiritfitness.com**True**800-426-6570
truefitness.com

How Does Your Doctor Compare?

Exclusive: Patients rate more than 170 physician groups

How to get the best care

Quiz: Does your physician measure up?

**GUIDE TO
CALIFORNIA
PHYSICIANS**

PAGE 8

Dear CONSUMER REPORTS readers,



For the second year in a row, we are happy to present a special insert on California primary care and specialty physician groups. The Ratings shown on the following pages come from data provided by the California Healthcare Performance Information System (CHPI), a nonprofit collaborative of health care purchasers, plans, providers, and consumers that is on the cutting edge of providing reliable, meaningful, and fair information about physicians to consumers.

The data we present here focus on patients' experiences with their doctors. Our hope is that by making this important information accessible, we can help Californians use it when choosing physicians and improve their care.

California primary care and specialty doctors deserve applause for their support in the collection of the data, making it public, and collaborating with CONSUMER REPORTS and CHPI to make it widely available to consumers. They are among the first in the nation to do so.

Sharing performance data is important for several reasons. First, it generates conversations among doctors about techniques that lift the quality of care they provide to patients. And making the information available to patients leads to one of the most powerful forces driving improvement—educated health care consumers.

We are able to carry out this project not only because of the data provided by CHPI and its participating provider groups but also because of collaboration with the California HealthCare Foundation. That nonprofit organization has agreed to present the Ratings on its website, at calqualitycare.org.

There is work underway on physician performance not only in California but also across the U.S. For example, we have published physician Ratings in Massachusetts, Minnesota, and Wisconsin, thanks to organizations in each state such as CHPI and support from the Robert Wood Johnson Foundation's Aligning Forces for Quality program (forces4quality.org). Our hope is that the information will make it easier for consumers to find useful information on physicians.

Sincerely,

A handwritten signature in dark ink, appearing to read "John Santa". The signature is fluid and cursive, written over a light grey circular background.

John Santa, M.D.

Medical Director, Consumer Reports Health Ratings Center

How Good Is Your Doctor?

California patients rate primary care and specialty groups across the state

We expect a lot from our doctors. They should be competent, of course, skilled in their craft, and able to help us stay healthy. But we want to like them, too, according to a recent survey of 22,030 Consumer Reports subscribers who live in California.

We asked them to think about physicians they visited during the previous year and assess them on seven personality measures. At the top of the list: being a good listener. “That makes sense,” says Marvin M. Lipman, M.D., chief medical adviser to Consumer Reports. “Good care depends on good communication, but unfortunately, too many doctors think that means they do the talking and patients do the listening.”

That can lead to serious problems if, for example, you fail to follow through on medical advice that you don’t understand or agree with, or if it leads to the wrong diagnosis and the wrong treatment.

Other traits that stood out in the survey also highlighted the importance of a good bedside manner: providing trustworthy advice, being warm and caring, making you feel calm and at ease, and having a sense of humor.

But trying to find a doctor who listens to you and who seems to understand you isn’t always easy. And even if you’re lucky

enough to find such a physician, you may have to look for another if, for example, you move, your doctor retires, or your health insurance changes.

To help you find a doctor who’s right for you and your family, for the second year in a row we’ve teamed with the California Healthcare Performance Information System—a nonprofit collaborative of health insurance plans, health care providers, businesses, and consumers—to rate California physicians.

The group surveyed more than 52,000 people in California and culled key information about their experiences with their doctors. From that, we were able to create Ratings for more than 170 physician groups across the state. Together, the groups provide about 90 percent of the health care received by Californians insured through private, commercial plans.

What We Found

The findings provide valuable information about how well physicians communicate with patients, coordinate medical care, and provide timely access to routine and urgent care, as well as how patients rate their care overall. The survey also asked patients about their experiences with the office staff.

We found that high-scoring groups are

more common in some areas than in others. For instance, more than one in four physician groups in the Bay Area earned a score of 70 or higher for overall care, compared with just one out of 24 in Riverside and San Bernadino counties and one out of 23 in Eastern Los Angeles.

Overall, patients gave their doctors high marks when it came to being treated with respect: 84 percent said their doctors always showed respect for what they had to say. But only 55 percent said their doctors knew about the care they received from other health care providers, only 37 percent said their doctors always saw them within 15 minutes of their appointment time, and only 26 percent said their doctors asked whether they felt sad or depressed.

To see how your doctor’s group performed in the survey, use the Ratings starting on page 8. On the following pages we highlight some findings from the survey. Also, we’ve included questions from it to help you assess your relationship with your doctor, and we offer advice on how to improve it, if necessary.

Rate Your Doctor

In the following sections, we include some of the most important questions asked in the survey. Most of them match up with the measures in the Ratings chart. The ques-

CALIFORNIA DOCTOR RATINGS

tions are divided into four categories:

- Communication
- Coordinating your care
- Working with the office staff
- Getting timely care

Use the questions below to rate your doctor. Then check the Ratings to see how your experience compares with those of other patients in the same group, as well as how your doctor's group stacks up against other groups across the state.

Communication

Clear and honest communication with your doctor and other health care providers can help you stay healthy and, if you get sick, recover faster. In fact, patients who take an active role in the doctor-patient relationship by asking questions, stating symptoms clearly, and interrupting when necessary have better outcomes, according to research. The ideal is shared decision-making: cooperation between

an informed patient and the doctor.

1. How often did your doctor explain things to you in a way that was easy to understand?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 80 percent

What to do. Write down what your doctor tells you. Then in your own words, repeat his instructions, so you can confirm that you've understood them. If something is unclear, speak up. If there are complicated instructions that must be followed every day, ask your doctor to write them down. Last, consider having a friend or relative accompany you to your appointment so that there's an extra set of ears.

2. How often did your doctor listen carefully to you?

- ☐ Never ☐ Usually

- ☐ Sometimes ☐ Always

Respondents who said Always 80 percent

What to do. Don't hesitate to repeat your problem if you're not sure that your doctor heard you. If you would like your doctor to make more eye contact, stop talking, or sit when she talks with you, say so.

3. How often did your doctor show respect for what you had to say?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 84 percent

What to do. You might be concerned about a treatment's side effects, and your doctor might focus on its benefits. Let your doctor know what's important to you. If you don't think your opinions are being respected or considered, speak up.

4. How often did your doctor spend

STAYING HEALTHY: TALKING PREVENTION

Top-notch health care is as much about preventing disease as it is about treating it. Eating right and exercising regularly are the cornerstones of good health. But your mental well-being is important, too. Here are the state averages for four survey questions that address how well California physician groups perform in those categories:

1. Did you and your doctor talk about a healthy diet and healthy eating habits?

- ☐ Yes ☐ No

Respondents who said Yes 57 percent

What to do. Let your doctor know whether you're concerned about your weight or diet. And don't be offended if she mentions it. Diseases related to unhealthy eating and excess weight—including heart disease, certain cancers, stroke, high blood pressure, osteoarthritis, osteoporosis, and type 2 diabetes—are among the leading causes of disability and death. Ask about support, such as a referral to a nutritionist or a registered dietitian.

2. Did you and your doctor talk about the exercise and physical activity you get?

- ☐ Yes ☐ No

Respondents who said Yes 67 percent

What to do. Request advice that's tailored to your needs. For example, if you have arthritis, you might benefit from exercises that differ from those recommended for someone who has diabetes or who wants to lose weight. You and your doctor should discuss what makes the most

sense for you. He or she might be able to recommend community resources, such as gyms or fitness programs, near you. If necessary, ask for a referral to a physical therapist.

3. Did anyone in your doctor's office ask you whether there was a period of time when you felt sad, empty, or depressed?

- ☐ Yes ☐ No

Respondents who said Yes 26 percent

What to do. Responses to a few simple questions about emotional health can be surprisingly helpful in identifying people who are at risk of depression, according to research. Each year about 15 million Americans experience serious depression, which is debilitating and can worsen other diseases and conditions. If you have experienced a prolonged period of sadness or depression and your doctor doesn't ask about it, bring it up.

4. Did you and anyone in your doctor's office talk about things in your life that worry you or cause you stress?

- ☐ Yes ☐ No

Respondents who said Yes 30 percent

What to do. Most of us don't take stress seriously, but it can be as bad for your heart as excess weight, lack of exercise, and smoking. It can also contribute to diseases such as type 2 diabetes, chronic pain, and depression. And it can weaken your immune system, raising your risk of infection, and can result in unhealthy behaviors, such as excessive eating and drinking. Tell your doctor about the stresses in your life, such as long hours at work, family troubles, or financial problems.

CALIFORNIA DOCTOR RATINGS

enough time with you?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 75 percent

What to do. Because doctors are busy, visits can feel rushed. To make the most of your time, jot down questions and concerns in advance, listing the most important ones first. Ask whether other providers on staff can help you with the less pressing questions. If you want to raise a new health concern during your visit, mention that when you make the appointment so that more time can be scheduled for you. According to research, when visits aren't rushed, doctors are less likely to write unnecessary prescriptions and more likely to spend time talking about preventive care and self-help measures.

5. How often did your doctor give you easy-to-understand information about your health questions and concerns?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 79 percent

What to do. Don't be shy. If you don't understand something, ask your doctor to explain it in different words, use a picture or diagram to make it clearer, or just slow down. If you still have concerns when you get home, call and ask for a follow-up appointment, perhaps on the phone or with a nurse practitioner or a physician assistant. He or she might be able to spend more time with you.

6. How often did your doctor seem to know the important information about your medical history?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 70 percent

What to do. Before your appointment, make a list of the drugs (and any supplements) you regularly take; any surgeries or procedures you've had; and important aspects of your personal and family medical history, including chronic diseases. And take the list to your visit. If your doctor doesn't ask about those things, bring them up. Chances are

your physician will include the information in an electronic health record. Ask whether you can access that information through a secure website, or health portal, when you are home so that you can review it.

Coordinating Your Care

Your doctor should be familiar with all of the care you get, from other health care providers in the same group and from providers outside of the group. That helps prevent duplicated tests or prescriptions and drug interactions, and ensures that you get the information you need about follow-up care from all of the doctors you see.

7. How often did your doctor seem informed and up-to-date about the care you received from specialists?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 55 percent

What to do. Make sure your doctor knows about the care you've gotten from specialists and other providers, including chiropractors, alternative health care practitioners such as acupuncturists and herbalists, and other physicians. Explain why you saw them, what happened during the visit, and which treatments or drugs were prescribed. You should make sure that those providers communicate with your primary care doctor, too. Ask for copies of letters or reports that the specialist plans to send to your primary care provider. Electronic health records can help providers share information, but patients also need to be in the loop.

8. When your doctor ordered a blood test, X-ray, or other test, how often did someone from the office follow up to give you those results?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 63 percent

What to do. Find out when your test results will be ready. If you haven't received them by then, call the doctor's office. Also, ask whether you'll get the test results by phone or letter, or online with a secure patient portal. If you don't know whether your



Health Care Reform One Year Later

California's health care landscape has shifted dramatically since the expansion of the Affordable Care Act in October 2013. About 3.4 million people who did not have health insurance before now do, thanks in part to Covered California (the state's health insurance Marketplace) and an expanded Medicaid program (Medi-Cal). As a result, more people than ever are looking for primary care doctors. Here are some other ways that the ACA has affected California:

• PEOPLE WITHOUT ANY HEALTH INSURANCE

Down 50 percent, from 22 percent before open enrollment for Covered California to 11 percent by June 2014.

• PEOPLE INSURED THROUGH COVERED CALIFORNIA WHO RECEIVE A SUBSIDY TO HELP PAY FOR HEALTH INSURANCE

90 percent.

• NEWLY INSURED CALIFORNIANS WHO SAY THEIR PLAN OFFERS GOOD VALUE

73 percent.

Sources: Henry J. Kaiser Family Foundation, the Commonwealth Fund, and Covered California.

HOW THE TOP PRACTICE DID IT

Sutter Gould Medical Foundation, in California's Central Valley, earned a 77 in these Ratings, the top score in the state. Its 330 physicians, nurse practitioners, physician assistants, psychologists, and other health care providers care for some 250,000 primarily working-class patients in San Joaquin, Stanislaus, and Merced counties.

Despite its size, patient experience comes first. "We are in the people business," says CMO Steven Mitnick, M.D. "We spend a lot of energy making sure we give patients what they need."

Trying to schedule an appointment on a patient's preferred date is a priority, as is moving patients from waiting room to exam room quickly. Good communication is also encouraged. "We train our staff in a communication technique called AIDET," Mitnick says. It stands for Acknowledge the patient; Introduce

yourself; Duration (say how long the patient will have to wait); Explanation (tell the patient what is going to happen); and Thank the patient.

Supervisors observe each employee periodically "to make sure they are using the technique consistently and not just when they think about it," Mitnick says. To track how staff is doing on various measures, patients are regularly surveyed, and doctors and support staff receive monthly results so that they can improve as needed.

Electronic health records reduce unnecessary testing, improving efficiency and care. "Any physician who sees any patient within our organization has a record of every note, lab test, and X-ray done on a patient," Mitnick says. "The physician always has the most up-to-date information, so he can do the best decision-making."

THE SURVEY: WHAT 52,000 CALIFORNIANS HAD TO SAY

California doctors do much better in some measures of patient experience than others, as shown below. It highlights the findings of a survey of more than 52,000 people, conducted by the California Healthcare Performance Information System.

How often does your doctor ...	Percent who said Always
Show respect for what you say	84%
Listen carefully	80%
Provide information that's easy to understand	79%
Spend enough time with you	75%
Know your important medical history	70%
Follow up with test results	63%
See you in a timely way for care you need right away	60%
Respond the same day to a phone call	58%
Seem informed about your medical care from other providers	55%
See you within 15 minutes of your appointment	37%

group has a patient portal, ask. Last, request a written copy of your test results and file it with your other health information.

Working With the Office Staff

Your interactions with your doctor's office staff, including nurse practitioners and physician assistants, as well as the receptionist and the person who handles billing and insurance, are as important as your experience with the doctor. Most California patients gave their doctor's staff high marks, but our Ratings show that there's plenty of room for improvement.

9. How often were clerks and receptionists at your doctor's office as helpful as you thought they should be?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 62 percent

What to do. Let the staff know—politely but firmly—that you'd like them to be more helpful. If you don't get the assistance you need, reach out to the office manager or doctor.

10. How often did the clerks and receptionists treat you with courtesy and respect?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 77 percent

What to do. If you have a disagreement or other unpleasant interaction with a staff member, tell your doctor or the office manager. Remain calm and polite when describing the situation, but be direct. Will an apology make you feel better, or will it be so difficult to interact with the staff member in the future that you prefer to see a different provider? Make your feelings known.

Getting Timely Care

Scheduling an appointment for routine care shouldn't take weeks. If you have a pressing medical question, your doctor or someone in the office should be able to squeeze you in or to at least take a phone call. And when you show up for an appointment, you shouldn't have to endure long delays.

CALIFORNIA DOCTOR RATINGS

11. When you phoned your doctor's office to get an appointment for care you needed right away, how often did you get an appointment as soon as you needed?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 60 percent

What to do. If you want an appointment on short notice but can't be seen by your doctor, ask whether another physician can see you instead. Or ask whether the nurse practitioner or physician assistant on staff has an opening. Those professionals can handle many common medical problems.

12. When you made an appointment for a checkup or routine care with your doctor, how often did you get an appointment as soon as you needed?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 64 percent

What to do. Schedule appointments for

routine care or follow-up visits as soon as possible—weeks or months in advance. If you'll be late or you need to cancel, call right away. The scheduler might be able to move up someone else or to take another patient.

13. When you phoned your doctor's office during regular office hours, how often did you get an answer to your medical question that same day?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 58 percent

What to do. If you have an urgent question, let the office staff know how important it is. If your question can wait, it makes sense to use the group's secure online health portal, if available, to send it in writing.

14. When you phoned your doctor's office after regular office hours, how often did you get an answer to your medical question as soon as you needed?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 59 percent

What to do. Health concerns can crop up after regular business hours, so make sure you know how unexpected problems are handled. Some nearby groups may team up to offer expanded hours for urgent care. Larger groups might keep staff on duty evenings and weekends for patients who can't come during business hours.

15. How often did you see your doctor within 15 minutes of your appointment time (include time spent in the waiting room and the exam room)?

- ☐ Never ☐ Usually
☐ Sometimes ☐ Always

Respondents who said Always 37 percent

What to do. Be sure you check in when you arrive so that the staff knows you're there. Ask whether the doctor is running on schedule; if he isn't, let a staff member know how long you can wait before you have to leave. If long waits become the rule rather than the exception, find another group.

Want More Information About Your Doctor?

California residents can use the Ratings that start on page 8 to find information on more than 170 physician groups and to identify practices that score high on measures such as communication, follow-up care, and wait times for appointments. Consumer Reports also rates hospitals (ConsumerReports.org/hospitalratings) and heart surgery groups (ConsumerReports.org/heartsurgeons) on several safety, performance, and patient experience measures. But it can help to gather information from other sources, too, including those listed below.

AMA DoctorFinder (apps.ama-assn.org/doctorfinder) Basic information on more than 814,000 physicians in the U.S. You get information on specialty training, board certification, and more. But there is no information on patient outcomes, disciplinary actions, or communication skills.

California Office of the Patient Advocate (opa.ca.gov/pages/reportcard.aspx) Rates 212 California physician groups on how often they provide recommended care for asthma, cancer screening, chlamydia screening, diabetes, heart disease, and pediatric care.

Healthgrades.com Comprehensive, easy-to-use site that allows searches by name, procedure, specialty, or condition. Includes info on education, affiliated hospitals (and ratings on the hospital itself), sanctions, malpractice claims and board actions, office locations, and insurance plans. Ratings on topics such as patient satisfaction and wait time are based on patient feedback, which can be limited.

Medical Board of California (mbc.ca.gov/consumers) Search by name

to see whether a physician or other health care professional is licensed, whether any patient complaints have been filed, and whether any disciplinary actions have been taken. You can also use the site to lodge a complaint against a doctor.

National Committee for Quality Assurance (ncqa.org) Information on doctors who meet standards in measures such as care for heart disease, diabetes, and back pain. NCQA verifies a doctor's licensing, but other data are self-reported.

Physician Compare (medicare.gov/physiciancompare) Information from the federal Centers for Medicare and Medicaid Services on health care providers who accept Medicare. Provides information on board certification, education, and group and hospital affiliations.

ProPublica The organization's Treatment Tracker (projects.propublica.org/treatment) and Prescriber Checkup (projects.propublica.org/checkup) tools compare doctors on how often they use certain treatments and prescribe certain drugs. And its Dollars for Docs tool (projects.propublica.org/docdollars) shows how much doctors are paid by drug companies, indicating possible conflicts of interest.

RateMDs.com Search for doctors by name, sex, ZIP code, state, and specialty. Includes information on training as well as patient ratings on staff, punctuality, helpfulness, and knowledge. It has links to medical board records where you can get information on disciplinary actions. Ratings are based on patient reviews.

CALIFORNIA DOCTOR RATINGS

What's Behind the Doctor Ratings?

These Ratings of physician groups are published with the California Healthcare Performance Information System. CHPI's patient-experience data measure physician groups, not individual doctors. The current data include information on more than 170 groups that cared mainly for adults. The groups usually have primary care doctors and specialists.

How Are Groups Rated?

The measures reported here are based on survey responses from more than 52,000 adult patients across California. The survey asked about aspects of their health care experience, such as how well doctors communicate with patients and access to care. The Ratings show results on four of those measures, as well as patients' overall rating of the care they received.

How Should I Use the Ratings?

Use them to see how your doctor's group fared, or to look for groups in your area that have scored particularly well. Look first at a practice's overall score, then at its scores for individual measures, such as communicating with patients, coordinating care, and getting timely appointments. Keep in mind that no single measure reveals everything about the quality of care at a doctor's office, so it pays to gather information from multiple sources. (See the box on page 7.) But a low score can point out areas in which a doctor's office needs to improve and can help you choose a group that's right for you.

How Are the Scores Determined?

The overall score indicates the percentage of patients who gave a group a 9 or 10, on a 0-to-10 scale, on the overall care they received. For the four specific measures, groups are rated on a scale of 0 to 100. The scores on each are then divided into four categories, with 4 being best. Groups that score a 4 are in roughly the top 10 percent. Those with a 3 are in the top half but not in the top 10 percent. A score of 2 indicates that the group is in the



bottom half but not the bottom 10 percent. Those with a 1 are in roughly the bottom 10 percent. We publish Ratings for performance measures only if we have enough data to provide statistically reliable results.

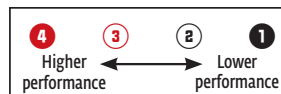
Where Can I Get Details?

Go to chpis.org, where you can find the project background and survey instruments used to create the Ratings on the "Patient Assessment Survey" page. CHPI also reports and

collects other information. You can find more info about those activities at the website.

The California Healthcare Performance Information System is a nonprofit organization that measures the quality and affordability of care and reports performance ratings to inform the public and encourage improved health care in California. CHPI's work is guided by a collaborative of California purchasers, plans, providers, and consumers.

CALIFORNIA DOCTOR RATINGS



MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

SACRAMENTO/NORTH

NORTHERN CALIFORNIA

NorthBay Healthcare Group	72	4	3	4	4
Hill Physicians Medical Group - Solano	68	4	3	3	3
Woodland Healthcare	68	3	3	3	3
Sierra Nevada Medical Associates	64	3	3	4	3
Humboldt IPA	61	2	3	2	3

SACRAMENTO

Sutter Medical Group	74	4	4	4	4
UC Davis Medical Group	70	3	3	4	3
Kaiser Permanente - The Permanente Medical Group - Roseville/Sacramento Medical Centers	69	3	4	3	3
Kaiser Permanente - The Permanente Medical Group - South Sacramento Medical Center	69	4	4	4	4
Mercy Medical Group/CHWMF-S	68	3	2	3	3
Sutter Independent Physicians	62	2	3	2	2
Hill Physicians Medical Group - Sacramento	58	2	3	3	3

SAN FRANCISCO/BAY AREA

Sutter Pacific Medical Foundation	72	4	4	4	4
Kaiser Permanente - The Permanente Medical Group - Fremont/San Leandro Medical Centers	71	3	3	4	3
Palo Alto Medical Foundation - Mills Peninsula Division/Mills Peninsula Medical Group	71	4	4	3	4
Palo Alto Medical Foundation	71	4	4	4	4
Hill Physicians Medical Group - San Francisco	70	4	2	3	3
Kaiser Permanente - The Permanente Medical Group - San Jose Medical Center	70	4	3	4	4
Kaiser Permanente - The Permanente Medical Group - South San Francisco Medical Center	70	3	4	4	3
Kaiser Permanente - The Permanente Medical Group - Antioch/Walnut Creek Medical Centers	69	3	3	4	4
Kaiser Permanente - The Permanente Medical Group - Santa Rosa Medical Center	68	3	4	4	3
Santa Clara County IPA	68	4	4	2	3
John Muir Physician Network	67	3	3	3	3

MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

SAN FRANCISCO/BAY AREA continued

Kaiser Permanente - The Permanente Medical Group - Vacaville/Vallejo Medical Centers	67	4	3	4	3
Kaiser Permanente - The Permanente Medical Group - Santa Clara Medical Center	67	3	3	3	4
Kaiser Permanente - The Permanente Medical Group - Redwood City Medical Center	66	3	3	3	3
Affinity Medical Group	65	2	3	3	3
Alta Bates Medical Group	65	3	4	2	3
Brown & Toland Physicians	65	3	3	3	2
Hill Physicians Medical Group - East Bay	65	3	4	3	3
Meritage Medical Network	65	3	4	4	4
Sutter East Bay Medical Foundation	65	3	3	3	3
Kaiser Permanente - The Permanente Medical Group - San Rafael Medical Center	64	3	4	4	3
Chinese Community Health Care Assoc.	63	3	3	2	4
Kaiser Permanente - The Permanente Medical Group - Oakland Richmond Medical Centers	62	3	4	3	2
Physicians Medical Group of San Jose	62	2	3	2	2
Bay Valley Medical Group, Inc.	61	3	3	3	3
Kaiser Permanente - The Permanente Medical Group - San Francisco Medical Center	61	3	3	4	2
San Jose Medical Group	60	2	1	3	2

CENTRAL COAST

Valley Care IPA	71	3	4	3	4
Sansum Clinic	66	3	2	4	3
SeaView IPA	65	3	2	3	2
Coastal Communities Physician Network	63	3	3	2	3
Santa Barbara Select IPA	63	2	4	3	4
Physicians Choice San Luis Obispo	62	2	3	3	2
Physicians Medical Group Of Santa Cruz	62	3	3	3	3
Physicians Choice Santa Maria	59	3	3	2	2

CENTRAL VALLEY

Sutter Gould Medical Foundation	77	4	3	4	4
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CALIFORNIA DOCTOR RATINGS

MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

CENTRAL VALLEY continued

Kaiser Permanente - The Permanente Medical Group - Fresno Medical Center	68	3	4	3	4
Key Medical Group, Inc.	68	3	3	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Kern County	66	3	3	3	4
Kaiser Permanente - The Permanente Medical Group - Manteca/Modesto Medical Centers	65	2	3	4	3
Omni IPA/Medcore Medical Group	64	3	3	2	4
Hill Physicians Medical Group - San Joaquin	62	3	4	2	2
AllCare IPA	58	2	2	2	2
GEMCare Medical Group	58	3	3	3	2
Bakersfield Family Medical Center	57	2	2	2	3
Sante Community Physicians IPA	57	2	1	2	1

LOS ANGELES

SAN FERNANDO/SAN GABRIEL VALLEY

Kaiser Permanente - Southern California Permanente Medical Group - Baldwin Park	70	4	3	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Downey	70	3	3	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Panorama City	69	3	2	3	3
HealthCare Partners Medical Group	68	4	2	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Los Angeles	68	4	3	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Woodland Hills	68	3	2	3	4
Facey Medical Group	67	3	2	3	2
Kaiser Permanente - Southern California Permanente Medical Group - Antelope Valley	67	4	2	3	4
UCLA Medical Group	67	4	3	3	2
Physician Associates	65	3	3	3	3
St. Vincent IPA	65	2	4	2	3
Greater Covina Medical Group	63	2	2	2	2
Family Care Specialists IPA	60	2	3	2	2
Lakeside Medical Organization	60	2	2	2	2

MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

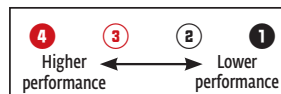
SAN FERNANDO/SAN GABRIEL VALLEY continued

Regal Medical Group	60	2	2	2	3
Axminster Medical Group	59	2	2	1	1
High Desert MG - California Desert IPA	59	1	2	2	2
HealthCare Partners IPA	58	2	2	2	2
High Desert Medical Group	58	2	2	2	3
Pacific Independent Physicians Association	58	2	3	2	2
Physicians' Healthways IPA	58	2	2	2	2
Allied Physicians of California	55	1	2	1	1
Sierra Medical Group	54	2	1	1	2
Angeles IPA	51	1	2	2	2
Prospect Healthsource Medical Group, Inc.	51	1	2	1	3

WEST SIDE

Cedars-Sinai Medical Group	72	4	3	4	4
Kaiser Permanente - Southern California Permanente Medical Group - South Bay	71	3	3	3	4
Kaiser Permanente - Southern California Permanente Medical Group - Downey	70	3	3	3	3
HealthCare Partners Medical Group	68	4	2	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Los Angeles	68	4	3	3	3
Kaiser Permanente - Southern California Permanente Medical Group - West Los Angeles	68	3	2	3	3
Memorial HealthCare IPA - Long Beach	67	3	2	3	3
UCLA Medical Group	67	4	3	3	2
Santa Monica Bay Physicians	66	2	2	2	3
Cedars-Sinai Health Associates	65	2	3	2	3
St. Vincent IPA	65	2	4	2	3
Good Samaritan Medical Practice Associates	61	2	3	2	2
Family Care Specialists IPA	60	2	3	2	2
Regal Medical Group	60	2	2	2	3
Axminster Medical Group	59	2	2	1	1
HealthCare Partners IPA	58	2	2	2	2
Physicians' Healthways IPA	58	2	2	2	2

CALIFORNIA DOCTOR RATINGS



MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

WEST SIDE continued

Centinela Valley IPA	53	2	2	1	2
Angeles IPA	51	1	2	2	2
Prospect Healthsource Medical Group, Inc.	51	1	2	1	3

EASTERN LOS ANGELES COUNTY

Kaiser Permanente - Southern California Permanente Medical Group - Baldwin Park	70	4	3	3	3
Bright Health Physicians of PIH-Grp Div.	69	3	2	4	3
HealthCare Partners Medical Group	68	4	2	3	3
Kaiser Permanente - Southern California Permanente Medical Group - Los Angeles	68	4	3	3	3
Lakewood Health Plan, Inc.	66	2	2	3	2
St. Vincent IPA	65	2	4	2	3
Bright Health Physicians of PIH-IPA Div.	64	3	3	2	2
Pioneer Medical Group	62	2	2	3	3
St. Mary IPA	62	2	2	2	2
AppleCare Medical Group	61	2	2	2	2
Good Samaritan Medical Practice Associates	61	2	3	2	2
Family Care Specialists IPA	60	2	3	2	2
Regal Medical Group	60	2	2	2	3
Alamitos IPA	59	1	2	1	2
AltaMed Health Services	59	2	1	2	1
HealthCare Partners IPA	58	2	2	2	2
Pacific Independent Physicians Association	58	2	3	2	2
Physicians' Healthways IPA	58	2	2	2	2
AppleCare Medical Group St. Francis	57	1	1	1	1
Citrus Valley Physicians Group	57	1	2	1	1
Pomona Valley Medical Group	57	2	2	2	2
Angeles IPA	51	1	2	2	2
Prospect Healthsource Medical Group, Inc.	51	1	2	1	3

TORRANCE AND SOUTH BAY

Kaiser Permanente - Southern California Permanente Medical Group - South Bay	71	3	3	3	4
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MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

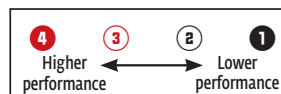
EASTERN LOS ANGELES COUNTY continued

HealthCare Partners Medical Group	68	4	2	3	3
UCLA Medical Group	67	4	3	3	2
Lakewood Health Plan, Inc.	66	2	2	3	2
St. Vincent IPA	65	2	4	2	3
Torrance Hospital IPA	61	2	2	2	2
Regal Medical Group	60	2	2	2	3
Axminster Medical Group	59	2	2	1	1
HealthCare Partners IPA	58	2	2	2	2
Physicians' Healthways IPA	58	2	2	2	2
AppleCare Medical Group St. Francis	57	1	1	1	1
Centinela Valley IPA	53	2	2	1	2
Angeles IPA	51	1	2	2	2
Prospect Healthsource Medical Group, Inc.	51	1	2	1	3

INLAND EMPIRE

Kaiser Permanente - Southern California Permanente Medical Group - Riverside	70	4	3	3	4
Kaiser Permanente - Southern California Permanente Medical Group - Fontana	69	3	3	3	4
San Bernardino Medical Group	69	4	3	3	3
Loma Linda University Health Care	68	3	2	3	2
Redlands Yucaipa Medical Group	68	3	2	3	4
Beaver Medical Group	62	3	2	2	3
Desert Oasis Healthcare	61	2	2	3	2
Riverside Physician Network	61	2	2	2	3
Empire Physicians Medical Group	60	2	2	2	2
Riverside Medical Clinic	60	2	2	2	3
PrimeCare	59	2	2	2	2
High Desert MG - Heritage Victor Valley	58	2	1	2	2
Upland Medical Group	58	2	2	1	2

CALIFORNIA DOCTOR RATINGS



MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

INLAND EMPIRE continued

Hemet Community Medical Group	56	2	2	1	2
Inland HealthCare Group	56	2	1	2	2
Pinnacle Medical Group	56	2	1	2	2
United Family Care	56	2	1	2	1
Temecula-Hemet Community Medical Group	55	1	1	2	2
Premier Healthcare	54	2	1	2	1
St. Mary High Desert Medical Group	54	2	1	1	1
Alliance Desert Physicians	50	2	1	1	1
Menifee-Hemet Community Medical Group	48	1	1	2	1
Choice Medical Group	47	1	1	2	1
Inland Valleys IPA	47	1	1	1	1

ORANGE COUNTY

Kaiser Permanente - Southern California Permanente Medical Group - Orange County	72	4	3	3	4
St. Joseph Heritage Medical Group	72	4	4	3	4
Edinger Medical Group	70	4	3	3	4
St. Joseph Hospital Affiliated Physicians	70	3	2	3	3
St. Jude Heritage Medical Group	69	3	2	3	2
MemorialCare Medical Group	68	3	2	3	3
Greater Newport Physicians IPA	67	3	4	4	3
Monarch HealthCare	65	3	3	3	3
Prospect Professional Care Medical Group	64	2	2	2	2
St. Jude Affiliated Physicians	64	3	3	3	3
Gateway Medical Group	63	2	2	2	2
Prospect Medical Group	63	2	2	2	2
Mission Heritage Medical Group	62	2	3	2	1
Prospect Northwest Orange County Medical	60	2	2	1	2
Affiliated Doctors of Orange County	59	2	3	2	3
Mission Hospital Affiliated Physicians	58	3	2	2	2
AMVI Medical Group	57	1	2	2	1

MEDICAL GROUP	OVERALL CARE RATING	COMPONENTS OF CARE			
		Communication With Patients	Timely Care and Service	Coordination of Care	Helpfulness of Office Staff

ORANGE COUNTY continued

Genesis Healthcare of Southern California	56	2	3	2	2
Noble AMA IPA	55	2	2	2	2
Arta Health Network	54	2	2	2	2

SAN DIEGO/IMPERIAL

Sharp Rees-Stealy Medical Centers	76	4	3	4	4
Scripps Clinic Medical Group	74	4	3	4	4
Scripps Coastal Medical Center	73	4	4	4	4
Sharp Community MG - Inland North	73	4	4	4	3
Sharp Community MG - Grossmont	71	4	3	3	4
UCSD Medical Group	71	4	3	4	4
Arch Health Partners	68	3	3	2	3
Mid-County Physicians Medical Group	68	3	3	3	4
Kaiser Permanente - Southern California Permanente Medical Group - San Diego	68	4	2	3	3
Sharp Community MG - Metro San Diego	68	3	3	3	3
Encompass Medical Group, Inc.	67	2	4	3	4
Greater Tri-Cities IPA	67	3	3	3	3
Sharp Community MG - Chula Vista	67	4	3	2	3
Mercy Physicians Medical Group	66	3	4	3	3
Sharp Community MG - Coronado	66	2	3	3	3
Primary Care Associates Medical Group	63	3	3	3	3
Sharp Community MG - Graybill	62	3	3	3	3
San Diego Physicians Medical Group	61	2	2	3	2
Imperial County Physicians Medical Group	58	2	1	2	2
MultiCultural Primary Care Medical Group	55	1	1	1	2