

[take issue]

Give your view and get involved

YOUR LETTERS

Whose life is it?

Does a 'lifetime guarantee' refer to the lifetime of the person buying or the expected lifetime of the product? And what's the difference between a guarantee and a warranty?

Jim Price
Kenilworth

How long a 'lifetime' is should be specified; if it's not clear, ask.

Guarantees and warranties are essentially the same thing, though guarantee tends to refer to promises made by a manufacturer or retailer, while warranty is often used to mean extended warranties that you pay extra for.

Miles to go

Before renewing my travel insurance, I contacted several of the Best Buys from your April report, only to find that none will refund my Air

★ Switch hitch

In your money reports you often suggest that people take advantage of 0 per cent transfer periods on credit cards. But wouldn't it damage your credit rating to keep switching?
Che Man, Warwick

When you apply for credit, a search is recorded on your file, and too many searches in a short time (two a month, say) could



adversely affect your rating. But moving a balance from one card to another every six months, which is all you'd need to benefit from these deals, should be OK. A bigger disadvantage of regular switching is that a new issuer may give you a lower credit limit.

Miles if I have to cancel – because of illness, say. Surely how you pay shouldn't affect a claim?

John Lyon
Bristol

The view of the Financial Ombudsman Service (FOS) is that insurers should cover Air Miles. It argues that, as Air Miles have been

exchanged for goods or services, they represent payment and so have a value. If your current policy doesn't mention Air Miles, and a claim is rejected, contact the FOS (www.financial-ombudsman.org.uk;

contact us

letters@which.co.uk

Letters, PO Box 44, Hertford X SG14 1SH

0845 080 1800). If you plan to use Air Miles, check with your insurer whether it covers them before you buy a policy.

A pig surprise

I was surprised to see the pork content of Mini Peperami listed as 108 per cent. How can anything be more than 100 per cent?

Christine Overton
Great Sutton

Where a product loses moisture in cooking or processing, the amount of original ingredient, as a percentage of the weight of the final product, can be more than 100 per cent. Manufacturers can express the original ingredient as a percentage of the weight of the final product. So if, say, 80g of pork goes into a Peperami that

eventually weighs only 74g, the Peperami would appear to have 108 per cent pork. In such cases, the Food Standards Agency's advice is that it's better to declare the amount used to make 100g of the final product.

Paper trail

Your March article on ID fraud recommends destroying financial documents. But don't you have to keep them for tax purposes?

Geoffrey Collins
Dorset

You must keep records (payslips and invoices and so on) of income and capital gains for at least 22 months after the end of the tax year to which they relate. If you're self-employed or you let property, you must keep financial records (including bank statements) about your business for five years and ten months after the end of the relevant tax year. If in doubt, contact your tax office.

HELP WANTED Help us with our research for future reports

Do you use an MP3 player?

What type of software do you use to download and organise your music? Was it provided with the player? What do you like or dislike about it? Tell us about your MP3's software. Dept SEM.

No-frills flights

We'd like to hear from you if you have concerns about the safety or quality of service on flights you've taken this year on no-frills airlines. Dept BT.

New-car owners

Contact us if you own any of the following:

- new BMW 3-series (from Mar 2005)
- BMW X3 ● Chevrolet Lacetti and Matiz
- Citroën C4 ● new Fiat Multipla (from Sept 2004) ● new Ford Focus (from Jan 2005)
- Honda FR-V ● Kia Cerato and Picanto
- new Land Rover Discovery (from Nov 2004) ● new Lexus GS (from May 2005)
- new Mercedes A-class (from Feb 2005)

- Mitsubishi Grandis and Colt ● Peugeot 407
- Renault Modus ● Seat Altea ● Smart ForFour
- new Subaru Legacy (from Nov 2004) ● new Vauxhall Tigra (from Sep 2004), and ● new Volvo S40 or V50 (from Apr 2004). Write to Dept NL with full contact details (plus phone number), and the exact model and age of car and exactly when you bought it. We'll select ten owners of each model and conduct interviews by phone.



How do you view safety and service on no-frills flights?

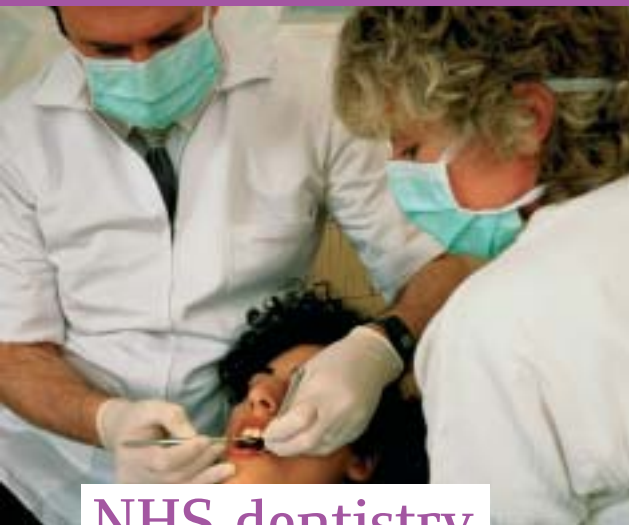
contact us

helpwanted@which.co.uk

Help wanted, PO Box 44, Hertford X SG14 1SH

Please quote the department given – it helps us direct your reply to the right person. We are unable to help with individual

problems or to acknowledge all your replies. You'll find more requests for help online at which.co.uk/whichextra



NHS dentistry review on the way

Our Stop the Rot campaign, which calls for government action to provide better access to NHS dental care, received support from almost 300 Parliamentary candidates from all the main political parties. Labour responded with a commitment to carry out a full review of the scope and funding of NHS dentistry in its election manifesto. It also pledged 1,000 new NHS dentists and a 25 per cent increase in dental school places.

We'll be keeping up the pressure on the new government to ensure that dentistry becomes a priority issue and receives the funding needed to make sure an NHS dentist is available for everybody who needs one. Visit www.which.net/campaigns/health/dentistry for more about our campaign.

WHEN MONEY TALKS



You can help us shape the future of financial services by telling us your bugbears.

We've launched a new area on our website where you can give us your experiences (good or bad) of all aspects of finance – from taking out a mortgage to switching accounts and getting advice. We'll use what you tell us to bolster our campaign for a financial services industry that meets the needs of all consumers.

We'll publish some of your stories on the site so you can compare experiences. And we'll also be highlighting some of the dodgy (as well as good) products and practices currently around, with tips to help you avoid the pitfalls.

So log on to www.which.co.uk/moneytalk without delay – and make your money talk.

Food legislation choked by European Parliament

Which?'s campaign for European legislation that would help clean up health and nutrition claims on foods has suffered a setback.

Despite our frequent exposés of foods that make misleading, confusing or meaningless claims, a European Parliament committee has vetoed some of the vital measures we felt were needed in order to clamp down on dodgy claims.

The committee voted against introducing criteria for the amount of fat, sugar and salt allowed in foods that make health and nutrition claims. This will mean that products such as Quaker Sugar Puffs – which contains a staggering 47g of sugar per 100g – will be able to describe itself as 'nutritious'.

The committee also voted against having to

approve health claims on food products before they go on sale. Manufacturers are currently under no obligation to prove claims before food goes on the shelf – making it hard for consumers to know which foods will deliver the health benefits they promise.

Which? will continue to lobby over the next few months to get the committee's decisions overturned and the legislation tightened.

● **For more about our campaigns, go to** www.which.co.uk/campaigns



Sugar Puffs are aptly named. They contain a staggering amount of sugar, and the claim that they are 'nutritious' is no more than puff

round-up

● **Kellogg's curbs salt**
Kellogg's is to reduce the salt content of some of its saltier cereals. Last year a Which? report found a number of its cereals packed with salt.

● **Estate agents' body**
We'll be pushing the new government for a mandatory redress procedure, after our survey of members of the public showed 86 per cent were in favour of an independent complaints body.

● **Illegal food dyes**
We've called on the Food Standards Agency to conduct a full review to establish the cause of contamination, after its latest warnings about foods containing illegal dyes.

● **Scottish updates**
We've given written evidence on the Scottish Parliament's Housing Bill. And we'll be monitoring how the new system of free dental check-ups for everyone will work, given Scotland's lack of dentists.

CAMPAIGNING BY YOU

The Reverend Anthony Swindell chairs the Jersey Air Passengers Association (JAPA), which was set up when the island lost vital flight routes to Heathrow and Stansted. The group now campaigns for the general rights of Jersey's air passengers, in particular for an end to the differences in fares for flights booked at the last minute and those booked in advance. Mr Swindell told us: 'This affects residents and tourists alike. We'd like to see governments set a low maximum limit on fares, to prevent the high and low extremes we now have.'

Contact admin@japa.org.uk for more about JAPA and its campaigning activities.



contact us

Share your campaign speakout@which.co.uk
Speak Out, PO Box 44
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