NINSIGE

Even if you have a good private pension, don't dismiss the pension you are eligible for from the state PAGE 22



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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



Best Buys These are products that achieve high total test scores.



Don't Buys

These are products that have performed extremely poorly in at least one of our key tests or that have achieved very low total test scores.

Exceptional Value

EXCEPTIONAL Our coveted VALUE W

Expert advice when you need it



occasions to products that are of both superb quality and outstandingly priced.

We often take it for granted that insurance companies will pay out when we make a claim. However, the reality can be very different PAGE 30



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Comment

The poor relation

hich? has always aimed to be at the forefront of consumer issues over the last 50 years. Our goal was to be in such a position when we launched in 1957 as post-war austerity ended and society began to change in all kinds of ways – hopefully, most of them for the better.

Thus, reporting on a service offering a continuous stream of movies through the post to the mass market would have been deemed a bizarre concept then, but clearly perfectly normal today.

Whereas obtaining an NHS dental appointment in 1957 would have been relatively straightforward for many consumers, unfortunately in 2007 it's not quite as simple.

Last year we warned that consumers were not convinced that dental services would improve despite increased spending; our new report on p14 shows that these low expectations have been borne out. There have been some improvements but there are still many parts of the UK where finding an NHS dentist is a matter of luck.

Much of the funding remains misdirected and we believe the system is too weighted in favour of the suppliers of the services rather than the needs of the end users, especially in England.

Deficient oral health is a major cause of substandard general health, yet dentistry remains the poor relation in the NHS. Thus we are unconvinced the current approach will deliver for consumers.

Some exaggerated news of a death

News of the death of the cheque, to paraphrase Mark Twain, has been greatly exaggerated. Our research, outlined on p5, shows that 57 per cent of all consumers still find them really useful, despite an increasing number of companies refusing to accept them,

Clearly there will be a day when cheques have finally served their purpose – but that seems a long way off yet. Many dealings with small businesses are still transacted using cheques – and customers and clients would suffer if that option were denied. Cheques remain a valuable part of everyday life for consumers in the UK. Their demise should not be taken for granted – just yet.

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THIS ISSUE IN NUMBERS

400

6,300+

The number of different things we rated our 36 MP3 and MP4 players for, to bring you our latest Best Buys. Tune in to the results by turning to p40.

The number of kilograms we put on to the running surface of our 14 treadmills, to test for strength (it's nearly 63 stone). Can't wait to read the report? It's on p70.

1,440

The number of minutes we spent baking trays covered with hard water to create limescale – all to find which brand was best at removing it. See p68.

