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There's no need to buy from a men's range (of creams) if you're happy using a general product or one that's marketed for women **PAGE 28**



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Know your rights

The Consumer Protection (Cancellation of Contracts Concluded Away from Business Premises) Regulations and the Unfair Terms in Consumer Contracts Regulations may both be mouthfuls – and magnificent examples of legal gobbledegook – but they are some of the UK consumer's most potent weapons. And we shouldn't be afraid to use them.

These regulations provide us with sound defence against overzealous selling and terms and conditions that are morally and ethically unfair. And their usefulness in our daily lives is graphically illustrated in 'Brief cases' (p76-77) this month.

Both of the cases are good examples of the kind of arrangements that many of us make on a regular basis. They are also clear instances of how consumers can find themselves on the wrong end of a deal, feel they have been short-changed and be unaware of the excellent remedies that are readily to hand.

When these regulations are added to statutes such as the Sale of Goods Act, British consumers have a fair amount of protection – it's just that we don't always know what action we can take. And, if we do know, we can often be too shy.

Many suppliers of goods and services are fair-minded and understand the law. Others aren't and don't. But let's all use what we have. It will make for much better service all round when we do.

Cruel to be kind, in the long run

It may on the face of it be cruel – giving your children money but then telling them they can't have it until they are 55. But ultimately it may the kindest gift of all.

Our report on investing for children (p16) is telling – the earlier you start, the happier they will be. With so much talk of 40-year mortgages based on five times earnings, the thought of saving for a pension is not on many young people's minds. Hence the need for parental help – actions as well as words. Be assured – they will love you for it.

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THIS ISSUE IN NUMBERS

900

The number of individual batteries tested – and that's the largest number of samples of one product that we've ever tested...so far. Results on p50.

1,220

The number of you who completed our questionnaire on ethical investment. Your views helped shape the findings for our report on p40.

540

The number of minutes it took our experts to watch 410 video sequences during our DVD recorder viewing tests. For more on how we test, see p60.