

line-up



Mike Naylor
researched
borrowing, p10.
He says: 'The credit industry has a long way to go before it can lend responsibly and stop catching people out with sneaky tricks and hidden charges.'



Amanda Bristow
researched food
scars, p19. She says: 'Food scares are often complex, and evidence can be contradictory. We've tried to get at the truth.'

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Elections to the Council of Management
At the Annual General Meeting of Consumers' Association, held on 27 November 2004, Anthony Burton, John Rimington, Sue Leggate and Gary Waller were declared elected to the Council of Management.
Chief Executive
Peter Vicary-Smith

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EDITORIAL



Credit companies' tricks

Congratulations, the letter says. I could pay off my credit card borrowing and reduce my monthly repayments with Hfs Loans.

After spending too much on a holiday and Christmas presents – and, no doubt, the January sales – it's a tempting offer.

It's not, of course. The trick lies in the method they extol: extending the length of the loan. Imagine I already had a five-year £5,000 loan with Hfs. This would cost £105 a month. By following Hfs' advice, and switching to a longer 25-year loan for the same amount, I would reduce what I pay to just £44 a month. Excellent.

The only problem is, I would pay a total of £13,200 rather than £6,300 – twice as much. Needless to say, these figures don't appear in the letter, which doesn't mention the total cost of borrowing.

The congratulations in the letter are probably from the company to its marketing department for thinking up such a misleading offer. To make sure you don't get caught out by similar tricks, see our investigation of credit companies on p10.

Malcolm

Malcolm Coles, Editor

IN THE WASH

Hot news and cold, hard facts

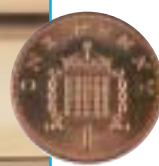
POSH BOG ROLL

Luxury toilet paper is partly to blame for a 10 per cent rise in toilet blockages, says British Gas.



LOOSE CHANGE

Some 5.3 million people admit to throwing small coins away, according to a survey for Prudential.



CHIP AND PIN CARDS
Retailers are now liable for credit card fraud if they don't check whether the card is lost or stolen.

WOMEN DRIVERS

Volvo has unveiled its Your Concept Car, designed for women by women. Its gull-wing doors open upwards.



VCRs

Dixons is to stop selling VCRs. It's selling 40 DVD players for every VCR it manages to flog.

MOBILE PHONES

The new Road Safety Bill proposes three penalty points and a £60 fine for drivers using a mobile.



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