

What price a 'free' laptop?

The broadband deals that aren't all they seem

TECHNOLOGY

Most 'free laptop' deals offered by mobile broadband companies cost more than buying broadband and a laptop separately, Which? has found.

We checked out deals from each company and found cheaper ways to get laptops by buying them separately from mobile broadband subscriptions.



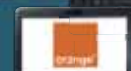
For example, 3's £40-a-month 5GB broadband bundle with included HP dv5-1111ea laptop costs £960 over 24 months. However, its 5GB mobile broadband subscription costs £15 a month – £360 over 24 months – and we found the same laptop on Which? Compare for £510, bringing the total cost to just £870.

Similarly, T-Mobile's £25-a-month 3GB broadband and 'free' laptop deal costs £600 over two years, while the broadband service alone costs £345 over 24 months. We found its Asus Eee PC 904HD for £222 including delivery on www.whichcompare.co.uk, bringing the total cost to £567. We also found a deal from Vodafone that would cost you more than if you bought its mobile broadband services and Dell laptop separately.

Only Orange's laptop and mobile broadband bundle created savings – customers would save £26 buying the bundle rather than buying the Asus Eee PC 901 laptop separately. The Eee PC 901 scored 61% in our recent laptop test but is not a Best Buy.



How the deals compare

	5GB mobile broadband Save £90 buying them separately
	3GB mobile broadband Save £33 buying them separately
	3GB mobile broadband Save £26 by choosing the laptop and mobile broadband bundle



Giving to charity needn't be taxing

GIFT AID

As the financial year comes to an end, have you thought about using tax rules to help donate to charity? Many taxpayers are unaware they could reclaim 20% per-

sonal tax relief on charitable donations, on top of the basic rate 20% that can be claimed by charities through the Gift Aid scheme. This could amount to an extra £200m for charity if higher rate taxpayers donated reclaimed tax.

What can you do?

All tax payers: If you complete a Gift Aid declaration when donating money or buying in a charity shop, the organisation will receive an extra 28p per pound. Charities can receive Gift Aid on donations made up to six years ago.

Higher rate tax payers: Charities can claim only the basic tax rate of 20%, but higher rate taxpayers can claim back the 20% difference, and then donate that difference to charity. Claim this through your tax return or by calling your local tax office.

Payroll Giving: Many employers operate these schemes with donations taken from gross pay.

GUIDE TO GIVING

Visit www.which.co.uk/givingtocharity for our full guide to making donations

Choosing a charity

For details of charities in England and Wales see www.intelligent-giving.com or, for smaller charities, www.guidestar.co.uk

Checking a charity is legitimate: Charities with incomes of more than £5,000 must be registered with the Charity Commission (England and Wales)

or the Office of the Scottish Charity Regulator (Scotland). There is currently no regulator in Northern Ireland. You can also check whether a

charity is a FundRaising Standards Board member by looking for the FRSB tick, indicating that it follows a fundraising code of practice.

Fighting the fat

FSA reveals the truth behind saturated fat

YOUR HEALTH

Would you know that a coffee shop's fruit flapjack could contain a greater amount of saturated fat than a piece of its caramel shortbread?

The Food Standards Agency (FSA) has launched its nutrition campaign for 2009, aimed at reducing our intake of saturated fat. We took to the high street to check out differences between 'regular' products and their reduced-fat counterparts. See below for some of our findings.

Too much saturated fat can raise cholesterol, causing heart disease and stroke. Saturated fat is found in red meat, dairy products and processed foods including biscuits, pies, sausages, ice-cream, and some ready meals.

Monounsaturated and polyunsaturated fats – found in nuts, seeds, avocados, oily fish and vegetable oils – contain the same calories per gram as saturated fat, but don't have the same effects and can actually lower cholesterol.

Each day, men should consume no more than 30g of saturated fat (90g total



fat), while the limit for women is 20g (70g total fat). Try the following:

- Swap to low-fat dairy – 1% milk, and low-fat yoghurts and cheeses.

- Strong flavoured cheeses give more flavour to cooking so you use less.

- Use a vegetable oil spread instead of butter and unsaturated oils such as olive oil in place of butter, lard or ghee.

- Swap red meat for fish or chicken. Cut fat and skin off meat before cooking.

- Grill food instead of frying.

- See www.eatwell.gov.uk for more tips.

The FSA also wants manufacturers to reformulate their foods to contain less saturated fat. McVitie's recently reduced saturated fat in its Digestive, Rich Tea and HobNobs biscuits by 50%. One digestive contained 1.5g saturated fat whereas it now contains 0.7g.

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Restaurant award returns



2008's winner: Ramsons

FOOD

Once again *The Good Food Guide* opens voting for its esteemed Restaurant of the Year award, recognising excellence and good service at restaurants, pubs and cafés throughout the UK.

Ten regional winners will be announced in May with the overall Good Food Guide Restaurant of the Year award-winner revealed at the Which? Awards in June.

Vote for your favourite establishment and you'll be entered into a draw for the chance to win a meal for two at the regional winning restaurant most local to you.



TAKE ACTION!

Between 2 March and 15 May, vote online at

www.which.co.uk/gfgaward.

Order your copy of the Guide, at www.which.co.uk/gfgbook.

SATURATED FAT ON THE HIGH STREET



21.7g/100g

Cathedral City Mature Cheddar



6.5g/100g

Tesco beef steak mince



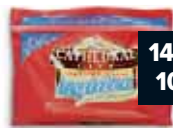
6.6g

Starbucks whole milk grande latte



8g/100g

Ben & Jerry's Chocolate fudge brownie ice-cream



14.9g/100g

Cathedral City Mature Lighter Cheddar



2.5g/100g

Tesco beef healthy eating steak mince



0.2g

Starbucks skimmed grande latte



1g/100g

...and Chocolate fudge brownie frozen yoghurt

Terms and conditions: The closing date for nominations is 15 May 2009. The first entry to be drawn at random after that will win a meal for two at the regional winning restaurant most local to the entrant and voting isn't necessary to enter. No refund or cash alternative is available. The prize draw is open to all UK residents aged 18 and over, with the exception of Which? employees, their immediate families or anyone connected with Which?. Nominations for restaurants that you or a family member have business or personal connections with won't be accepted. There is only one prize and the winner will be informed in writing within 14 days of the closing date. To claim the prize, you must contact Which? by midnight, 3 June 2009. Which? Limited reserves the right to extend the period for accepting entries into the prize draw. Full terms and conditions apply. See www.which.co.uk/gfgaward for full details.

Which? Local revamp

We've listened to your feedback and revamped Which? Local to make it easier and quicker to search, as well as make recommendations – now you don't even need to know all of a trader's details.

We've also included hundreds of typical prices for a range of home improvements, so you can find out what you should be paying.

If you haven't already registered, visit www.which-local.co.uk with your membership number.



Your favourite electrician or grocer could become the UK's best local trader – and you could win £2,000

Reward your favourite trader

Which? is looking for the country's best local trader, and we need your help to find them.

Since 2000, the country has lost the equivalent of five butchers every week. But you've told us that you value the customer service and knowledge of smaller retailers. In our high-street survey (*Which? February 2009*, p36), four of the top 10 places went to independent stores – in the electrical, home/garden, entertainment and sports/outdoor sectors.

But it's not just independent shops you rate. Which? members have posted thousands of recommendations for local traders (as well as shops) on Which? Local at www.which-local.co.uk. In many cases, members save money by choosing a recommended

local firm instead of a national chain.

To recognise great customer service and work done by local traders, we're launching the Which? Local awards.

There will be regional and national winners in several sector categories and one of them will be announced as Local Trader of the Year 2009 at the annual Which? Awards in June.

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All recommendations made between 15 February and 6 April 2009 will be used to judge and select the winners, and people recommending will be entered into the Which? Local Awards prize draw. The first recommendation selected at random from those received by 6 April will win £2,000. There will also be two runners-up prizes of £200.

HOW TO GET INVOLVED

To stand a chance of winning £2,000, select up to three of your favourite local traders by 6 April 2009, and nominate them using one of the following two methods:

- at which-local.co.uk/award (any Which? member); or
- Which? Local members go to which-local.co.uk.

Terms and conditions: Entry into the Which? Local Awards 2009 prize draw excludes non-Which? members, Which? employees, their immediate families or anyone connected with Which?. Recommendations received after the closing date or recommendations for individuals or companies that you or a family member have business or personal connections with won't be accepted. Which? reserves the right to publicly display your recommendation and your alias in any Which? publication including Which? Local. Full terms and conditions apply – see www.which-local.co.uk/awardtandc.

Ever had a business idea?

Were you daunted by the prospect of the finances and paperwork?

Which? has launched *The Bright Idea Handbook* to help you turn an inspired plan into profit, and avoid pitfalls along the way.

Written by Michael Gardner, head of intellectual property at law firm Wedlake Bell, the book provides guidance on anything from registering a trademark to tackling



infringement of a patent. You're also guided through the minefield of securing financial backing and launching your product or service. Online publishing entrepreneur Alastair Crawford knows only too well the importance of having access to the right knowledge. In 1997, he founded i-CD publishing (UK) Ltd, and went on to



***The Bright Idea Handbook* could help you turn an inspired plan into profit**

create the search engine 192.com. He says: 'If you might face legal issues, you need to be incredibly sure of your position. I've made sure that I've done this, and I surround myself with people that have skills in the areas that I lack.'

Take Action!

Which? members get £1 off a copy of *The Bright Idea Handbook*. It costs you £9.99 including p&p (normal price £10.99). To order, call 01903 828557 and quote BIW0309.

Which? Gardening's experts help you to tackle a slimy problem

A test for pests

SLUGS AND SNAILS

If you're venturing into your garden for the first time in 2009 this weekend, don't panic if you see trails of slime and munched up leaves among your favourite plants.

Which? Gardening researchers asked 2,000 of the magazine's readers about their most and least favourite methods of ridding gardens of unwanted snails and slugs.

Some of the readers' pest-prevention methods included garlic sprays and ash-spreading, both designed to make the soil unpleasant to crawl over, but the more successful methods are listed here.

You can find the full report on p18 of March's *Which? Gardening* – or visit www.which.co.uk/slugsandsnails for more information.

Chemicals

Which? Gardening readers found both pellets (tried by 84% of respondents) and liquids to be pretty effective.

In a Which? Gardening trial, pellets containing metaldehyde worked best, but be sure to follow pack instructions carefully – metaldehyde is toxic to birds and mammals.

If you're looking for an organic alternative, a solution that works fairly well is Growing Success Advanced Slug Killer (based on ferric phosphate).

Copper tape, rings or mats

A quarter of Which? Gardening readers tried copper tape, rings or mats and most liked them. The theory is that slugs and snails dislike crossing copper because it generates an electrical charge. Agralan Copper Snail & Slug Tape is a Best Buy for plants in pots (£9.79 for 5m). For your prized plants in the

ground, try Best Buy Green Gardener Copper Slug Rings (£22.50 for six).

Removal by hand

More than 80% of respondents said they had collected slugs and snails by hand, most successfully at night, and in warm and damp weather. As well as susceptible plants, search lawns and path edges. Dispatch captives in hot water and put them on the bird table.

Nematodes

To tackle slugs only, consider nematodes – millions of tiny worm-like creatures sold in packs. Brands include Nemaslug, Just Slug Killer and Slugsure T (£12.70).

Watered into soil between March and October, each nematode is capable of killing an 8cm slug by invading its body and releasing deadly bacteria – but it can take three days.

When 200 Which? Gardening members tested them (May 2008), 72% found them effective but criticisms included cost and the fact nematodes can't control snails.

Ducks and geese

Only 4% of readers have tried feathered friends in their war against slimey foes, but they rated their birds' efforts very highly. For minimal damage to gardens, small duck breeds such as call ducks and miniature appleyards have been recommended.

Sadly, many Which? Gardening readers' birds have been eaten by foxes, so fox-proof pens are a must if you're considering keeping birds.

In brief

WHICH? CAR TO BE PUBLISHED QUARTERLY

Which? Car will now be sold in Sainsbury's. At just £3.99, issues are on sale in May, July, October and January.

July's issue is still free for Which? members but you can take advantage of our expert advice year-round by receiving the latest issue direct to your door. Order by calling 01992 822800, quoting CAR01 and your membership number.



'FINANCIAL COMPARISON SITES', FEBRUARY 2009, P22

In the text box 'online aggravator', we reported that our case study, Jodie Nolan, experienced an increase of a couple of hundred pounds in her online insurance quote with Moneyexpert.com when she clicked through to the insurer to pay for it, and that the quote shot up when she tried to add her mother to the policy. In fact, the premium only increased by £20 and not by a couple of hundred pounds when Jodie tried to add her mother to the policy.

We also reported that Ms Nolan spent several hours trying to arrange the insurance and that she got a better deal from the Post Office for a premium of £450. This was due to several long telephone conversations Ms Nolan had with the insurer chosen from the search results on Moneyexpert.com rather than the time it took for Moneyexpert.com to return search results. The premium quoted by the Post Office was higher than the lowest quote returned by Moneyexpert.com.

We're happy to make this clear for the benefit of our readers.