

SEPTEMBER 2005



**Game of chance**  
Why for millions of people opting out was a gamble that's not paid off

KEY ISSUE

## The pensions crisis p10



MRSA



Coffee

## EXPOSED

### 05 INSIDE STORY

- We expose cockroaches and unfit meat lurking in the hygiene reports of some cruise ships docking at Southampton
- The UK's largest credit-card companies are told to slash penalty charges

### 10 CONTRACTING-OUT CRISIS

Contracting out of the state second pension into a private pension may have left you out of pocket – we explain what to do now

### 16 MRSA

Is enough being done to decrease one of the worst infection rates in Europe?

### 18 PLUMBERS' PRICES

How to tell whether what you're being charged is a fair price, region by region

## YOUR LIFE

### 20 VODKA

Premium and super-premium brands are growing in popularity. What do they offer?

### 21 GREEN ELECTRICITY

How you can do your bit to ease global warming by signing up to a green tariff

### 24 HOME-PHONE COMPANIES

There's a whole raft of new companies offering phone-line rental at lower prices – and with better customer service

### 27 CHEAPEST CARS TO RUN

The most and least expensive models to run over three years

### 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.

**'The ratings are meaningless. They're compared with the UK average, but our average rate of MRSA infection is much higher than elsewhere'**

Francis Blunden, health policy adviser, Which?

### WHICH? EXTRA

Log on to your members-only website and find out everything we know – and that you need to know – before you buy. Your username and password are on your Which? membership card.

#### Features include

- Tables with extra information
- Easy-to-use buying guides on 40 products
- Links to dozens of websites
- Full archive of Which? articles published since January 2001

[www.which.co.uk/whicheextra](http://www.which.co.uk/whicheextra)

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**Ward off danger**  
What you can do  
to help curb MRSA

**p16**



**BEST  
ON  
TEST**

**Ground control**  
Briel's Versatile Due:  
great coffee, great price

**makers p40**



**BEST  
ON  
TEST**

**Sound system**  
Denon DHT-500  
SD: our winning  
home-cinema kit

**Home cinema p34**

## TESTING, TESTING

### 32 PRODUCT NEWS

The Maytag Trilogy American-style fridge-freezer, Canon's new digital SLR camera, the Pressure Plumber and the Interflush

### 34 HOME-CINEMA SYSTEMS

Kits and separates compared, plus tips on getting the best surround sound

### 40 COFFEE MAKERS

We find the best coffee machines and show you how to make the perfect cup of espresso

### 45 FRIDGES

We name the most effective fridges around, and there's a reminder of our Best Buy fridge-freezers, too

### 48 MOBILE PHONES

An update on our Best Buys

### 50 DIGITAL CAMERAS

Ten Best Buys chosen from 33 top-of-the-range digital cameras

**WIN**

We've got five Briel Versatile Due coffee makers 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 p56 for more details and full competition rules.



## REGULARS

### 26 MONEY MONITOR

Savings accounts and regular savings

### 56 CONTACTS A TO Z

Save time when shopping around

### 58 TAKE ISSUE

Your letters, plus campaigning activities

### 60 BRIEF CASES

Two cases from our legal files

### THIS ISSUE IN NUMBERS

Mobile phone battery-capacity tests  
Buttons pushed to drain battery 16,000

Digital cameras  
Photos rated 4,000

Coffee makers  
Grams of coffee ground 13,000

Plumbers' prices  
Calls to plumbers 1,138