

JANUARY 2006

Exposed
The truth behind
pyramid and
matrix schemes



KEY ISSUE

Scams **p10**



Money-



Toasters

OUR PROMISE

Which? aims to help you choose the best goods and services – and avoid the worst. We're entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, we have informed, influenced and campaigned for all consumers in the UK.

EXPOSED

05 INSIDE STORY

- The not-so-appetising ingredients in chicken sandwiches
- Time-travel loophole in cashback offer

10 SCAMS

Young or old, everyone is a target for scam artists. We've looked into the most common scams around at the moment so that you can avoid getting sucked in

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Our investigation reveals that they can be dangerous to your health

YOUR LIFE

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We show you how to save enough money for a round-the-world cruise

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Why they should be taken out only as a last resort and what your other options are

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Aspirin, codeine, ibuprofen and paracetamol explained

36 WEDDING INSURANCE

Is it worth adding to the cost of your wedding to pay for insurance?

WIN

We've got five sets of stainless steel toasters and kettles to give away in our Best Buy competition



Just answer a simple question from this month's report and you could be one of our lucky winners. Turn to p19 for more details and full competition rules.

'If consumers really knew the consequences, they might have a different view on buying counterfeits'

Giles Speid, Trading Standards Officer

Members' helpline: 01992 822 800/0845 307 4000



Cash benefits
Get into financial
shape with our 50
money-saving tips

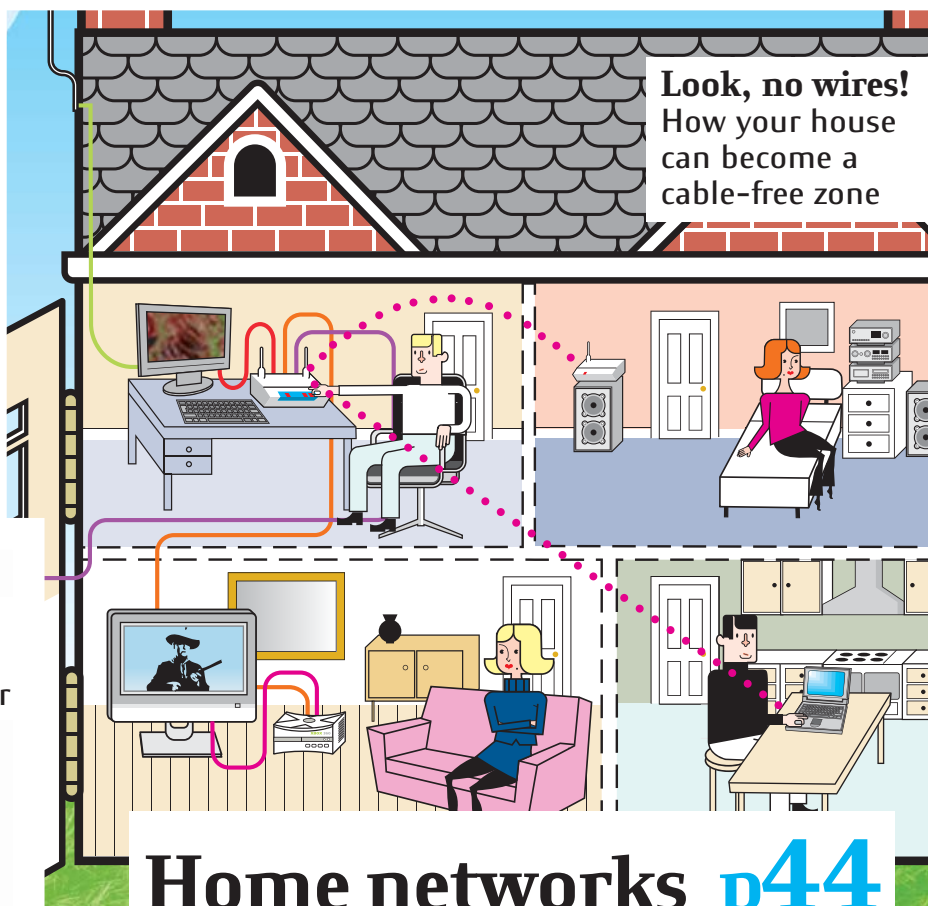
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**BEST
ON
TEST**

Pop art
The Swan ST1055
– our winning toaster

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TESTING, TESTING

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Our Best Buys ensure that you won't get in a lather

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Two cases from our legal files

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Socks washed **1,152**

Toilet rolls
Sheets counted **13,523**

Mattresses
Checks for durability **30,000**