

SEPTEMBER 2023

RATINGS & REVIEWS

Mattresses

TVs

Laptops

Insect Repellents

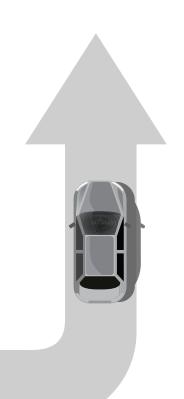
Gas Grills

Air Fryers

Home & Auto Insurance

LIVE Figure

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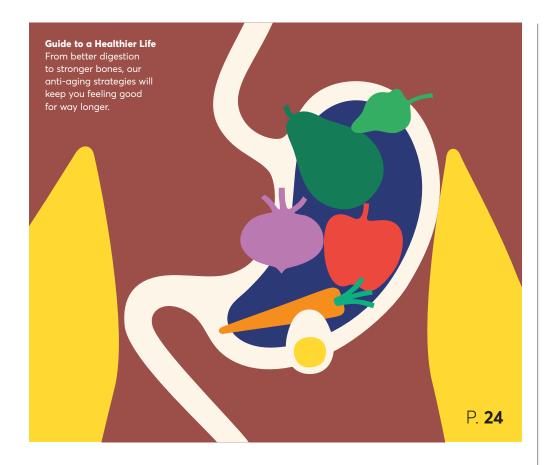


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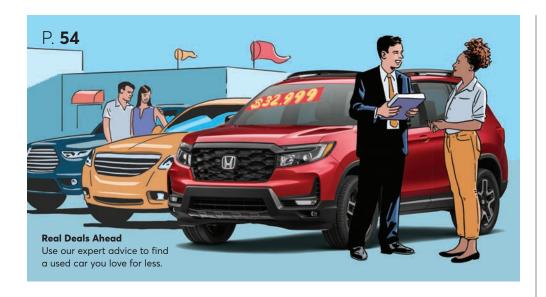


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RATINGS

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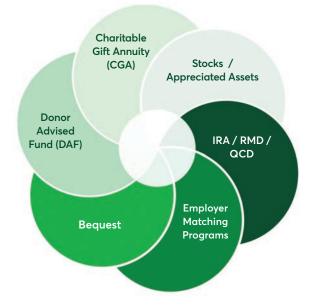








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From the President

Auto Safety Should Be Standard



IN 1936, WHEN CR published its first car ratings, seatbelts were rare and airbags for automobiles hadn't been invented. We now take those features for granted, but there's still so much we can do to make cars safer. These days, however, the question sometimes isn't whether better safety tech exists, but whether automakers are making these new safety advances available to

all customers-not just those who can pay extra.

Proven lifesaving safety features should come standard on every vehicle, and CR has championed this idea for decades. We are proud of our work ensuring that all cars come with seatbelts, airbags, backup cameras, electronic stability control, and more. But we can't stop there, because new lifesaving technologies must be accessible to all.

Our consumer-driven calls for action have led to great progress this year. But according to the Governors Highway Safety Association, pedestrian fatalities have increased by 77 percent since 2010. We were pleased that the National Highway Traffic Safety Administration recently proposed requiring that automatic emergency braking (AEB) with pedestrian detection come standard on all new passenger vehicles. CR has long advocated for this change, which would be likely to prevent hundreds of deaths and tens of thousands of injuries yearly.

We're also advocating to make automatic crash notification standard. ACN—a technology that uses built-in sensors that detect a crash—calls for help in an emergency and provides responders with the vehicle's precise location. It's required on new cars in most European countries, and there's no reason we shouldn't make this commonsense protection available to everyone in the U.S.

CR's advocacy is already having an impact: Hyundai announced it will include the technology in its new cars sold after 2024, in part because of our work. And more than 30,000 consumers have signed our petition urging all automakers to make it a standard feature in their vehicles.

You can add your voice to our call for change at **CR.org/acnpetition**.

Marta L. Tellado,
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Tickets Minus the Junk Fees

The tide is turning against the use of "junk" fees by sellers of tickets for live events such as concerts and sporting events.

In June—under pressure from the White House—concert conglomerate Live Nation, its Ticketmaster subsidiary, and ticket reseller SeatGeek pledged to introduce "all in" pricing that will let consumers see the full price of tickets up front, fees included. Last year. New York passed the first state law requiring ticket sellers to disclose all fees and charges up front.

CR has been at the center of the fight against junk fees, so-called because they're often not included in advertised prices and frequently surprise consumers late in the purchasing process, when it's too late or too inconvenient to back out. They make it hard for shoppers to compare prices.

In 2018 we launched a campaign to spotlight the problem across many industries. More recently we urged federal regulators to clamp down on the worst abusers, briefed White House staff members on the issue, and endorsed the Junk Fee Prevention Act now being debated in Congress.

The National Economic Council found in 2016 that event ticketing fees were "among the larger unavoidable fees, as a percentage of price, in the consumer marketplace." Voluntary all-in pricing by a handful of major ticket sellers is a good step toward addressing the problem, but it's not enough. "We

HIDDEN FEES can account for

need oversight and enforcement to make sure there is no gaming of the system or backsliding," says CR advocacy program director Chuck Bell.

You can help by signing our petition in support of the federal Junk Fee Prevention Act. at CR.org/junkfeelaw.



CALL TO ACTION

Buy now, pay later loans, which let you break the cost of goods and services into several payments, are now offered in almost every retail transaction, online and off. But a recent CR investigation found that some BNPL loans lack built-in protections and can put consumers at risk in ways they don't realize. Among other issues, fees and interest rates are not always clearly disclosed and there's often no way for consumers to dispute unfair charges. Join us in urging the Consumer Financial Protection Bureau to put rules in place to address these and other concerns, at CR.org/bnplrules.



Safer E-Bike **Batteries**

WHAT'S AT STAKE

When the lithium-ion batteries that power electric bikes are poorly made, they can cause fires that are hard to extinguish.

In just the first half of 2023 in New York City, 113 fires, 71 injuries, and 13 deaths were linked to these batteriespointing to an urgent need to address the issue nationwide.

WHAT CR IS DOING ABOUT IT

In December 2022, CR published an investigation on the growing number of battery fires. The report highlighted regulatory challenges surrounding the batteries, including a 2016 trade law change that allows products that cost less than

\$800 to be imported with minimal safety oversight and without being subject to tariffs. That has enabled a flood of poorly made, inexpensive e-bikes to enter the U.S. largely uninspected.

It also said that only 13 of hundreds of e-bike manufacturers were certifying their products to UL 2849, a voluntary standard for batteries and electronics in e-bikes.

Shortly after the investigation, the Consumer **Product Safety Commission** sent letters to more than 2,000 manufacturers, importers, and retailers, urging compliance with the voluntary standards and warning of potential enforcement action.

CR also endorsed the **Setting Consumer Standards** for Lithium-Ion Batteries Act, which would require the CPSC to establish strong, mandatory safety standards for rechargeable lithium-ion batteries used in micromobility devices.

WHAT YOU CAN DO

Learn how to prevent an electric-bike battery fire, at CR.org/bikebatterysafety.

5

ILLUSTRATIONS BY JOHN RITTER SEPTEMBER 2023 CR.ORG

Your Feedback



Our July 2023 cover story, "Is Your Seafood Safe to Eat?" reported on the potentially dangerous levels of mercury and bacteria in fish and shellfish, and offered advice on making safer choices. Our readers shared their thoughts. To add yours, head to **CR.org/seafoodsafety**.

IN YOUR ARTICLE about seafood safety, you pointed out some of the risks of eating farmed seafood, like how farmed fish are often exposed to antibiotics and pesticides. Readers should also know that farmed salmon is artificially colored. Wild salmon feed on crustaceans and algae found in the sea, and that's what gives salmon its pink color. Farmed salmon don't get to eat those things, and as a result they are gray. So they are artificially colored by feeding them astaxanthin.

WRITE

CR.org/lettertoeditor to share your comments for publication.

Some stores label farmed salmon as artificially colored; others do not. While the FDA categorizes astaxanthin as "generally recognized as safe," that does not mean the FDA has ever formally tested it for safety. -Barry D. Weiss, Tucson, AZ

EDITOR'S NOTE It's true that farmed salmon are often fed

a supplement containing a naturally occurring pigment called astaxanthin to give them their pinkish color. This is not an artificial dye; astaxanthin is an organic pigment that wild salmon get from algae in their diet. The supplemental form that farmed salmon consume is processed by the

fish in the same way, according to the National Oceanic and Atmospheric Administration, and it's approved for use in salmon by the Food and Drug Administration.

VARIABLE AMOUNTS OF mercury in tuna in the can are expected. Some cans will be higher, some lower. Environmental health scientists believe it is the average consumption of mercury over time that matters, based on our understanding of how chronic long-term exposure to mercury may affect health. That is why the standards refer to the average.

-Robert Laumbach, via CR.org

EDITOR'S NOTE Consumption of mercury over time is the greatest

concern, but spikes of mercury from a few cans or even a single can of tuna during pregnancy, when the fetus is developing, could also be concerning. That's why CR's food safety experts recommend avoiding tuna entirely during pregnancy.

YOU ADVISED READERS to buy skipjack for the lowest mercury content. Since I spend about \$4 more to buy Safe Catch tuna, I was hoping you'd rate brands. -Gary Cole, Green Bay, WI

EDITOR'S NOTE We did test 10 canned tuna products from five brands, ranking them for their mercury content. (See page 27 of the July 2023 issue.) Our advice, based on that testing: A nonpregnant adult could eat three cans of Safe Catch Wild Elite tuna per week (or one can of Safe Catch albacore) without getting too much mercury.



IN "TAKE CONTROL of Your Tech Clutter" in the July issue, you say to use "unsubscribe" links on emails. I think giving a pass to unsubscribe links is a mistake, as they can be phishing or otherwise nefarious links [like other links you mention in the article]. I do use unsubscribe links, but only for marketing email that appears to come from legitimate sources.

–Elliott Berger, Indianapolis

EDITOR'S NOTE There are two kinds of unsubscribe links: ones at the top of an email next to the sender's name, and another embedded at the bottom of the email. The link at the top should appear only if the email is from a legitimate sender.

That said, you're following great security practices by being careful about the links you click on. If you don't remember signing up for an email or you think one that you receive looks suspicious, mark it as spam and delete it.

WHAT DO YOU do when repeated email unsubscribe requests are ignored? I have at least five sites that I have notified many times but I keep getting their emails. What now? —Sandra Machuga, Flathead, MT

EDITOR'S NOTE If unsubscribing doesn't work, you can block the sender. Taking this action directs future messages from that email address to your spam or junk folder, so you won't have to see them. This can also help email providers cut down on spam for others. In Gmail, for example, you just open one of the emails, click on the three-dot menu at the top right, and select "Block [name of sender]." Other email programs have similar tools: Check the "support" area for instructions.

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TOP-RATED SUNSCREENS

CR RATES THE efficacy and accuracy of sun protection products in "The Best Sunscreens of the Year." However, the article didn't include any ratings or guidance on which sunscreen products don't harm organisms living in the ocean. Providing more information would be helpful. –Michael Weinberg, Napa, CA

EDITOR'S NOTE When choosing a sunscreen, the most important factor to consider is how well it will protect your skin from the sun's harmful ultraviolet rays. In CR's tests, sunscreens that use chemical ingredients to screen UV rays have consistently outperformed mineral sunscreens that contain only titanium dioxide and/ or zinc oxide. That said, while the degree of ocean damage that can be attributed to sunscreens is still a matter of debate, Consumer Reports' experts believe that mineral sunscreens are less likely than chemical sunscreens to cause harm. Our new Green Choice designation identifies the most environmentally friendly options-all mineral sunscreens that don't contain any of the chemicals thought to have the most detrimental effects on ocean life. (Green Choice sunscreens are the mineral products that were most UV protective in our ratings.) For a list of Green Choice sunscreens, go to CR.org/ greenchoicesunscreen.

MY WIFE SAYS she has read that sunscreens should be tossed and replaced every year because the ingredients get old and less effective. I looked for such a recommendation in your



NEED A FRAGRANCE-FREE SUNSCREEN?

I have a strong allergic reaction to fragrances (sneezing, eye-watering, headaches, coughing). I throw away many products that I cannot use, and right now I do not know what I will use if I go to the beach this summer. It's hard to find products without fragrance.

—Elizabeth White, Fredericksburg, VA

EDITOR'S NOTE

High-performing fragrancefree sunscreens in our tests include Everyday Humans Oh My Bod Lotion SPF 50 and Trader Joe's Spray SPF 50+. Just be aware that because these sunscreens have no added fragrance, you may smell the slight plasticky scent of the ingredients in the product. If that's a concern, you may want to get a sniff of the sunscreen in the store before you buy. article but didn't find it. What do your experts think? -Richard Windecker, Shrewsbury, NJ

EDITOR'S NOTE Sunscreen, per the Food and Drug Administration, must be formulated to last three years or until the expiration date indicated, "Provided it's been stored at room temperature, it will maintain its level of protection if it is still in that three-year window," says Susan Booth, the project leader for sunscreen testing at Consumer Reports. "We have retested sunscreen samples from previous years' testing after storing them in our lab and found no differences in performance." Check the sunscreen's expiration date if it has one. If not, and you can't recall when you bought it, it's best to buy a new bottle.



UNFAIR NEW-CAR FEES

REGARDING "FIGHTING UNFAIR Fees" on page 5 of the July issue, [I think you should] fight one of the most egregious fees out there: the documentation fee when you buy a new car. The buyer gets nothing for it and the fee is often \$500 or more!

-Robert Glenn, Harpswell, ME

EDITOR'S NOTE We agree.
Documentation fees—meant to cover processing expenses, such as issuing a car's title and registration—have become another way for dealerships to maximize profit by hundreds of dollars. We suggest pointing it out as you're negotiating down the car's final price with the aim of offsetting that charge.

ILLUSTRATION: JOSEPH CARRINGTON

What We're Testing in Our Labs ...

In our 63 labs, we continually review and rate products. Here, timely picks for this month.

Air Fryers

WE TESTED: 15 large models **WE TEST FOR:** How easy it is to use its controls and to clean, and how quiet it is. We also measure fryer capacity, which can differ from the size it is claimed to be.

ABOUT THE SCORES:

Median: 70 Range: 52-79 SIMPLE CONTROLS

Instant Vortex Plus 140-3089-01 (5.2 qt.) \$160





EXTRA LARGE & EASY TO CLEAN

Beautiful by Drew **Barrymore 19089** (9 qt.) \$140





VERY QUIET

T-Fal Easy Fry XXL **EY705D51** (5.4 qt.) \$135





Laptops

WE TESTED: 200 models **WE TEST FOR:** Performance while running a variety of tasks; battery life; the screen's size, clarity, and color; the keyboard's ergonomics; and more.

ABOUT THE SCORES:

Median: 65 Range: 33-86 LARGE DISPLAY & LONG **BATTERY LIFE**

☑ LG Gram 17-inch (2023) \$2.100





CONVERTS TO A TABLET

Samsuna Galaxv 16-inch Book3 Pro 360 \$1,900





COMPACT FOR EASY TRAVEL

Apple MacBook Air 13-inch M2 10 Core \$1,350





Ask Our Experts

What's the best way to get crud out of my computer keyboard?



KEYBOARDS GET DIRTY fast. And if debris gets stuck under keys, it can make them stick or even break. To remove the gunk, turn off your device and flip the keyboard over, gently tapping the backside to help dislodge debris. Then use a can of compressed air (about \$8) or an "electronics vacuum," such as the PeroBuno Compressed Air Duster & Mini Vacuum Keyboard Cleaner 3-in-1 (\$36), designed to clean crevices. Reusable gels, such as the Color Coral Universal Dust Cleaner (\$12), also work well to trap and remove gunk when pressed into a keyboard. Never use cleaning chemicals like Windex, because they can actually damage the keys.





For the latest ratings of these and other product categories, readers with a Digital or All Access membership can go to CR.org.

Foam Mattresses Under \$450

we tested: 8 models **WE TEST FOR:** A model's support for petite, average, and large/tall side sleepers and back sleepers; durability; and more.

ABOUT THE SCORES:

Median: 68 Range: 65-75

GOOD SUPPORT FOR BOTH BACK & SIDE SLEEPERS

OleeSleep Aquarius 10"



OVERALL SCORE

SOFTER & SLEEPS COOLER

Siena Memory Foam \$400



OVERALL SCORE

FIRM & DURABLE

Tulo 10" Memory Foam **Bamboo** \$440



Gas Grills

WE TESTED: 151 models **WE TEST FOR:** How quickly a model preheats, evenness of heating, convenience (does it have wheels?), temperature range, and more.

ABOUT THE SCORES:

Median: 63 Range: 40-82 **EXCELLENT PERFORMANCE &** FITS MORE BURGERS

Monument Grills 77352 \$660



CONVENIENT FEATURES & A RELIABLE BRAND

⊘ Weber Genesis Smart Grill EPX-335-35810001



GREAT FOR SMALL SPACES

Permasteel PG-40301-BK \$342



Smart Speakers

we tested: 40 models **WE TEST FOR:** Sound quality of the speaker; ease of setup and controls; and versatility, including the presence or absence of useful features.

ABOUT THE SCORES:

Median: 60 Range: 38-74 TOP SOUND QUALITY Sonos Era 300

\$450



VALUE BUY

Sonos Era 100 \$250





BEST WITH A SCREEN

 Amazon Echo Show 10 (3rd Gen) \$250







Countertop Microwaves

WE TESTED: 81 models **WE TEST FOR:** How easy it is to use, how evenly it heats and defrosts food, and how quickly and quietly it works.

ABOUT THE SCORES:

Median: 61 Range: 33-87 **HEATS & DEFROSTS EVENLY 9** LG MSWN1590L \$170



OVERALL

QUIET & HAS A 'GRILL' SETTING

PowerXL Microwave **Air Frver Plus** \$230



OVERALL

GOOD MIDSIZED MODEL FOR TIGHT SPACES

Commercial Chef CHM990B



Ask Our Experts



How far can I drive after my car's low-fuel light turns on?

IN MOST VEHICLES, the lowfuel light comes on when you have less than 50 miles of range left. But that distance varies by model: Some may get only 30 miles until they're truly empty-so it's worth checking your owner's manual for specific guidance. Many cars will display a running estimate of the remaining mileage on the dashboard. "Those in-vehicle computers are generally very accurate," says Ryan Pszczolkowski, Consumer Reports' tire program leader. So if your dashboard says you have 25 miles left, trust the estimate.

It's always best to err on the side of caution, though: You never know whether a gas station will be nearby and open when you desperately need one. The smart move is to always keep your car's

LEARN

We have more than 140 in-house experts who research, test, and compare. Submit your questions at CR.org/askourexperts ... and watch for the

gas tank at least ¼ full. (During storm season in your area, it would be wise to keep it closer to half a tank, our experts say, especially if you are driving to a remote location.)

If you do find yourself driving with the low-fuel light on, make your remaining fuel last longer by sticking to the speed limit and driving smoothly. Hard acceleration and braking can reduce your gas mileage.

When should I replace my kitchen sponge?

HERE'S A SURPRISE: Experts recommend throwing out your kitchen sponge after just one week of use. That's because kitchen sponges are one of the biggest reservoirs of bacterial growth in your house, according to research published in 2017 in the journal Scientific Reports. Kitchen sponges can easily transfer those bacteria (which could include E. coli and salmonella, two common causes of food poisoning) to your hands and to kitchen surfaces.

To keep your sponge cleaner while you're using it, rinse and squeeze it out after every use. According to the Department of Agriculture, you can also try putting your sponge in the dishwasher or microwaving a wet sponge for 1 minute (as long as it doesn't have steel scrubbing wires on it). Even if you use these daily cleaning methods, it's still important to replace your sponge after a week. And if your sponge begins to smell-a sign that bacteria may be building up inside it-throw it away immediately.

A more environmentally friendly option that also saves money: Swap your sponges for dish rags, which can go in your washing machine and then get sanitized in the dryer.

What's the best way to clean high windows?

ONE OF THE most effective ways to clean the outside of high windows is to use a telescoping pole that can attach to cleaning heads such as brushes, sponges, and squeegees. These allow you to clean high windows from the ground—and it's much safer to use a pole than to stand on a ladder, says David Trezza, who tests outdoor

power equipment for CR.

You can buy a telescoping cleaning pole and attachable cleaning heads in a kit. Kits that can reach a second floor typically start around \$100 at home improvement stores.

Before you begin cleaning, check to make sure your pole won't touch any electrical wiring. Also, use binoculars to make sure the window panes and frames are intact and won't rain down loose pieces on you. Then fill a large bucket with water and several generous squirts of liquid dish detergent and vinegar. You can also try an ammonia-free window-cleaning solution. Dip the sponge or microfiber head in the water and use it to scrub the windows, periodically rinsing and squeezing out the water. Then attach the squeegee and, starting at a top corner, drag the squeegee down to the bottom of the pane. Wipe the squeegee after each swipe to minimize drip marks.

One last tip: Wash your windows on a cloudy day. Direct sunlight can leave streaks on your windows because the liquid evaporates quickly and leaves residue behind, says Steven Ip, owner of the Cleanzen Cleaning Service in Boston.





NO MATTER HOW long you've been driving, parking your car is still a hassle-especially when you're trying to squeeze into a narrow space or back into a small garage.

Backup cameras-which have been standard on passenger cars since 2018-have made this chore easier. But now, some new vehicles, such as the Ford F-150

Lightning truck, include automated parking systems, which use sensors that help you parallel park without requiring you to control the steering, accelerator, or brake pedals. And there are a few models on the market, such as the Tesla Model 3 and Genesis GV80, that can be parked without you inside them. With a key fob or smartphone app, you can

remotely pull into and out of parking spots. Most systems do a surprisingly good job, but the technology isn't perfect yet.

In the meantime, we gathered a few parking aids to make the job easier, including an add-on backup camera for older cars, a mat to guide you into shallow garages, and a bumper guard to help protect against scratches.

Ford F-150 Lightning Equipped with Active Park Assist 2.0, this electric truck can maneuver itself into a space with the push of a button.



PARKING HELPERS



EchoMaster Wireless Solar Powered Backup Camera Kit \$221

No built-in backup camera? This wireless version is easy to bolt onto your car's rear plate. Then press the dash screen's power button to turn it on before backing up.



Is the space in your garage shallow or not well lit? Putting down parking mats like these can help you stop your wheels at the right spot every time.

FOR STREET PARKING



BumpShox Max Bumper Guard License Plate Frame \$35

Thick foam rubber bumper guard frames stick out to help protect your car from being scratched or tapped by other vehicles when they're being parked.

HEALTH UPDATE

Do You Really Need to Walk 10K Steps a Day?

RECENT RESEARCH SHOWS that the higher your daily step count, the lower your risk of heart disease, cancer, diabetes, and dementia. But studies also reveal that you may not need to take 10,000 steps a day (the oftenrecommended ideal) to enjoy some of those benefits. Experts now say if you're younger than age 60, 8,000 steps daily can be beneficial, and if you're 60 and older, 6,000 to 8,000 steps can boost your health. Here's how to easily reach those counts every day.



1. Track Yourself

Wearing a pedometer for a week will tell you how many steps you're taking already. Don't have a fitness tracker or smartwatch? Many phones can act as a pedometer. On iPhones, for example, it's automatic: Just open Apple's Health app to find your step count, flights climbed, and more. If you prefer a wearable tracker that has additional features (like a heart rate monitor), our experts recommend the easy-to-use Fitbit Inspire 3, for \$80.

2. Set Reminders

Whether you prefer walking in the morning or evening, schedule your exercise and set up reminders on your phone, smartwatch, or fitness tracker to help you stay honest. If you can't take a long walk each day, go for shorter walks instead. As little as 10 minutes squeezed in during the day will help you reach your goal. Being sedentary is a big risk factor for heart disease in particular, so using technology to remind you to get up and move can have major benefits.

3. Increase Gradually

Don't try to get to 6,000-plus steps all at once. Instead, aim to up your daily average by about 500 steps. Once you can consistently take those additional steps for one week, add another 500 steps to your daily count. Continue increasing until you're in your goal range. Even small increases can benefit you: In one 2022 study on dementia, risk was lowest for those who took 9,800 steps a day but those who took just 3,800 still had a reduced risk.

4. Walk to a Beat

In addition to boosting your brain health, research shows that listening to music while you walk helps you walk farther. So if you feel your motivation waning, especially on longer walks, listening to your favorite tunes can give you an energy boost. (Need a good pair of walking headphones? Our ratings of over 200 models at CR.org/headphones can help you find the perfect ones.) Just be sure to stay aware of your surroundings while you walk.

CR Time Traveler

1936 In CR's very first

issue, we test pricey

"Grade A" and cheaper

"Grade B" milks and find

that there isn't much

nutritional difference. We

suggest buying Grade B.

MILK

CONSUMERS **UNION** reports

1940 We report on a new type of milk-Dairy Products Mixture-and say it cheats consumers because it's pumped full of air, which dissipates if it sits out (see



1969 Dairy-free milks-often made with thickeners-cost about half the price of regular milk but don't contain vitamins A and D, we report.



the before and after, below).

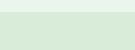


1951 We taste the new "concentrated milk." which is made to be diluted with water, and find that the flavor is similar to regular milk.



1976 We test chocolate milk drink mixes and find that many are unhealthy, mostly because they're packed with sugar.





CR RECOMMENDED



55-INCH TELEVISIONS



COOKWARE SETS







THE LOWDOWN

Both of these OLED TVs are made by brands that earn excellent predicted reliability and owner satisfaction scores in CR's surveys—and both models boast top-notch picture quality

and unlimited viewing angles (so viewers sitting off to the side can see the picture just as clearly). The QN55S95C, Samsung's flagship model, is a bit better at reproducing high dynamic range (HDR) 4K content, but LG's midtier OLED55C3PUA has superior sound quality and snags a higher Overall Score for \$600 less.

THE LOWDOWN

This Fissler 8-piece set sits at the very top of our stainless steel cookware set ratings: It heats up quickly and evenly, and releases foods easily, without any food residue left behind.

But at \$650 it's also the most expensive set we've tested. For less than half the price, the 8-piece Tramontina cookware offers remarkably similar performance: It excels in our evenness test and is actually better at simmering tomato sauce. Plus, the Tramontina set comes with a lifetime warranty; Fissler offers a 15-year warranty.

1982 We evaluate more than 900 milk samples and find that those from dairies in states with strict "sell by" date regulations taste best.



2010 The USDA states that cows that produce organic milk must have year-round outdoor access and feed on grass grown without herbicides and pesticides.



2023 One of the newest types of plant milk to hit supermarkets is sesame seed milk, like the one below. Sesame milks tend to have a "toasty flavor," we say.



1993 The first "got milk?" TV ad airs. This campaign goes on to feature icons with milk mustaches, such as Beyoncé and the Simpsons.



2014 Plant-based milks are increasingly popular: 21 percent of Americans buy them. In a taste test, CR says Blue Diamond Almonds' milk and Silk Soymilk Vanilla are best.



Hope And Sesame Unsweetened Original Sesamemilk \$9.98



FOOD IQTM

Which Brand of Bagged Popcorn Tastes Best?

AS SNACKS 60, popcorn is pretty healthful. Three cups of plain, air-popped corn contain about 100 calories—along with a good dose of fiber and one-third of the whole grains most adults need daily. Even buttered popcorn can be a healthy snack: Our evaluation of six popular bagged brands shows that most have just 120 to 160 calories in about 3 cups and contain 2 to 4 grams of fiber. To find the best buttered bag of corn, we asked 29 CR staffers to do a blind taste test of each brand and share their winners and losers.

LOWEST PRICE

Wise Butter Popcorn \$4.59 for 6 oz.

At 77 cents per ounce, this popcorn cost the least and was praised for its nice crunch and buttery flavor. However, it doesn't actually contain butter, using vegetable oil instead. (It says it's "artificially flavored" in small type on the package.) Some tasters called the butter flavor "fake."

Calories 150, saturated fat 2 g, fiber 3 g, sodium 220 mg

HEALTHIEST

Skinny Pop Butter \$3.79 for 4.4 oz.

Skinny Pop edges out the competition when it comes to nutrition because of its lower saturated fat content. The texture is airy and crunchy, and many tasters thought the balance of butter and salt flavoring was just right.

Calories 140, saturated fat 1 g, fiber 3 g, sodium 190 mg

EDITOR'S PICK

Angie's Boomchickapop Real Butter \$3.49 for 4.4 oz.

Real butter is right—this was the only popcorn that wasn't enhanced with a flavor additive of some kind, and no one complained of an artificial taste. Most tasters said the flavors were balanced, and some noted that the actual taste of the grain stood out. Angie's also offered a combo of crunchy and tender kernels.

Calories 160, saturated fat 4 g, fiber 2 g, sodium 190 mg

TENDER KERNELS

Smartfood Movie Theater Butter \$5.19 for 6.25 oz.

Some people want their popcorn to deliver crunch, but others prefer a tender kernel, and that's what you get here. The popcorn was described as "soft," "melts in your mouth," and "no hard edges." The flavors of butter and salt were "subtle" for many tasters, but a few thought the butter tasted artificial.

Calories 150, saturated fat 1.5 g, fiber 3 g, sodium 240 mg

TASTY & VEGAN

Lesser Evil Himalayan Gold Organic \$7.59 for 4.6 oz.

Made with coconut oil and what Lesser Evil calls "butter-type flavors," this popcorn tied with Angie's for the top spot. Some said it had a movie theater popcorn taste, though others felt the "butter" was too sweet. It's higher in saturated fat than others we tried, so try to stick with a 3-cup serving.

Calories 120, saturated fat 5 g, fiber 4 g, sodium 170 mg

DON'T BOTHER

Popcorn Indiana Movie Theater Butter \$3.89 for 4.75 oz.

Our tasters noted a strong odor and a chemical flavor and aftertaste in this popcorn. Plus, the sodium is on the high side.

Calories 140, saturated fat 2.5 g, fiber 3 g, sodium 220 mg

Saving Money on Printers

PRINTER INK can cost more per ounce than fancy Champagnes-leaving many of us frustrated by how frequently ink cartridges run out and how much they cost to replace. In fact, the cost of ink can turn a seemingly good deal on a printer into a not-so-great one. Take the Canon Pixma TR4720 inkjet printer: At just \$80, it seems like a bargain. But the cost of ink for it is an eye-watering \$189 per year. That's why we looked beyond a printer's

sticker price by factoring in the estimated cost of replacement cartridges.* Many of our picks on this page are laser printers, which use toner instead of ink. Toner is typically cheaper than ink, so even though laser printers cost more than inkjet ones, they can save you money in the long run. Another smart option: "tank" printers, which offer cheap per-page costs because they use refillable bottles of ink rather than pricey cartridges.

BLACK & WHITE PRINTERS



Brother HL-L5200DW \$280 (B&W LASER)



\$5 ANNUAL TONER COST



9 Brother HL-L2370DW \$160

(B&W LASER)

MANUFACTURERS; CONSUMER REPORTS



\$13 ANNUAL TONER COST



❸ Canon imageClass MF264dw \$150

(ALL-IN-ONE B&W LASER)



OVERALL SCORE

\$13 ANNUAL TONER COST



HP Laserjet Tank 2504dw \$250

(B&W LASER)



\$2 ANNUAL TONER COST

*Costs are estimates because printer, ink, and toner prices do fluctuate. Go to CR.org/printers for the most current info.

COLOR PRINTERS



Brother HL-L3230CDW \$280

(COLOR LASER)



OVERALL SCORE

\$48 ANNUAL TONER COST



6 Brother MFC-J1010DW \$100

(ALL-IN-ONE CARTRIDGE INKJET)



OVERALL SCORE

\$76 ANNUAL INK COST



⊘ Epson EcoTank ET-3850 \$350

(ALL-IN-ONE TANK INKJET)



OVERALL

\$5 ANNUAL INK COST



















PRODUCT SPOTLIGHT

INSECT REPELLENTS

WHILE SUMMER may be prime time for ticks, you can't let your guard down when it's autumn. There's a second peak for tick bites in October, particularly in the Northeast and Midwest where blacklegged ticks-which transmit Lyme disease-are common. And while young ticks feed in late spring and summer, the fall is when adult blacklegged ticks are most active. So right now when you're in grassy or wooded areas, tuck your pants into your socks and your shirt into your pants, and spray yourself with repellent. Though we test insect repellents only on mosquitoes, our past testing suggests that if they repel mosquitoes well, they also tend to repel ticks. Our ratings, below, showcase the best ones.





Ben's Tick & **Insect Repellent** Wilderness Formula Pump \$7



OVERALL SCORE

AEROSOL & PUMP SPRAYS



9 3M Ultrathon **Insect Repellent** \$11





Off Sportsmen Deep Woods Insect Repellent 3 \$11.50





6 Repel Lemon **Eucalyptus Insect Repellent2 Pump** \$8





 Ben's Tick & Insect **Repellent Wilderness** Formula Aerosol \$9





6 Cutter **Backwoods Insect** Repellent Pump \$7.50





Coleman High & Dry **Insect Repellent** \$9





6 Off Deep Woods **Insect Repellent** VIII Dry \$7



WIPES



6 Ben's **Tick & Insect Repellent Wipes** \$7





Repel Insect Repellent **Mosquito Wipes**





Off Deep Woods **Insect Repellent Towelettes** \$11.50





LINCOLN SUVs

Ford is recalling 142,734 2015-2019 Lincoln MKC SUVs because a fire might start under the hood, even while the vehicle is parked and turned off. The problem has to do with a faulty battery sensor, which monitors the vehicle's 12-volt battery for voltage and charge. The automaker found that this sensor is susceptible to damage during vehicle service, and the damaged sensor might short-circuit and cause a fire. What to do: Owners of the vehicles will be notified by mail and instructed to park their vehicle outside and away from structures and other vehicles due to the risk of unattended vehicle fire. Ford or Lincoln dealerships will install a fuse on the battery sensor circuit board. free of charge. This fuse will prevent a fire. For details, call Ford at 866-436-7332.

TARGET THRESHOLD CANDLES

Target is recalling about
4.9 million Threshold glass jar
candles because the jar can
crack or break during use, posing
laceration and burn hazards.
The candles were sold at Target
stores nationwide and online at
target.com from August 2019
through March 2023 for \$3 to \$20.
What to do: Immediately stop
using the candles. Return them to
any Target store for a full refund
or call Target at 800-440-0680.



You can also go to target.com to receive a prepaid return label to return the candles by mail.

EMPOWER BRANDS JUICERS

Empower Brands is recalling about 469,000 PowerXL Self-Cleaning Juicers because the juicers can rupture during use, striking users and posing a laceration hazard, or can leave small particle shavings in the juice, posing an ingestion hazard. Recalled models were sold at BJ's Wholesale Club, CVS, Kohl's, Marshalls, Target, T.J.Maxx, Walmart, and other stores nationwide, and on Amazon from September 2020 through August 2022 for \$65 to \$100.

What to do: Stop using the juicer. Contact Empower Brands at 866-606-2441 or go to powerxlproducts.com for details and to receive a full refund.

EMPOWER BRANDS WAFFLE MAKERS

Empower Brands is also recalling about 456,000 PowerXL Stuffed Wafflizer waffle makers because hot pieces of the waffle or stuffing can be expelled from the waffle maker during use or upon opening the product, posing a burn risk. The waffle makers were sold at Best Buy, Big Lots, Home Depot, Target, Walmart, and other stores nationwide, as well as online at kohls.com, qvc.com, walmart. com, and other websites from July 2021 through October 2022 for \$30 to \$60.

What to do: Stop using the waffle maker. Call Empower Brands at 866-276-0063 or go to powerxlproducts.com for details and to receive a free repair kit.

ASHLEY FURNITURE

Ashley Furniture is recalling about 253,000 Party Time Collection power loveseats, sofas, and recliners because their cup holder with LED lighting can overheat, posing a fire hazard. The pieces were sold at Ashlev Homestores and other furniture stores nationwide and online at ashleyfurniture.com from November 2018 through March 2023 for \$900 to \$1,800. What to do: Unplug the loveseat, sofa, or recliner. Call Ashley Furniture at 866-482-2893 or go to ashleyfurniture.com for details and to arrange for a free repair.

EGO POWER+ CORDLESS HEDGE TRIMMERS

Chervon North America is recalling about 85,000 Ego Power+ Model HT2410 cordless brushless hedge trimmers because the rear switch trigaer can fail to rebound after being pressed, which can cause the unit to activate unexpectedly, posing a laceration hazard. The trimmers were sold at home improvement stores, hardware stores, and authorized dealers and distributors nationwide and online at acehardware.com. acmetools.com, and homedepot. com from September 2017 through March 2020 for \$150 to \$220. What to do: Stop using the trimmer. Call Chervon at 800-492-0777 or go to egopowerplus. com for details and a free repair of the rear trigger switch.

SEPTEMBER IS THE BEST TIME TO BUY ...

AIR PURIFIERS



WASHING MACHINES



LAWN MOWERS



WALL OVENS



PRODUCT UPDATE



THE LATEST RATINGS FROM OUR LABS



PERSIL
PROCLEAN
STAIN FIGHTER
21 cents per load

84

OVERALL SCORE TIDE HYGIENIC
CLEAN HEAVY DUTY
10X POWER PODS
33 cents per load

3 cents per loc

EARTH BREEZE LIQUIDLESS ECO SHEETS 40 cents per load



OVERALL SCORE ou MAY HAVE noticed the tsunami of new products lining the shelves of your supermarket's laundry detergent aisle. The packages promise to work wonders on every laundry challenge—and even to protect the environment. These detergents come in more forms than ever, too. In addition to liquids and pods, there are now paperlike detergent sheets (or "strips"). And you'll find laundry "enhancers," including prewash stain removers, whiteners, and scent boosters (see "Laundry Extras

You Can Skip," on page 20).

To help you sort through the options, Consumer Reports has tested 65 liquids, pods, and sheets to see how well they handle tough stains, including grass, chocolate—even blood.

What Works, What Doesn't

The winners? Liquid detergents, which consistently top our ratings. "When it comes to removing the tough stains we use in our tests, the best liquid detergents outperform the best pods. Detergent sheets have a long way to go before they even equal the lowest-rated

liquid and pod detergents," says Rich Handel, CR's laundry expert.

We also found that some of the terms you see on detergent packages—"stain fighting" or "oxi," for example—don't always mean much. Some so-called stain-fighting detergents don't fight stains well at all, while others live up to their names admirably. Your smartest move: Rely on our ratings (see page 22) rather than on cleansing claims on the products. "Our cleaning scores aren't based on labeling—they're developed from comparative testing on fabrics with standardized stains," Handel says.

CHOOSE THE RIGHT DETERGENT STYLE (LIQUIDS, PODS, OR SHEETS)



THE LIQUIDS ARE BETTER

Liquid detergents make up the largest share of the detergent market, which is why CR tests more of them than pods or sheets.

The top two liquids in our ratings-*Tide Plus Ultra* Stain Release, 28 cents per load, and Persil ProClean Stain Fighter, 21 cents per load-do a great job of tackling stains. Both aced our tests for removing body oil, dirt, salad dressing, and chocolate, and both worked well when we pretreated stains with them. (Our testing reveals that dabs of liquid detergent can act as an effective stain remover, as good as or better than special stain remover sprays.)

Keep in mind that using more detergent in each load does not necessarily get your clothes cleaner. In fact, adding too much can leave a residue on your laundry and in your machine that does not get rinsed away.

How much detergent you should use to get your clothes clean depends on load size, the cycle you're using, the water temperature, and the detergent itself. To avoid using too much detergent, start with the smallest amount specified on the label. You can always add more next time if you don't get the results you want.



WHAT'S GOOD (AND BAD) ABOUT PODS

Detergent pods encase concentrated cleaning agents in a pouch of polyvinyl alcohol (PVA), a nontoxic plastic polymer designed to dissolve in water, dispensing ingredients at specific points in the cycle. Introduced by Tide maker Procter & Gamble in 2012, the convenient, no-need-to-measure format proved popular, and other brands launched their own versions.

Are pods as effective as they are easy to use? Actually, no. Half of the pods we tested clean well, but none stand up to the top liquids in our ratings. The best pods, *Tide*Hygienic Clean Heavy Duty

10X Power Pods, 33 cents per load, earned high scores in six of our seven stain tests (just don't bank on them to get out every coffee stain).

There are other cons: Pods don't allow you to pretreat stains before laundering, and it's harder to adjust dosing for different-sized loads. If you don't follow the directions correctly, the pod may not fully dissolve and could leave streaks of detergent on your clothes. Also, colorful pods can be mistaken for candy, so CR does not recommend them for households with children or cognitively impaired adults.

19

PHOTOGRAPH BY BEN GOLDSTEIN SEPTEMBER 2023 CR.ORG



CAN **ECO-FRIENDLY DETERGENTS GET CLOTHES CLEAN?**

IF YOU'RE WORRIED that doing laundry may harm the environment, detergent sheets (see below) aren't your only option. Some liquids and pods promise nontoxic or

"free & clear" formulas sometimes free of parabens, phosphates, bleaches, dyes, and fragrances—designed to be less polluting, as well as gentler on your skin.

But you may have to compromise on cleaning power. "Cleaning agents in 'sustainable' detergents tend to not be as effective as those in traditional formulas," says Handel. In our ratings (on page 22), "sensitive" formulas range from the relatively highscoring Persil ProClean



Sensitive Skin, 37 cents per load (shown above), which proved excellent at cleaning body oils, salad

dressing, and chocolate, to Arm & Hammer Sensitive Skin, 12 cents per load, near the bottom of our liquid ratings (body oil was the only stain it removed well).

CR tested five popular liquid detergents—both standard and "gentle" formulas—for toxic substances considered harmful to human health and the environment. Those included the suspected carcinogen 1,4-dioxane; heavy metals arsenic, cadmium, and lead; phthalates, which can

cause reproductive and neurological problems; and the environmental pollutant phosphorus. None of the detergents had alarming levels of these substances. We detected no toxic chemical traces in the "free & clear" detergents, including Seventh Generation Free & Clear Liquid Sensitive Skin, 17 cents per load, and All Free Clear Stainlifter with Odor Relief. 17 cents per load. You can also look for the EPA Safer Choice label as you shop.

CHOOSE THE RIGHT DETERGENT STYLE continued



THE TROUBLE WITH SHEETS

Sometimes called detergent strips, these paperlike sheets of concentrated detergent dissolve in the wash. Because they come in a box–not a plastic container like liquids or podsthe companies behind Earth Breeze, Ecos, Kind Laundry, and Tru Earth tout them as "eco-friendly."

They also point out that the packages' smaller size and weight cuts down on emissions generated by transporting the conventional heavy bottles and boxes to market.

These manufacturers often claim that the sheets are hypoallergenic because they're free of parabens,

phosphates, bleaches, and dves, which can irritate the skin.

Eco-friendly and gentle or not, detergent sheets fell short in our tests. Their stain-removal performance ranged mostly from mediocre to poor, with coffee stains a particular weakness. The top-rated product in our ratings, Earth Breeze Liquidless Eco Sheets, 40 cents per load, has an Overall Score of 29about the same as the worst liquid or pod detergent we evaluated. At between 20 cents and 40 cents per load, sheets are roughly the same price as liquids or pods.

LAUNDRY EXTRAS

DON'T BE FOOLED by the labels with big promises: Some additives don't make your clothes any cleaner. In fact, that pleasant scent or soft touch could leave skin-irritating residue on everything you wash.



FABRIC SOFTENERS coat laundry with electrically charged compounds that neutralize static cling and make fibers feel soft and fluffy. But they can reduce flame resistance in kids' sleepwear, leave a waxy residue that will negate the

of workout clothes, and lead to mold growth in washing machines.

WHITENERS AND **BRIGHTENERS** use bluewhite dyes and optical brighteners to reduce yellowing and fading. But many detergents (like Tide Ultra Oxi, 27 cents per load) already include whitening agents that may improve brightness.

SCENT BOOSTERS

may add a scent or eliminate odors. But these pricey fragrances can be allergens.

YOU CAN SKIP

sweat-wicking properties

HOW TO REMOVE TOUGH STAINS

THE LONGER A STAIN REMAINS, the harder it may be to remove—so try to treat a spot as soon as possible. Start by determining your stain type. Grease? Dirt? Makeup? Use the tips below to remove five common stains. Fabrics matter too: Cotton and linen may require pretreatment prior to laundering, while a regular trip through the wash could do the trick for synthetics. You can use a stain remover spray or dab on a bit of detergent. Both are effective.



5 SOLUTIONS FOR STUBBORN STAINS



Oil & Grease

Blot first. Then pretreat with detergent (dab it on) or stain remover spray; launder in the warmest water safe for the fabric. Repeat steps as needed before drying (heat sets these stains).



Wine, Coffee & Tea

Flush the back of the fabric with cold water, then rub detergent or stain remover spray into the stain. Wash with the warmest water the label recommends.



Ketchup & \ Tomato Sauce

Red tomato pigment acts as a dye and any oil (like in pasta sauce) saturates and sticks to fabric fibers. Saturate the area with detergent. Wash in cold water.



Makeup

Makeup's longlasting pigments and emollients make it tough to remove. Blot with acetone-based nail polish remover, then try a storebought cleaning solvent, such as Alba or Goo Gone.



Grass, Dirt & Mud

Brush off any dry dirt or mud. Apply detergent directly to the stain and rub gently. Wait 5 minutes, then launder in the warmest water indicated for the fabric.

Ratings > On the Spot Even chocolate and salad dressing are no match for the top laundry detergents in our tests. And the best will get the job done well in hard water, too.

Overall

Price

Test Results

	Score	Per Load								
**************************************			Body oil	Dirt	Salad dressing	Coffee	Chocolate	Grass	Blood	
LIQUIDS										
Tide Plus Ultra Stain Release	84	28¢	8	8	8		8	^	^	(
Persil ProClean Stain Fighter	84	21¢	8	8	8	1	8	•	•	(
Tide Ultra Oxi	83	27¢	8	•	8		8	•		(
Tide Hygienic Clean Heavy Duty 10X	80	44c	8	•	②	0	8	•	•	(
Persil ProClean + Oxi Power	79	30¢	8	•	8	1	8	•	8	(
Persil ProClean Odor Fighter	78	29¢	•	8	8	•	6	•	•	(
Persil ProClean Original	78	19¢	8	•	8		8	1		(
Tide Ultra Oxi with Odor Eliminators	76	24¢	8	8	8	•	•	•	•	
Kirkland Signature (Costco) Ultra Clean Liquid	76	11¢	8	•	8	1	^	0	O	(
Persil ProClean Sensitive Skin*	75	37c	8	•	8	1	8	•	0	
Tide Eco-Box Original	74	19¢	8	0	8	•	8	•		
Tide Plus Bleach Alternative	72	27c	8	•	8	1	6	•	0	
Tide HE Turbo Clean	70	23¢	8	•	8	1	8	(O	
Kirkland Signature (Costco) Ultra Clean Free & Clear*	69	11c	•	•	8	1	6	•	0	
Tide Hygienic Clean 10X Heavy Duty Free/Nature*	67	22¢	•	•	•	O	•	O	•	
Member's Mark (Sam's Club) Ultimate Clean	67	11c	^	•	8	0	•	②	O	
OxiClean High Def Liquid	67	15c	•	0	\bigcirc	0	•	0	1	
All Free Clear Stainlifter with Odor Relief*	65	17c	8	•	•	1	6	②	•	
Tide Plus Coldwater Clean HE	64	27c	•	0	8	1	8	0		
Presto! Premium Liquid	64	15¢	•	0	•	0	•	0	•	
Tide Free & Gentle Liquid*	62	21¢	•	0	•	O	•	O	O	
All Oxi Stainlifters	61	17¢	•	0	•	0	1	•	•	
Purex 4 in 1 with Clorox 2 for Colors	56	11c	•	0	•	O		O	O	
Arm & Hammer Plus OxiClean Odor Blasters	55	11c	•	0	0	©	0	②	•	
Tide PurClean	54	28¢	•	0	0	O	1	O		
Great Value (Walmart) Original Clean Ultimate Fresh HE	54	9¢	•	0	•	©	0	•	•	
Seventh Generation Free & Clear Liquid Sensitive Skin*	54	17c	•	0	•	O	1	O	O	
Cheer Colorguard	53	22¢	△	0	0	0	0	•	©	
All Stainlifters Original	49	10¢	•	0	0	8	8	O	O	
All Small & Mighty Super Concentrated	49	9¢	•	0	•	8	0	•	©	
All Stainlifters Free & Clear*	45	14¢	•	0	O	8	8	8	1	
Era Active Stainfighter	43	34c	•	O	0	0	•	•	©	
Purex 4 in 1 Mountain Breeze	43	22¢	•	0	O	8	8	O	©	(
Arm & Hammer Clean Burst	41	10¢		•	0	8	8	•	•	(

Brand + Product

Brand + Product	Overall Score	Price Per Load	Test Results								
			Body oil	Dirt	Salad dressing	Coffee	Chocolate	Grass	Blood		
PODS/PACKS											
Tide Hygienic Clean Heavy Duty 10X Power Pods	78	33¢	8	8	8	0	^	^	^		
Tide Ultra Oxi with Odor Eliminators Pods	74	56¢	•	8	8	0	•	•	•		
Tide Plus Hygienic Clean 10X Heavy Duty Power Pods Free/Nature (1)	71	57 c	^	•	8	0	8	•	•		
Tide Pods Ultra Oxi 4in1	70	42¢	8	\bigcirc	8	0	8	1	O		
Tide Pods Plus Febreze 4in1	70	35¢	8	•	8	0	8	1	O		
Gain Flings!	67	56¢	8	○	•	0	•	•	0		
Tide Pods 3-in-1 Coldwater Clean	67	33¢	•	8	8	O	•	©	•		
Tide Pods Plus Downy 4in1	65	35¢	•	•	8	0	•	1	•		
Kirkland Signature (Costco) Ultra Clean Premium Laundry Detergent Pacs	63	12¢	8	0	8	0	0	©	•		
Persil ProClean Discs + Oxi Power	59	32¢	△	•	•	•	8	1	0		
Persil ProClean Discs Stain Fighter	59	32¢	•	1	•	0	•	O	O		
Persil ProClean Discs Original	58	41c	8	1	•	•	•	•	0		
Seventh Generation Free & Clear Packs Sensitive Skin*	55	32¢	•	•	•	8	•	•	•		
All Mighty Pacs Oxi Free & Clear*	53	62¢	△	•	•	•	0	•	8		
Great Value (Walmart) Original Clean Ultimate Fresh Pacs	53	19¢	•	1		O	0	©	O		
Tide Pods Simply Plus Oxi	53	43¢	8	0	•	•	0	•	•		
Arm & Hammer Plus OxiClean 5-in-1 Power Paks	33	30¢	0	8	O	O	O		O		
Arm & Hammer 4-in-1 Power Paks	32	16¢	0	•	•	8	8	•	0		
SHEETS/STRIPS											
Earth Breeze Liquidless Eco Sheets	29	40¢	•	<u> </u>	O	8	•	O	8		
Sheets Liquidless Laundry Detergent Sheets	26	30¢	•	\bigcirc	O	8	•	©	8		
Ecos Liquidless Laundry Detergent Squares*	22	36¢	8	O	•	8	©	8	•		
Kind Laundry Laundry Detergent Sheets	19	27c	•	•	•	8	•	•	8		
Ecowise Clean Laundry Detergent Sheets	19	20¢	8	O	•	8	O	8	O		
Tru Earth Eco Strips	11	39c	8	8		8		8			

HOW WE TEST: We launder fabric swatches that are stained with body oil, dirt, salad dressing, coffee, grass, and blood. Using cool water, we wash swatches in two identical washers

with each detergent, then allow the swatches to air-dry. (We also run tests using very hard water-300 ppm-to see how well the detergents work under those conditions.) Testers use

a colorimeter, a device that measures color intensity, to see how much of the stain remains on each dry swatch, compared with stained swatches that have been laundered using only water.



SCAN THIS QR CODE

See how we test laundry detergents.









^{*}For sensitive skin. The manufacturer claims that this product contains no dyes or detergents.

HOW TO STAY HEALTHY LONGER

It's not just about extending your life—it's also about feeling really good in the years ahead. Here, the head-to-toe tuneup that will help.

BY KEVIN LORIA

ILLUSTRATIONS BY KARI MODÉN



Well past ages 80 and 90, some people still haven't slowed down.

They're publishing books, entering bodybuilding competitions, earning degrees, racing boats, and socializing with family and friends who are decades younger.

While that used to be almost unthinkable, it's becoming more common. Much of what we've learned about thriving in one's later years is relatively recent knowledge. That's because today, life expectancy is 26 years longer than it was in the 1950s.

And the longer you live, the longer you're likely to keep on living: A baby born today in the U.S. has a life expectancy of about 76 years. Someone who has reached 40 is projected to live to almost 79, and a 60-year-old is expected to live to 82. If you're 80 now, chances are you could live to nearly 89.

"We've gotten quite good as a medical community at extending life span," says Emily J. Rogalski, PhD, a clinical and cognitive neuroscientist and professor of psychiatry and behavioral sciences at Northwestern University Feinberg School of Medicine in Chicago. The big challenge now is that our health spanhow long we live with generally good health—"is not always keeping up."

Age remains the No. 1 risk factor for chronic illnesses such as cancer, heart disease, and neurodegeneration. But researchers are actively working out the very best ways to stave off age-related illness and decline, and people who have an excellent quality of life in their 80s and 90s are helping to lead the way.

All this means there's a good chance

your later years will be richer than you might have imagined decades ago. "There's tremendous potential," says Rogalski, who studies "super-agers": people 80 and older with memory (and often health) equal to adults in their 50s and 60s. While some factors are out of your control, a big part of how you feel and what your life looks like 10 or 20 or 30 years in the future depends on what you are doing right now.

What Makes a Difference?

From the moment we're born, we begin to age. And aging can bring certain benefits. Though some of our capabilities peak early, such as sprinting or rapid information processing, others continue to improve. Our ability to

produce creative work and develop expertise can grow throughout life. Some evidence suggests that happiness has a U-shaped curve, high in young adults before dropping to a nadir around the late 40s, then rising again. Genes and social factors—the neighborhood you live in, racism or other trauma you've experienced, access to healthcare, and more—contribute to your health span. But lifestyle steps also play a role.

Along with getting recommended checkups and vaccines, three factors—exercise, eating well, and sleeping enough—can help support your immune system and extend the health of almost every system in your body. A fourth is just as critical to healthy aging, Rogalski says: robust social connections, which are almost always found in areas renowned for having many super-agers, such as Sardinia (in Italy) and Okinawa (in Japan).

The strong social fabric is a key factor in all these places, says Julia Adamian, MD, a clinical associate professor at New York University's Grossman School of Medicine. "People take care of each other," she says.

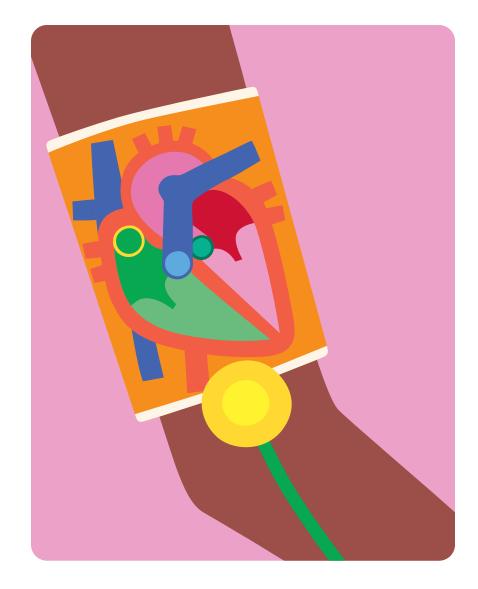
Wherever you live and whatever your life experience or family history, you can benefit from specific actions to shore up body systems that may start to falter as you get older. And it's never too early or too late to start. This guide will help you understand what typically happens in six important systems, how they may change with age, what you can do bolster them, and how to keep yourself in top shape for many years to come.

CAN YOU OVERCOME 'BAD' GENES? IN MANY CASES, YES. If your parents and grandparents lived to be 100 and were in reasonably good health, you have a great shot at doing the same, says James E. Galvin, MD, a professor of neurology at the University of Miami Miller

School of Medicine. But even if people in your family died at a young age from heart disease or developed early onset Alzheimer's, it won't necessarily be the same for you.

Think of your family history as a road map that can help

you figure out where you are most resilient and most vulnerable, Galvin says. Some gene variations significantly raise your risk for certain conditions: Variants in the BRCA gene make the development of breast cancer more likely,



OUR HEART+

WHAT HAPPENS AS YOU AGE: The heart becomes less efficient at pumping blood through the body, which can limit your ability to exercise and, eventually, to engage in normal daily

activities, says Scott L. Hummel, MD, a cardiologist and director of the Heart Failure with Preserved Ejection Fraction program at the University of Michigan's Frankel Cardiovascular Center in Ann Arbor. Blood vessels also tend to stiffen over time, which can lead to hypertension. The more you can keep risk factors for heart disease in check throughout life, the "younger" your heart and cardiovascular system will remain as you get older.

symptoms of heart disease are not obvious, so keep an eye on your cardiovascular fitness—especially for signs of a rapid falloff. If activities that were once easy (such as walking a certain distance at a brisk pace) are now a struggle, your doctor may be able to help. Also, be alert to signs of a possible emergency that warrants a 911 call, including chest pain and shortness of breath (see **CR.org/chestpain**).

WHAT CAN HELP: The American Heart Association lists eight essential factors, including diet (the best evidence is for the Mediterranean and DASH diets, which include produce, whole grains, beans and legumes, healthy fats, fish, and poultry); physical exercise; avoiding nicotine; getting 7 to 9 hours of sleep; managing your body mass index, blood sugar, and blood pressure; and controlling cholesterol.

The more of these habits you engage in throughout life, the longer you live and the longer you live free from diseases—including heart disease and other chronic ills of aging, such as diabetes, Hummel says. These steps can improve health at any age, and can even reverse the effects of arterial stiffness and lower the risk of heart attack.

for example. And for diseases where early detection can lead to earlier treatment, such as heart disease and breast or prostate cancer, knowing you're at increased risk can point your doctors to biomarkers they can check for. It can also help

determine which conditions (if any) you should be screened for at a younger age than usual.

In addition, your family health history can help you figure out where you might want to focus your own efforts as you get older. Lifestyle steps can significantly reduce your risk for a number of diseases—including many that run in families, such as Alzheimer's, heart disease, and various cancers. (See the "What Can Help" sections throughout this article for more information on what to do.) In some cases, your genes may even help determine your treatment path and make you a good candidate for certain medical therapies, says Emily J. Rogalski, PhD, a cognitive neuroscientist at Northwestern University.



ROC LINKOV 77 YEARS OLD HIGH-PERFORMANCE DRIVING INSTRUCTOR "I don't seem to quite get the hang of retirement," says Linkov, of Fort Myers, Fla. The former engineer now teaches others to safely drive around





what happens as you age: Some aspects of cognition, including vocabulary, can grow throughout a person's life, and plenty of older people are writing books and picking up new languages or hobbies, says Julia Adamian at NYU. But typically, cognitive performance peaks in the 30s or 40s, says Emily J. Rogalski at Northwestern. "On average, what we see is there's some decline with each decade beyond that," she says.

Still, many people are at their most creative and productive in their 50s and early 60s, thanks to their ability to combine cognitive skills with accumulated knowledge and wisdom,

says James E. Galvin, MD, founding director of the Comprehensive Center for Brain Health and a professor of neurology, psychiatry, and behavioral sciences at the University of Miami Miller School of Medicine.

As you get older, processing speed and reaction time slow down, Galvin says. So it might take a bit longer to find the right word, or multitasking might become more difficult. Vision and hearing—which are both important for brain health—sometimes weaken. And then after age 80, your risk of developing mild memory problems or dementia rises. Some super-agers, however, seem to be able to avoid even

normal age-related cognitive slowing. "You would never believe [these people] are over age 80," Rogalski says, adding that they seem decades younger. KEY SIGNS OF TROUBLE: If you start to notice memory changes-for instance, that you're forgetting recent activities or events, are finding it hard to understand conversation, or are losing your mathematical abilities-talk to your doctor. Do the same if you experience weakening vision, or challenges walking and talking. "Not all changes are due to age," Galvin says. "You don't want to at home and let something fester." WHAT CAN HELP: About 40 percent c Alzheimer's disease and age-related dementia cases could be prevented or delayed through lifestyle changes according to the Centers for Disease Control and Prevention. These behaviors, which are also good for your heart, include not smoking, avoiding excessive alcohol use, getti plenty of exercise, following an eating plan like the Mediterranean or DASI diet, treating mental health issues, and keeping blood sugar and blood pressure in check. The earlier you st adopting such habits, the better, Ga says-though it's never too late. In addition, research suggests that hav positive beliefs about aging-such as feeling that you are as useful as you were in your younger years-is linke with a significantly lower likelihood developing dementia.

Exposure to green spaces, such as forests and parks, seems to help, too Galvin says. Socializing and learning new things (such as an art or a langualso appear to be important, accord to Rogalski. Activities like dancing can be especially helpful, Adamsays; dancing involves moving with a partner while processing music and rhythm—quite the cognitive challeng Finally, despite plenty of persuasive marketing, there's insufficient evider supporting any supplements to bolst brain health, Galvin says.



YOUR **DIGESTIVE SYSTEM**

WHAT HAPPENS AS YOU AGE: Age-related changes in the cardiovascular system can potentially inhibit blood flow to the gut and the liver—the organ that helps eliminate toxins from your body. Smooth muscle cells in the gut may grow stiffer over time, which can make it harder to stay regular, says Jean-Pierre Raufman, MD, a professor of medicine and chief of gastroenterology at the University of Maryland Medical System in Baltimore. There could

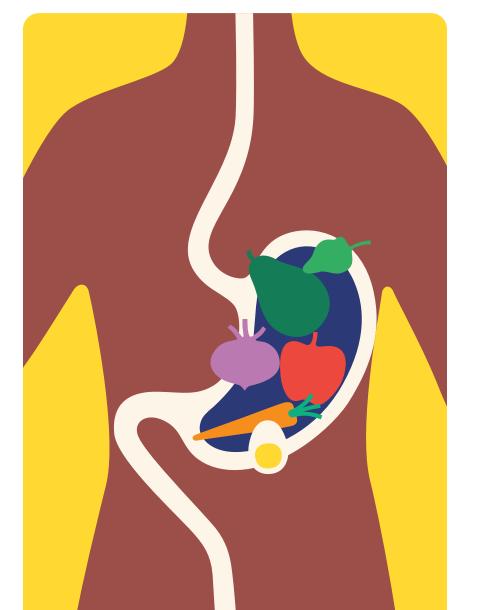
also be a decline in the cells that help make the mucous lining of the gut, which may result in your stomach becoming more sensitive to certain foods. In addition, the composition of "good" and "bad" bacteria in your gut microbiome changes over time, though the implications of this are still largely unknown, Raufman says.

KEY SIGNS OF TROUBLE: Two of the most common problems that can occur in the later years are constipation and

gastroesophageal reflux disease (GERD), characterized by persistent heartburn. And while people might chalk these up to age, Raufman says both conditions can be successfully treated in the vast majority of people. Liver trouble can be hard to spot, which is why having liver function tested as part of your annual checkup is important. You'll want to make a doctor's appointment right away if you notice dark urine, jaundice (yellowish skin or eyes), loss of appetite, or unexplained nausea.

Other signs that might indicate potentially serious gastrointestinal problems include blood in the stool (one possible sign of colon cancer, which is increasingly occurring in younger people) and difficulty swallowing (which could indicate esophageal cancer). Such symptoms warrant an appointment with the doctor as soon as you notice them. WHAT CAN HELP: Fortunately, many of the digestive issues that come up with age can be addressed with dietary changes. Eating more fiber-adults should get at least 14 grams for every 1,000 calories they eat-can help significantly with constipation. (For comparison, a cup of oats has 8 grams of fiber, and a third of an avocado has 3 grams.) Fiber supplements may help if dietary changes aren't doing the trick, Raufman says-though some animal studies suggest inulin fiber supplements could damage the liver.

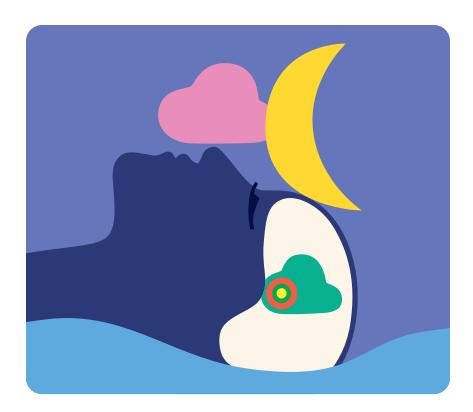
Your gut relies on a rich vascular system, so anything that provides cardiovascular benefits, like exercise and a heart-healthy diet, is probably helpful for your digestive system. If you're struggling with GERD, then eliminating alcohol, quitting smoking, and not eating for 3 hours before bed may ease symptoms. It can also be useful to sleep on your left side or with your head or upper body elevated.





ERNESTINE SHEPHERD 87 YEARS OLD

PRIZEWINNING BODYBUILDER Shepherd, who says she "used to be a couch potato," didn't begin exercising until age 56, at the urging of her sister Velvet. She gave it up when Velvet died suddenly,





YOUR HORMONES

WHAT HAPPENS AS YOU AGE: Levels of growth and sex hormones drop. Some of these changes have been associated with declines in muscle and bone strength (more on that later), as well as less overall energy, poorer sleep, and reduced sex drive.

By the time you're about 70, your growth hormone levels might be 30 percent of what they were at their peak, says Anne R. Cappola, MD, a professor of medicine in the division of endocrinology, diabetes, and metabolism at the University of Pennsylvania's Perelman School of Medicine in Philadelphia. The hormones DHEA and DHEA-S, which can be converted in the body to reproductive sex hormones (testosterone and estrogen), decline to about 20 percent of their peak

by the time a person is in their 70s.

In men, testosterone levels decline gradually after a peak in their 20s. When a woman goes through menopause, estrogen levels drop significantly. KEY SIGNS OF TROUBLE: "It's normal to get tired sometimes," Cappola says; hormone issues are not necessarily the culprit, though they can play a role. People going through menopause may have symptoms such as hot flashes and night sweats.

WHAT CAN HELP: Menopausal hormonal therapy (MHT) can be worthwhile for people with very significant menopause symptoms, but it can increase some cardiovascular risks over time, according to Cappola. Doctors should prescribe the lowest effective dose of estrogen, for only as long as needed, she says. Discuss the

form that's most appropriate for you: Estrogen can be supplemented as a pill, patch, cream, or gel. Your doctor should also check you once a year to see if you should continue or stop. Using MHT for longer than necessary after menopause may increase cardiovascular risk.

Getting sufficient exercise-strength training at least twice a week and 150 minutes per week of moderate cardiovascular exercise-and sleep (7 to 9 hours a night) can increase growth hormone and testosterone levels, Cappola says. But for most people, supplemental growth hormone or prescription testosterone doesn't appear to help prevent chronic disease, or increase energy or sex drive in the long term, according to Cappola. And in many cases, the risks outweigh the benefits. For example, while testosterone supplementation may improve muscle health in combination with exercise, it also could increase the likelihood of heart disease and prostate cancer.

WHICH **TESTS** TO TAKE

Blood pressure and cholesterol checks are standard at many checkups. And once you reach a certain age, you can expect to have new tests, including certain cancer screenings. But some supplementary tests may be available by request, or at your doctor's discretion. Do you need them? Here's what to know about four.



YOUR MUSCLES (AND BONES)

WHAT HAPPENS AS YOU AGE: Bone strength peaks in your 20s; muscle strength, around age 30. Both begin to slowly decline by your 40s, though exercise can dramatically slow this falloff. Endurance, which requires both physical and mental toughness, tends to peak a bit later than strength and can be maintained for many years. Case in point: One study of marathoners found that people in the 55-to-60 age bracket performed similarly to runners who were 18. KEY SIGNS OF TROUBLE: Any sudden pain, weakness, or change in functionlike difficulty with regular activitiesshould be reported to your doctor, says Michael Rogers, PhD, professor of human performance studies and the research director for the Center for Physical Activity and Aging at Wichita State University in Kansas. This includes back pain, which is often

treatable, says Steven Flanagan, MD, chair of rehabilitation medicine at NYU Grossman School of Medicine, as well as the joint pain that can signify arthritis. As he says, "What's the reason to suffer through it?"

In addition, a bone that breaks during what seems like a small accident may be a sign that you need to have your bone health checked with a DEXA scan (See "Which Tests to Take," below). Worsening posture could be a sign of muscle imbalances or weakness.

If you don't exercise regularly and want to monitor your musculoskeletal system more closely, check periodically to see how far you can walk in 6 minutes or how many times you can stand up and sit down in a chair in a minute. A rapid drop in performance on these tests could be a signal of muscle loss or a cardiovascular issue that needs a doctor's attention.



WHAT CAN HELP: "Inactivity is the one thing that's going to speed up declines," Rogers says. Exercise can make a huge difference: People who work out regularly can have the cardiovascular fitness and muscular strength of a person years younger.

Apolipoprotein B Test

Some research suggests that blood tests for this substance may be a better measure of cardiovascular disease risk than standard tests. But there's no medical consensus on that yet. Who should consider it: People who are at intermediate risk for cardiovascular illness (those with a 7.5 to 20 percent chance of having a heart attack or stroke over the next 10 years). They might ask about having this in addition to cholesterol tests, says Scott Hummel, MD, a cardiologist at the University of Michigan's Frankel Cardiovascular Center. This test is unlikely to be covered by your health insurance, but it should cost less than \$100 out of pocket.

Coronary Calcium Screening

This imaging test measures calcified plaque in arteries. (Too much plaque can restrict blood flow to the heart and cause a stroke or a heart attack.) Who should consider it: People between ages 40 and 70 at increased risk for heart disease, with at least one risk factor (obesity; past tobacco use; a history of high cholesterol, high blood pressure, or diabetes; or a family history of heart disease). Some people who are younger than 40 but have high cholesterol in their family may want this screening. These tests are becoming more common all the time, but they aren't covered by all insurers.

DEXA Scan

These scans use an X-ray technique to check the density of your bones. They can also assess lean muscle mass. body fat levels, and visceral fat (fat around the organs, which can increase disease risks).

Who should consider it: Starting at age 65, women should have a DEXA scan to check their bone health. Men should have this at age 70. (It's sometimes given to younger people at high risk for osteoporosis or if doctors want a baseline measurement.) These scans are covered by Medicare every two years for people who qualify. But if you have a DEXA scan because you're curious about your body composition, it's likely to cost \$150 to \$300.

VO₂ Max Test

Typically done on a treadmill or stationary bike, the VO₂ max test measures your body's maximum ability to deliver oxygen to muscles. Tracking this over time can demonstrate just how much cardiovascular fitness you are gaining or losing. Who should consider it: People

who want to closely monitor their cardiovascular fitness and don't mind paying out of pocket. (It's in the ballpark of \$100.) But keeping an eye on whether you're able to do the same aerobic activities you used to do (going up stairs without getting winded, for example) can also provide a reasonably good sense of your cardiovascular strength, Hummel says.



DEBORAH SZEKELY 101 YEARS OLD

WELLNESS EXPERT Co-founder of Mexico's Rancho La Puerta spa, the San Diego resident walks daily, sees friends, and gives weekly lectures to spa guests. Szekely is matter-of-fact about her doctor's

Aerobic exercise is important, but you should prioritize strength and balance workouts as you get older. So find a strength training workout, whether that's a session with a trainer, a circuit at your gym, or a functional fitness class, that you can do at least a couple of times a week. (You can also go to nia.nih.gov and search for "balance training" and "strength training.") After all, going for a walk becomes much harder if you can't get up out of a chair or maintain your balance on the go. With any exercise, push yourself a bit beyond the bare minimum so you'll still be able to get a workout in after any future declines, Rogers says.

For those who need it, physical therapy can help with a range of pain, posture, strength, and balance issues, and prescription drugs can slow the progression of osteoporosis.

Finally, consider whether you might need more protein (important for muscle strength) and calcium (key for bone health). Many people in their 70s and 80s don't get enough of either. A 150-pound person over 65 may need to aim for 68 to 83 grams of protein per day; people 50 and up need 1,000 to 1,200 mg of daily calcium. It's best to get calcium from food, like leafy greens and dairy, but if your doctor is concerned about bone loss, calcium supplements may help. For protein, consider not only meat, poultry, and seafood but also plant proteins such as quinoa, soy, lentils, and nuts.

THE TRUTH ABOUT 4 'ANTI-AGING' PILLS

We'd all like to find "that magic pill where we don't get older, don't feel worse, and have more energy all the time," says Anne R. Cappola, MD, a professor of medicine at the University of Pennsylvania's Perelman School of Medicine. Could these substances have potential?



Aspirin

This over-the-counter pain pill has long been used to lower heart attack and stroke risks. But regular use can cause side effects like bleeding. People with cardiovascular disease (CVD), especially those who've already had a heart attack or stroke, should continue a daily low dose. But experts say some 40- to 59-year-olds without CVD may see only a small benefit, so they should talk with their doctors. People 60 and up with no CVD shouldn't start aspirin, because bleeding risks probably outweigh benefits.



Metformin

This prescription drug for type 2 diabetes is linked

to a reduced incidence of cancer, improved heart health, and some cognitive protection. In animal studies, it appears to extend life span and health span. Researchers are exploring whether it might do the same for people, but they don't know if long-term use is healthy for everyone, or how to reduce side effects such as diarrhea.



Prevagen

This supplement is widely marketed as a memory booster. But some doctors say it's overhyped and unproven. Its makers have settled several lawsuits regarding their marketing assertions. And in an ongoing government case, they've been charged with making deceptive

health claims. As with other supplements, like Focus Factor and Neuriva, Prevagen's makers did not have to prove its efficacy and safety before putting it on the market.



Rapamycin

Discovered in Easter Island soil, this molecule is now a prescription drug given to kidney transplant patients. Rapamycin appears to activate the same pathways as calorie restriction, which extends life in animal studies. Early evidence suggests that it may help prevent some cancers and improve cardiovascular function—at least in mice. But its immunesuppressing effects may weaken your defenses against infection.

AVOID THESE...

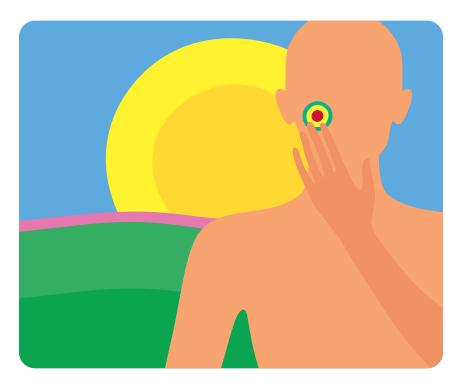
Five factors that can cause harm and lead to premature aging

Smoking

This habit dramatically increases the likelihood of lung cancer, is a major cause of heart disease, and is associated with a 30 to 40 percent higher risk of dementia. (See cdc.gov/quit for tips on kicking the habit.)

Alcohol

Light drinking was once considered healthy, but data now suggest that "any alcohol increases risk for cancer and other diseases," says Jean-Pierre Raufman, MD, chief of gastroenterology at the University of Maryland Medical System. Drinking also has a significant negative impact on memory, and some preliminary research suggests that alcohol may even speed up the aging process. (See CR.org/alcohol for advice on cutting back.)





WHAT HAPPENS AS YOU AGE: Signs of aging often first appear under the eyes, as people lose collagen and the skin thins, says Karyn Grossman, MD, a dermatologist in Santa Monica, Calif., and New York City. Fine lines and wrinkles start to appear. As decades go on, those lines deepen, and people lose the fat beneath the skin, which can lead to sagging. Skin spots—including moles and freckles, as well as brown

age spots—may also appear. "Much of what people tend to think about as old-looking skin are people who have photo [sun] damage to skin," Grossman says. In older adults, itchiness and bruises also become more common and wounds heal more slowly.

KEY SIGNS OF TROUBLE: Melanoma, the most potentially fatal form of skin cancer, represents 5 percent of all new cancer cases each year. So see your

doctor if you notice new or changing moles, or those with irregular, uneven, or asymmetrical borders. Do the same if a wound seems infected or isn't healing after about a week.

WHAT CAN HELP: The most important thing you can do is use sunscreen, Grossman says. "Everybody of all skin colors should be wearing a minimum of SPF 30 every day on all sun-exposed areas," she says. This includes older adults, who often don't use sufficient sun protection, according to the CDC.

Certain products can mitigate or even reverse signs of skin aging, Grossman says. Research has found that over-the-counter topicals with retinoids (use them at night) can spur the growth of new skin cells and boost collagen, to help reduce skin thinning, fine lines, and wrinkles, she says. Preliminary evidence indicates that collagen supplements may reduce sagginess. And a scent-free daily moisturizer with ingredients such as hyaluronic acid, lanolin, and shea butter can soothe skin itchiness.

Grossman says she's noticing young people with horizontal neck lines, thanks to time spent staring down at mobile phone and laptop screens, so watch your posture while using devices. (An eye level computer monitor may help.)

Also, keep in mind that aside from checking concerning moles, dermatologists offer treatments for a wide variety of skin issues that might cause discomfort.

Inactivity

Being sedentary hastens the loss of muscle, bone, and cardiovascular fitness, increasing the risk of type 2 diabetes, heart disease, dementia, and cancer. Each week, try for at least two strength training sessions and

150 minutes of moderate cardio exercise (such as brisk walking).

Insufficient Sleep

This raises the risks of type 2 diabetes, cardiovascular disease, obesity, and depression. With age, getting the optimal 7 to 9 hours a night can be challenging. Sleep meds are no panacea, so consider seeing a sleep specialist if you need help.

Processed Food

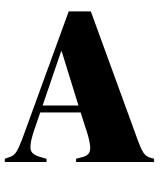
Regular consumption of highly processed foods—such as

sodas or bagged snacks may accelerate biological aging. It's also associated with greater risks of heart problems, diabetes, and cognitive decline. To cut back, fill your plate with whole foods: fruits, vegetables, lean proteins, and whole grains.

The New Ways to Sell Your Stuff

From Craigslist to eBay and beyond, here's how to turn your castoffs into cash.

BY BRIAN VINES



MERICANS HAVE a lot of stuff—in our closets, basements, attics, garages, and in some 2 billion square feet of rental self-storage space. And a lot of that stuff, whether it's been inherited, acquired over a lifetime, or delivered to our door during the pandemic, is overflow we want to get rid of.

But beyond honoring the time-tested tradition of the neighborhood yard sale or hauling it all to the local consignment shop or simply donating it, what are the best ways

these days to shed objects and maybe get some return on your investment? There's eBay, of course, the peer-to-peer online seller pioneered in 1995 that's still a behemoth. It has 133 million active users, and in 2022 nearly \$74 billion worth of goods were traded there. But its huge reach doesn't automatically qualify it as the best place to sell, say, a player piano you inherited or a pair of Gucci loafers. There's a galaxy of online resellers in what's called the "recommerce market" that specialize in particular types of secondhand goods, whether furniture, apparel, sporting goods, and more. Altogether, the market is enormous, projected to reach \$289 billion in sales by 2027, according to a report from the mobile selling platform OfferUp. It also found that 25 percent of Americans used reselling as a secondary source of income in 2022.

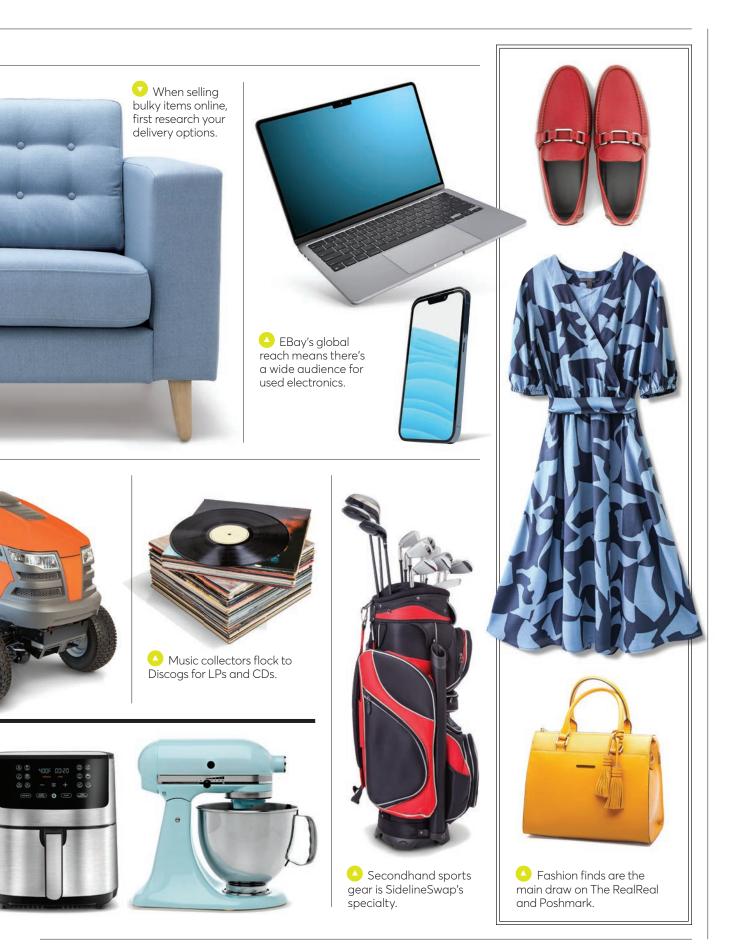
To be clear, decluttering with the aim to turn trash into treasure can be a lot of work. Before you start, reflect on whether you have the bandwidth and time for it or whether you're better off having the stuff hauled away for you, says Jevata Crawford, a professional organizer whose company,





Small kitchen appliances are big business on eBay.





Project Move in Allentown, Pa., helps people downsize and clear out homes of deceased relatives. Pro organizers charge about \$75 to \$100 an hour.

Or you can call local charities that run resale shops or find new purposes for used goods to see whether they'll take the stuff off your hands.

If you decide to do it yourself, before you start, search recalls.gov to make sure nothing you're selling has been recalled, which is illegal as well as unsafe.

Here are some other tips to make the job worth it.

Find the Right Buyers

"There's somebody looking for every type of thing you can imagine," says Crawford, who sometimes sells clients' castoffs on eBay. The trick, she says, is to figure out the best platform for each item, noting the different levels of effort required in terms of marketing and getting it to its new owner, and the different costs and commissions. How money changes hands also varies, with many sites handling the financial end and others leaving it to you. So you need to consider not

only what you're selling but also how much help you want and how much of the proceeds you want to keep.

For Tiffany Gamblin of Greenbrier, Tenn., the platform of choice is Poshmark. If eBay is the general store of the internet, Poshmark is the corner boutique, with 80 million registered users buying and selling primarily new and secondhand

Where to Do Your Selling

Once you've figured out what you want to sell, you'll need to decide where to sell it. Here's a sampling of some of the biggest reselling sites in the U.S., with info on what each specializes in and how much they charge for the service.



eBay

The superstore of internet reselling.

FOUNDED: 1995

SCOPE: Global, with 1.8 billion active listings and 133 million registered users.

LISTING FEE: Sellers get 250 free listings a month, then pay 35 cents per listing.

COMMISSION: It varies from 3 percent or more depending on the product category and sale price, plus 30 cents per sale.

TOP SELLERS:

Men's clothing and shoes, small kitchen appliances, watches, and electronics.



Poshmark

Built on the principle that buying and selling fashion items should be "simple, social, and sustainable."

FOUNDED: 2011

SCOPE: 80 million registered users in the U.S. and 200 million+items for sale.

LISTING FEE: None

COMMISSION: \$2.95 for sales under \$15; 20 percent for sales over \$15.

TOP SELLERS: Nike

shoes, Lululemon apparel, Coach bags, Free People tops, and Victoria's Secret intimates and sleepwear.



Craigslist

Newspaper classifieds gone digital.

FOUNDED: 1995

SCOPE: Craigslist had 160.4 million visits in May of this year and is one of the world's largest classified websites, with revenue of \$660 million in 2021.

LISTING FEE: None COMMISSION: None

BEST FOR: Large items for local pickup.

clothes and accessories. Before committing to the platform, Gamblin researched it to see what other people were selling and how they marketed their wares. After six weeks of reconnaissance, she posted a listing. "The first thing I sold was a T-shirt. Just a basic T-shirt. I was on cloud nine," she says.

Gamblin's Poshmark store, "Spiffed With Tiff," now has over 41,000

followers and 700 listings of her surplus items, plus things she's sourced specifically for resale. She manages her storecreating the listings with photos and managing fulfillment-while working full time as a clinical trial director at a medical office. (The platform handles buyers' payments and sends sellers prepaid shipping labels to use.) Gamblin says that after

paying Poshmark the small commission it takes on each transaction, about 20 percent of the sale price, she's earned \$3,400 in just under a year, a decent haul considering she lists most items for under \$30.

AptDeco deals in home decor and furniture, including high-end pieces like an Eero Saarinen for Knoll oval dining table (\$11,540 retail, listed at \$7,000) and an entire

\$500-and-under section filled with everyday furniture. Sellers fill out an online questionnaire with details about the item they're offering before uploading photos. The site can enhance the images, for example, by silhouetting the item, and it suggests pricing. It also manages the money end so that you don't have to. There's an option for sellers and buyers to exchange



Facebook Marketplace

Meta's marketplace. where social networking meets resale shopping.

FOUNDED: 2016

SCOPE: All 2.98 billion Facebook users can access local community listings.

LISTING FEE: None COMMISSION: 5

percent, with a minimum of 40 cents.

TOP SELLERS:

Women's clothing, collectibles, toys, and furniture.



AptDeco

Claims to be "the easiest way to buy and sell used furniture."

FOUNDED: 2014

SCOPE: Nationwide. with more than \$60 million in sales and 400,000 users.

LISTING FEE: None **COMMISSION:** Up to 48 percent.

TOP SELLERS:

Dressers, sofas, dining tables, coffee tables, and beds, particularly from brands like Anthropologie, Blue Dot, Herman Miller, and West Elm.



The RealReal

Markets itself as the "world's largest online marketplace for authenticated, resale luxury goods."

FOUNDED: 2011

SCOPE: Global, with 32.5 million members as well as 12 physical retail locations in the U.S.

LISTING FEE: None

COMMISSION: Varies by category; from 20 to 70 percent of the sales price.

TOP SELLERS: Highvalue handbags and ready-to-wear clothes, particularly from brands like Chanel, Gucci, Hermès, and Louis Vuitton.



SidelineSwap

A megastore for used athletic gear.

FOUNDED 2015

SCOPE: National, with over 300,000 active listinas.

LISTING FEE: None

COMMISSION:

12 percent on your first five sales; 10 percent after. There's also a payment processing fee of 2.9 percent of the cost of the item, plus 30 cents.

TOP SELLERS: Hockey equipment, baseball and softball bats, golf clubs, skis and snowboards, and lacrosse equipment.



Discogs

The internet's corner record store, a huge marketplace for music collectors.

FOUNDED 2000

SCOPE: Global, with 62 million listings.

LISTING FEE: None

COMMISSION:

9 percent

TOP SELLERS: By artist in 2022: Nu Genea, Taylor Swift, Nathaniel Merriweather. By format: vinyl records, CDs, and cassettes.



messages, but it's all done through the website. When your item sells, the buyer can pick it up or AptDeco can arrange for it to be delivered for a fee. The company keeps up to 48 percent of the sale.

On the other end of the spectrum is Craigslist, which is free to use except in certain places and for items in a few categories, including motor vehicles. But you're on your own for listing items, communicating with potential buyers, and arranging pickup or drop-off and payment. (See page 36 for more information about eight major recommerce sites, and the facing page for advice about how to handle face-to-face transactions safely.)

Listing It

Once vou've settled on a platform, the next step is to create your listing.

A Word on Taxes

When you sell something on eBay or elsewhere for less than vou originally paid for it, the transaction generally doesn't need to be reported to the IRS, according to the agency. By contrast, if you sell something for more than you originally paid, according to the letter of the law it's reportable. And if the total volume of your sales on any given platform exceeds \$600 in a year, starting in 2023 the platform is required by law to issue you a 1099-K form for reporting purposes.

While particulars vary depending on the site you're selling on, there are some general guidelines.

PRICE IT RIGHT. Many platforms allow you to search previous sales of similar items to determine the going rate for any given thing. Using them, you might be surprised by how much your old junk is worth. A recent eBay search of sold items uncovered an 80 percent full 6.5-ounce Bath & Body Works lotion in the beloved but no longer available Aromatherapy **Optimism Bright Blossoms** scent that went for \$24.99. plus shipping.

If you have something of value you can't evaluate that way, you may want to call in a pro. Use the member directory of the Appraisers Association of America to find someone who, for a fee, can assess vour item's value. Expect to pay anywhere from \$25 to over \$300 an hour for

an appraiser to do this, according to HomeAdvisor, which connects homeowners to service professionals.

If you have an indemand item you think will inspire lots of interest that could drive up the price, instead of setting a price you may want to try selling it by auction, an option on eBay. (You can set a reserve, or minimum, price you're willing to accept to safeguard against the item selling too cheaply.) Auction listings on eBay are active for one to 10 days, while buy-it-now or fixed-price sales don't expire. On eBay and many other recommerce sites, you can also allow potential buyers to make vou an offer. Poshmark even lets you set up a live online auction to hawk vour wares.

HEADLINES MATTER.

Descriptive headlines attract buyers, so write ones that help shoppers doing keyword searches on the site find what you're selling. Your item is likely to move faster if instead of "blue cardigan" you write "women's medium navy blue cropped V-neck 100% cotton cardigan." You can also include key terms like gently used, vintage, or NWT (new with tags). **BE HONEST** in the product description. Clearly disclose the condition of the item you're selling and the materials it's made of. A good practice is to underpromise and overdeliver, so be sure to point out flaws if there are any, and provide accurate measurements. **USE PHOTOS.** Make sure to include numerous clear and well-lit images that make your item look attractive. Photos should be taken from multiple angles-top to bottom, back and front. Iron clothing items and lay them flat, or better yet, put them on a tailor's form. Where appropriate, style the photo, for example, by using interesting or colorful backgrounds. **BE RESPONSIVE.** Prompt communication and clear answers will reassure buyers that you're engaged and motivated to sell. Opt for alerts from the platform to make sure you don't leave potential buyers on the line for too long. **SET A TIME LIMIT** for how long you'll keep the listing active until the item sells.

Stay Safe When You Sell

Take these precautionary steps whenever you're exchanging goods for money, in person or not.

When selling items online, there's always the chance you'll encounter a shady buyer or an outright scammer.
So it's important to take precautions, especially when using a platform like Facebook Marketplace or Craigslist, where it's common to exchange cash for goods in person.

Even when using a platform that's more anonymous—one that handles payments so that sellers and buyers don't have to exchange payment or banking information, and where goods are shipped or delivered rather than picked up—you still have to be careful.

TIP #1

Never take a transaction or discussion off the platform. Scammers may entice you by offering more than your asking price, for example, perhaps with the intention of ripping you off. Or they may falsely claim the goods you sold them never arrived or were damaged and demand that you make restitution. If anything about an interaction with a buyer feels amiss, contact the website's customer service or fraud department.

TIP #2

For in-person transactions, always lay out all of the terms in advance—the price, type of payment, meeting location, and time. If possible, complete the transaction during daylight hours in a public place, like a police station. Hundreds of police stations in the U.S. participate in a program called SafeTrade, which was founded by Peter Zollman in 2015 to give online buyers and sellers a public meet-up space that's under surveillance to finalize deals. Go to safetradespots.com to find one near you.

TIP #3

If you're selling something so large that the buyer has to come to your home to see it, consider meeting at a police station in advance to photograph each other's ID. Tell your buyer that it's for their protection as well as your own.

TIP #4

Be cautious about what kind of payment you accept. Cash is king, but say no to personal checks, which may bounce, or money orders and cashier's checks, which are easily counterfeited. Instead, use services such as PayPal, Venmo, and Zelle because they allow you to receive payment for the item you're selling without having to give up your banking details. Another benefit: You can see that the money has been transferred into your account before vou hand over the merchandise.



Which

Should You Drink?

















Lactose-free. A2. Oat, coconut, even cashew. There are more new milks on the market than ever. What tastes great and is good for you, too? Read on.

by Rachel Meltzer-Warren





used to be that milk was one of the most straightforward drinks out there. You could choose whole, low-fat, or skim—and that was it. But over the past 10 to 15 years, the milk aisle has gotten considerably more crowded with a mind-boggling variety of dairy milks (A2, grass-fed, ultrafiltered) and plant milks (oat, almond, sesame seed). According to a 2023 Consumer Reports nationally representative survey of 2,121 U.S. adults, 79 percent still buy cow's milk. However, people are drinking a lot

less of it. Per capita consumption has declined by 28 percent in the past 20 or so years, from 8.2 gallons per person per year in 2000 to 5.9 gallons in 2021, according to the Department of Agriculture. At the same time, sales of plant-based milks have been increasing; in 2022, 41 percent of households had purchased plant milks, according to a market analysis by the Plant Based Foods Association. Of all the milk sold, 15 percent is now plant milk, the report said.

To keep up with the growing plant milk market, the dairy industry has promoted what it claims are healthier and more sustainable cow's milk options. Meanwhile on the plant milk side, more choices with added nutrients and better taste have made going dairy-free more appealing.

Is Cow's Milk Good for You?

There's a lot of conflicting information about dairy milk floating around. It has been positioned by some as a near perfect food, necessary for bone health. But others say it is a cause of everything from inflammation and heart disease to digestive disorders and bad skin. The truth is, cow's milk has mostly benefits and just a few drawbacks.

On the plus side, it's a concentrated source of important nutrients. One cup supplies 8 grams of protein, about a quarter of the daily value for calcium, and 14 percent of the daily value for vitamin D, and provides magnesium, potassium, zinc, and more.

There has been concern that the saturated fats in dairy milk (except for the nonfat variety) can lead to chronic inflammation, which is thought to be a root cause of type 2 diabetes and other health problems. But a 2017 review of 52 studies in the journal Critical Reviews in Food Science and Nutrition linked milk and other

dairy consumption with antiinflammatory effects in adults. Similarly, having a cup of milk a day doesn't increase or reduce the risk of heart disease, a 2022 analysis of studies in the journal Nutrients concluded. Drinking a lot of milk, however, may contribute to acne, according to some studies, but others find no connection.

One thing about cow's milk that is clear: Many adults experience bloating, gas, and other stomach problems when they drink it because they're unable to digest lactose, the sugar that naturally occurs in milk. For these people, lactosefree milk is widely available.

Unless milk upsets your stomach, there's no health reason to skip it. But it's also fine for someone who eats a healthy variety of foods to avoid milk, says Christopher Gardner, PhD, a nutrition scientist at Stanford University in California. Yogurt, kefir, and cheese are excellent sources of all milk's nutrients. There are nondairy options such as tahini, collard greens, kale, and bok choy for calcium; lean meats, beans, and tofu for protein; and canned salmon and sardines for both.

The Lowdown on Plant Milks

Almost half of people who buy plant-based milk do so because they think it is healthier or has more nutrients they need than cow's milk, and 39 percent think it's better for the environment or protects animals, according to CR's survey.

But many experts say that plant-based milks are not more healthful than dairy milk. Soy milk comes the closest to dairy, as long as it is fortified with calcium and vitamin D. But "most other plant-based products do not contain nutrients comparable to dairy milk," says Emma Laing, PhD, director of dietetics at the University of Georgia in Athens. So if you're switching to plant milk, and you relied on your daily cup of dairy milk for protein, calcium, and vitamin D, you'll need to be sure you're getting them elsewhere. (For more on choosing the best plant milk, see "What's Really in That Plant Milk?" on page 45.)

One other issue with plant milks: Some may contain additives like sweeteners and thickeners. Unless you seek out unsweetened varieties, you may be getting as much as 13 grams of added sugars per cup. (The American Heart Association says men should have no more than 36 grams per day; women, 25.)

And thickeners and stabilizers—like carrageenan, xanthan gum, and guar gum—which help give plant milks a consistency like dairy milk, may be problematic for certain people. "Some studies have shown an adverse association between these additives and inflammation in the GI tract," Laing says. If you notice gastrointestinal discomfort after drinking a plantbased milk, try additive-free options, such as those made by Elmhurst and Malk.

Plant milks do have an edge when it comes to sustainability. Their production creates 62 to 78 percent less greenhouse gases than dairy milk, and uses less water and land resources, a 2023 report in the journal Current Environmental Health Reports says. But not all plant milks are equally environmentally friendly. According to a 2022 study published in the journal Sustainability, oat and soy milks are the best for the planet.

Dairy Choices

Here's what to know about the cow's milks on the market.





1 GRASS-FED

1

Cows that graze exclusively on grass produce milk that has more heart-healthy omega-3 fatty acids than regular milk. But you'd have to drink about 3 cups of whole milk to get just 19 percent of a man's daily needs (27 percent for women), so it shouldn't be your only source. Grass-fed milk can have an earthy flavor. It's also pricey: A half-gallon of organic grass-fed at Target costs \$6.49, compared with \$3.99 for regular organic. Look for the American Grassfed seal, which CR considers to have excellent standards.

NUTRITION INFORMATION PER CUP

Calories 120 | Saturated fat 3 g Carbohydrates 12 g | Protein 8 g Calcium 290 mg | Vitamin D 2.5 mcg

2 ULTRAFILTERED

An extra processing step filters out some water and some of the lactose. This concentrates the milk, making it higher in protein and lower in sugar, and gives it a thicker, creamier texture. Companies also add lactase, the enzyme that breaks down any remaining lactose into simple sugars, a step that creates a sweeter flavor than regular milk. Because it's thicker than regular milk, it may not work as a 1:1 swap in recipes. At Walmart, a 52-ounce carton costs \$4.18; 64 ounces of regular milk costs \$1.73.

Calories 120 | Saturated fat 3 g Carbohydrates 6 g | Protein 13 g Calcium 380 mg | Vitamin D 5 mcg

3 | ULTRAPASTEURIZED

Typically, this process is used on organic milk to extend its shelf life. The milk is heated to a higher temperature during pasteurization than regular milk. This kills more of the bacteria that can make milk spoil. (Regular pasteurization mainly kills bacteria that can cause illness.) Once you open the carton, though, you should still consume it within seven to 10 days like any other milk. As for nutrition, it's no different from regular dairy milk, but some complain that it has a "cooked" flavor.

Calories 130 | Saturated fat 3 g Carbohydrates 12 g | Protein 8 g Calcium 291 g | Vitamin D 3 mcg

4 | LACTOSE-FREE

If your body doesn't produce enough lactase—the enzyme that breaks down the lactose in milk—you may experience bloating, gas, and diarrhea when you drink dairy milk. Lactose-free milk has lactase added, so it's easier to digest for those who are lactose-intolerant. It has the same nutrients as regular milk, but it tastes a little sweeter. Use it like regular milk (but you might not need to add any sugar to your coffee).

Calories 130 | Saturated fat 3 g Carbohydrates 13 g | Protein 8 g Calcium 300 mg | Vitamin D 2.5 mcg





Skim vs. Whole Which Is Healthier?

FOR THE PAST FEW
DECADES, doctors and
dietitians have advised
that nonfat or low-fat
dairy is the way to go
to cut back on calories
and saturated fat—
which experts thought
would raise cholesterol
levels, upping the risk of
heart disease.

Newer studies, however, call these beliefs into question.
"Current research
indicates that the fats in
milk are not associated
with weight gain, type 2
diabetes, heart disease,
or inflammation,"
says Beth Bradley,
PhD, a lecturer in the
department of nutrition
and food sciences at the
University of Vermont
in Burlington. Any milk

consumption, as part of an overall healthy eating pattern, is just fine, she says.

If you enjoy nonfat or low-fat milk, stick with it. Replacing 1 cup of whole milk with nonfat in your smoothie, for example, can save you about 60 calories and 4 grams of saturated fat—without cutting protein or calcium.

5 A2

People often assume that any stomach upset after drinkina milk is due to lactose intolerance. But if lactose-free milk still bothers your belly, you may want to try A2 milk. Regular milk contains A1 and A2 proteins; A1 has been linked with GI symptoms and inflammation in some people. A2 milk comes from cows that don't produce the A1 protein, so it can be easier to digest. (A2 milk still contains lactose, so it won't help those with lactose intolerance.) It also costs more: At Shaw's, 59 ounces is \$4.99, while 64 ounces of regular milk is \$2.69.

Calories 120 | Saturated fat 3 g Carbohydrates 12 g | Protein 8 g Calcium 298 mg | Vitamin D 2.5 mcg



GETTING REAL ABOUT RAW

MOST MILK in this country goes through the process of pasteurization. That means it has been heated to a temperature that's high enough to kill harmful, potentially deadly, bacteria, such as campylobacter, E. coli, salmonella, and more. Milk that has not gone through this process is considered raw.

Proponents of raw milk claim that pasteurization eliminates milk's nutrients. There is no evidence, however, to prove this. And raw milk and cheese is responsible for 96 percent of dairy-related foodborne illness and hospitalizations that occur each year in the U.S., according to research published in the journal Emerging Infectious Diseases—despite the fact that only 3.2 percent of Americans drink raw milk.

It's often better to choose foods that are less processed—fresh vegetables instead of veggie chips, for example. But for some foods, processing represents a major food safety advance. Pasteurized milk falls squarely into that category.





Read on for the healthiest, tastiest options.



1 SOY

Among all plant milks, soy contains the most protein, vitamins, and minerals, coming the closest to dairy milk in nutritional value. And when Food and Drug Administration researchers analyzed 85 plantbased milk samples, soy milk stood out for being high in several minerals found in dairy milk. Soy milk has a slightly sweet, nutty flavor that can work well in coffee, with cereal, or for drinking.

NUTRITION INFORMATION PER CUP

Calories **80** | Saturated fat **0.5** g Carbohydrates **4** g | Protein **7** g Calcium **300** mg | Vitamin D **3** mcg

2 | OAT

Oat milk's mildly sweet flavor, thickness, and natural creaminess make it a good substitute for dairy in soups, coffee drinks, and baking. It's higher in carbs than dairy milk and most other plantbased milks, supplying as much as 17 grams per cup of unsweetened versions. (Dairy milk has 12 grams per cup.)

Calories 100 | Saturated fat 0 g Carbohydrates 12 g | Protein 1 g Calcium 260 mg | Vitamin D 4.4 mcg

3 COCONUT

Coconut milk has more saturated fat than other plant-based milks and about the same amount as whole cow's milk. But some of those fats are medium-chain fatty acids, which don't seem to be linked to heart disease. Its taste is mild, with a slightly tropical twist. Just make sure you're buying coconut milk in a carton rather than canned; the canned type is thicker, higher in fat, and better used in cooking than as a drink.

Calories 45 | Saturated fat 3.5 g Carbohydrates 2 g | Protein 0 g Calcium 130 mg | Vitamin D 2.5 mcg

4 | ALMOND

Slightly sweet, nutty almond milk is widely available. It tends to be lower in calories than most other plant-based milk. It's not as eco-friendly as other plant milks because it takes a lot more water—even more than dairy milk—to produce. Perfect for smoothies: Its mild flavor lets other ingredients shine.

Calories 30 | Saturated fat 0 g Carbohydrates 1 g | Protein 1 g Calcium 450 mg | Vitamin D 5 mcg







5 | CASHEW

This milk has an earthier, richer flavor and thicker texture than some other plant-based options. Use in soups, sauces, and other recipes you might use cream in. It's also an easy plant-based milk to make at home. Soak 1 cup of raw cashews in water overnight and drain. Combine in a blender with 4 cups of water and a pinch of salt; add vanilla or a date to sweeten, if desired.

Calories 130 | Saturated fat 1.5 g Carbohydrates 7 g | Protein 4 g Calcium 15 mg | Vitamin D 0 mcg

6 | SESAME SEED

This milk has a toasty flavor and a nutrition profile similar to that of other milks. Some options contain up to 8 grams of protein, but it's not all naturally found in the milk; rather, it's added pea protein. Because it's newer to the market, you may have a hard time finding sesame milk in local stores. The sesame plant doesn't require a lot of water to grow and is naturally heat-resistant—so it's a good bet for sustainability. Pairs well with cereal and fruit.

Calories 90 | Saturated fat 0.5 g Carbohydrates 2 g | Protein 8 g Calcium 390 mg | Vitamin D 5 mcg



What's Really in That Plant Milk?

THERE'S NO 'BEST' PLANT MILK. But how do you know if the plant-based milk you've been buying is best for you? "It depends on what is affordable, satisfies your taste, quenches your thirst, and has key components that provide energy and nutrients to support your health," says dietitian Emma Laing, PhD. To learn more about nutrition, look past the trendy marketing and colorful designs to read the Nutrition Facts label, she says. Here's what to consider.

CALCIUM: Choosing plant milk instead of dairy can mean you've lost one of your diet's top sources of calcium. Plant-based milks don't contain much calcium naturally. If your diet doesn't have other calcium sources, look for a plant milk fortified with at least 300 mg, roughly the same amount as in a cup of dairy milk. You can also talk to your doctor or dietitian about other ways to meet your calcium needs.

PROTEIN: A cup of cow's milk has 8 grams of satisfying protein; many plant-based milks will have only around 1 gram per cup unless they're fortified with isolated protein, which is a highly processed ingredient. That said,

there's a lot of variety among brands, so be sure to check labels. Elmhurst's Unsweetened Milked Almonds, for example, has 5 grams, all from almonds (the company uses more nuts per serving than other brands). And soy milk is the one consistent exception, with almost the same amount of naturally occurring protein per cup as dairy milk.

VITAMIN D: Most of the dairy milk in the U.S. is fortified with about 3 micrograms per cup, making it an important source of the nutrient. (The daily value is 20 mcg.) If you're opting for plant-based milk, look for one fortified with about the same amount.

Get the Insurance You Need

→ (at a Great Price)







HEN WAS THE LAST TIME you took a good look at your auto insurance? Or considered whether your homeowners policy provides enough coverage? If you have no idea, or it's been more than a couple of years, now is an excellent time.

Experts recommend that everyone do an insurance checkup once every year or two. But if you recently retired or your lifestyle is otherwise shifting—say, your kids graduated college, you're launching a home-based business, or you plan to travel more—it's especially important to make sure your coverage suits you.

Got enough coverage for your home? Still need collision on that old car? And what about long-term care? Your most pressing insurance questions, answered.

BY SCOTT MEDINTZ • ILLUSTRATIONS BY CHRIS GASH





"Milestone moments in life are useful reminders that your insurance needs may be changing," says Doug Heller, director of insurance at the Consumer Federation of America. "People who are thinking about retirement should be asking both if the suite of insurance products they have fits their current circumstances and if the market can

provide better alternatives."

This could also be a smart time to add some coverage: Perhaps you've built up a sizable retirement nest egg, for example, and want to be sure it's protected in the event you get sued for more than the current liability limits of your home or auto insurance policies. On the other hand, you may find that you can reduce

your coverage and save some money—if, say, you're driving less or no longer need to cover your kids on your auto policy.

Here, we'll walk you through the most common reasons to reevaluate the insurance policies you probably already have, and a few other types of coverage that may be worth considering—plus some that probably are not.

REVIEW THE POLICIES YOU ALREADY HAVE

Auto Insurance

REVIEW IF...

- You're driving less than you used to.
- Your car is paid off or is getting old.
- Your children no longer live at home or drive your car.
- Your assets have grown and need to be protected.

CONSIDER THESE CHANGES:

Because older drivers tend to drive less, and more safely, many auto insurers offer discounts to people in their 50s and early 60s. A few years later, however, the actuarial tables start tilting the other way: Even for those with good driving records, rates typically inch up around age 65 and jump dramatically at around 80.

Wherever you are on the age continuum, ask your carrier for discounts, especially if you're not commuting to work as often or stopped driving to a job altogether. Less driving should translate into lower premiums.

It may also pay to simply shop around: The reward for being a loyal customer is often not enough to compete with other offerings on the market, and some insurers even charge higher rates to longtime customers because the company doesn't expect them to shop around.

Consider, too, whether you need to continue to cover your children. You can get a discount if they're away at college without a car, and you'll save more by dropping them from your policy altogether.

If your car is getting old, you can save by dropping the collision

component of your coverage, which pays for crash-related repairs to your vehicle. As your car's value declines, you could end up spending more on premiums than it would cost to restore the car after an accident. A good guideline, according to Heller: Consider dropping collision coverage if the annual premium exceeds 10 percent of the car's value.

Another cost-saving strategy is to raise the deductible on the comprehensive and/or collision components. Going from \$200 to \$500 shaves 15 to 30 percent off the premiums, and as much as 40 percent if you raise the deductible to \$1,000, according to the Insurance Information Institute. Just be sure you have enough emergency cash on hand so that higher deductibles won't bust your budget.

Finally, you can usually save at least 5 percent on your auto policy by "bundling," that is, buying your home, auto, and possibly other types of insurance from the same company. Just keep in mind that a discount on one company's rates doesn't necessarily beat another company's prices—so make sure to shop around.

Is there ever a case for increasing your auto coverage at this time in your life? Yes, if you've amassed substantial savings and are not carrying enough liability coverage to protect it if you were to cause a catastrophic crash and get sued. The minimum liability coverage required in many states is likely to be inadequate. That said, the most cost-effective way to ensure your assets are protected from liability claims will often be to supplement auto (and home) policies with so-called

umbrella insurance. (See "New Policies to Consider," on page 50.)

Home Insurance

REVIEW IF...

- You recently bought a new home or fixed up your current one.
- You plan to be away from home for long stretches.
- You started a home-based business.
- You got a new dog.
- Your home or belongings have increased in value.

CONSIDER THESE CHANGES:

Let's start with what not to do: Because mortgage providers require borrowers to carry homeowners insurance, and often build the premiums into the monthly payments, you might think you can let it lapse once you pay off your mortgage.

Wrong. In fact, even if you've paid off your mortgage, you may need more home coverage than in the past. For example, if you've made home improvements-spiffed up the kitchen, added a room, or installed accessibility features like ramps-you should ask your carrier for a post-renovation valuation to ensure it will all be replaced if catastrophe strikes. And as with auto insurance, the liability protection on your home policy should be enough to protect your net worth if someone gets injured on your property and sues you-though, again, supplementing home insurance with an umbrella policy may be the best option; see page 50.

Rising home values and inflation are also reasons to consider increasing your coverage, or at least asking your carrier to assess the current replacement value. Over time you may have collected art, jewelry, or memorabilia that would not necessarily be covered by the home policy you put in place decades earlier. You should document

them and alert your carrier, says certified financial planner James Lee, president of the Financial Planning Association. Some carriers may require adding special provisions, or riders, to the policy, he says.

If you've moved out of your home for an extended period of time—to winter in a warmer climate, for example—tell your carrier, says Birny Birnbaum, director of the Center for Economic Justice and a consumer representative at the National Association of Insurance Commissioners. Many policies will not cover damage that occurs while a property is vacant.

A home-based business is another reason to alert your carrier, especially if you see clients or store equipment at home. "If a customer gets hurt or a tool causes some damage, a typical

homeowners policy may not cover that," Birnbaum says.

Another issue is your pet. If your dog bites someone, most homeowners policies cover you up to the liability limit, but double check: Some companies, in some states, exclude certain breeds deemed dangerous.

All that said, there are ways to reduce your homeowners insurance costs. Some carriers offer discounts if you install security systems, smoke detectors, and loss-mitigation devices such as water leak and gas sensors.

Also, note that your home policy doesn't need to cover your property's full market value, just its replacement value, which is typically lower because your land would generally retain its value in the event of a catastrophic fire, for example.

Finally, as with auto insurance, you can lower your premiums by raising your deductible. Bumping it from \$1,000 to \$2,500 will reduce your premium by an average of 11 percent, according to the Insurance Information Institute. Again, be sure a higher deductible won't bust your budget.

Life Insurance

REVIEW IF...

- You have retired or are bringing in less money than you used to.
- Your term life policy expired.

CONSIDER THESE CHANGES:

It's particularly important to reevaluate your life insurance as you approach or enter retirement. "Your life insurance needs are probably different than they were when you first bought the policy," says Dan McDonald, who advises financial planners on life insurance for RIA Insurance Solutions.

Life insurance is typically purchased to replace income if a family's earner dies so that you can continue to cover major expenses like your mortgage or a child's education. So if those expenses have already been covered, it may be sensible to consider dropping your life insurance policy.

On the other hand, if you have a special needs child who could require financial support long after you or your spouse dies, that's a reason to consider maintaining a life insurance policy.

If you decide you do want to drop or reduce your life insurance coverage, the advice depends on which kind of life insurance you have, term or permanent. With a term policy, which provides a level death benefit for a fixed premium for a limited amount of time (typically 10 to 20 years) but builds no cash value over time, you simply cancel the policy.

The calculus is more complicated if you have permanent life insurance,



such as whole, universal, or variable life. These policies have an investment component and typically have a built-up cash value that can be accessed in a number of ways, even if you want to stop paying the premium. If you need the funds to help finance your retirement, you might choose to cash out the policy. If you hope to reduce your monthly expenses but still maintain some life insurance coverage, you could accept a reduced death benefit in exchange for smaller or no premiums. (This typically wipes out the cash value of your policy.) You may even be able to convert a whole life policy to term life.

All these options have significant and sometimes hidden costs as well as potential benefits. Permanent life insurance policies are notoriously complex and fee-laden, which is why many consumer advocates steer people away from them and toward plain-vanilla term policies. And the life insurance industry is rife with conflicts of interest. So any decision should be made with a financial advisor who can help you understand all your options and how they'd fit into your broader financial plan. This advisor should be a "fiduciary" (someone legally obligated to work in your best interest) and "fee-only" (that is, paid directly by you for objective advice, rather than by an insurance company to sell the most profitable products for it).

NEW POLICIES TO CONSIDER

Umbrella Insurance

WHY YOU MAY NEED IT:

- You own more assets than your home or auto policy can protect.
- You own a rental property, or have a pool or boat.

WHAT TO DO:

Umbrella insurance protects you if you're sued and found liable for an amount greater than the liability limits of your home or auto policies. Because umbrella insurance kicks in only after those policies are tapped out, it tends to be relatively inexpensive: \$200 to \$400 a year can typically buy \$1 million of coverage.

Most umbrella insurance claims result from car crashes, but you should consider this coverage if you're highly exposed to lawsuits—if you own a rental property, boat, or swimming pool, for example.

How much do you need? You generally want to protect the full value of all your assets that exceed the liability limits of your home and auto policies. Qualified retirement assets, such as 401(k) plan savings, are safe from legal judgments. But do count your home equity, which in some states is accessible to creditors.

Flood Insurance

WHY YOU MAY NEED IT:

- Homeowners policies don't cover water from outside your home.
- Climate change is making storms more frequent and destructive, and new land use and development are changing how water flows and drains.

WHAT TO DO:

Most homeowners policies cover water damage caused by a pipe or system within your home. But for protection from water coming from outside, flood insurance is a must.

You definitely need it if you live in a "special flood hazard area," as per the Federal Emergency Management Agency's flood maps. (To find out, go to msc.fema.gov/portal/home.) But consider it even if that's not the case: About 40 percent of claims on FEMA's National Flood Insurance Program

Coverage You May Not Need

LONG-TERM-CARE INSURANCE

Traditional long-term-care (LTC) insurance, which pays for care at home or at an assisted living or nursing facility, has been problematic in recent years.

Prices on policies have gone up dramatically, and many insurers have left the industry altogether.

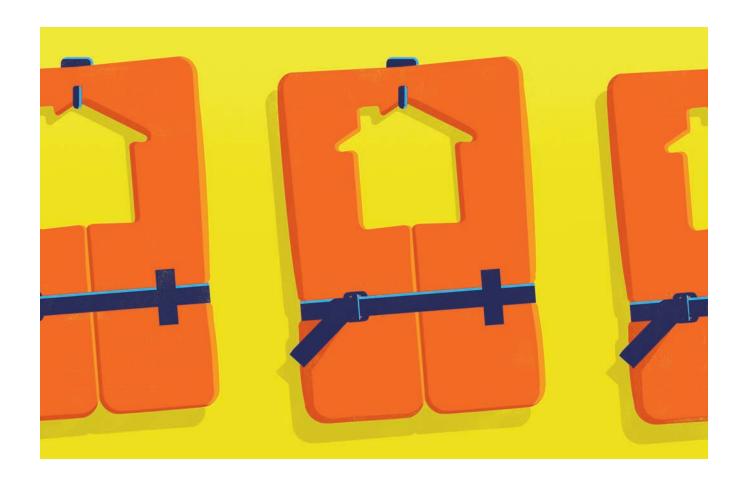
Recently, a newer form of

LTC insurance has gained popularity. Known as "hybrids" because they combine long-term-care benefits with permanent life insurance, these policies let you tap some of the death benefit in advance to pay for care if you need it, and your beneficiaries get it if you don't.

Hybrid policies address some of the problems associated

with traditional LTC insurance—they're not use-it-or-lose-it, for one thing. But they have problems of their own, including hidden fees, high costs, and extreme complexity, says Bonnie Burns, an LTC insurance expert and consumer representative at the National Association of Insurance Commissioners.

Her recommendation: Consider



come from outside high-risk areas.

Most flood policies in the U.S. are underwritten by the NFIP and can be purchased through private insurance agencies. The median annual cost is \$865 for homeowners who are in special flood hazard areas and \$689 for those who are not. NFIP policies cover up to \$250,000 for a home's

structure and \$100,000 for the contents. Private flood insurance is available if you need more coverage, but it can be expensive.

There are ways to save money on flood insurance. You can get a discount for risk mitigation like elevating electrical panels and utilities such as heating or cooling systems. You can also get a discount if your community has taken steps to reduce its risk of flooding and enrolled in NFIP's Community Rating System. And, as with other types of insurance, you can pay lower premiums if you raise your deductible.

To learn more about flood insurance and find out how much it would cost for your home, go to floodsmart.gov.

the insurance in the context of broader conversations with family members about long-term care, including how to pay for it, what kind of care you want, and who will manage the care if you're unable. And if you decide to purchase it, consider your options with an objective financial adviser—ideally a fiduciary—who understands

your full financial picture and the nuances of the policies.

BURIAL INSURANCE

This insurance is meant to cover funeral-related expenses, and pay a relatively small death benefit of between \$5,000 and \$25,000.

Nobody wants to saddle their loved ones with a big funeral bill.

(In 2021, the median cost of a funeral was \$7,848 with burial and \$6,971 with cremation, according to the National Funeral Directors Association.) But burial insurance is probably not the best way to help, because policies tend to be expensive relative to the benefit they provide. A recent study in Forbes found that the average cost for a 60-year-old male to

get \$10,000 of coverage was more than \$750 a year.

They also tend to have "graded benefits," meaning if you die in the first few years, your beneficiaries may only get a refund of the premiums you paid.

Better, if you can afford it, is to set funds aside in advance for your funeral, and leave instructions for family members.

Ratings > Who Protects the Best? These companies received the highest user satisfaction scores among auto and home insurers in our most recent surveys of CR members.

Provider	Reader Surv	ey Results						
	Overall satisfaction score	Premiums	Claims	Service	Help & advice	Policy review	Coverage	Policy clarity
AUTO INSURANCE								
USAA Group	92	8	8	8	8	8	8	8
NJM Insurance Group	86	8	8	8	8	<u> </u>	8	<u> </u>
Amica Mutual Group	83	•	8	8	8	<u> </u>	8	<u> </u>
Erie Insurance Group	81	^	8	8	8	•	8	^
PEMCO Mutual Insurance Company	80	O	8	8	•	<u> </u>	<u> </u>	^
Acuity	78	•	8	8	•	•	<u> </u>	<u>^</u>
West Bend Mutual Insurance Company	78	O	8	<u> </u>	8	•	8	<u> </u>
California Casualty Group	76	•	8	•	•	•	○	
Chubb INA Group	75	0	8	<u> </u>	•	•	8	<u> </u>
The Cincinnati Insurance Companies	69	0	8	•	•	0	•	△
Wawanesa General Insurance Company	68	O	•	<u> </u>	•	0	•	O
Auto-Owners Insurance Group	65	0	•	•	•	0	•	0
HOMEOWNERS INSURANCE								
USAA Group	92	8	8	8	8	8	8	8
NJM Insurance Group	87	8	•	8	8	8	•	^
Amica Mutual Group	85	•	8	8	8	8	•	^
Erie Insurance Group	79	•	8	•	•	•	•	^
The Cincinnati Insurance Companies	72	0	8	<u> </u>	•	•	•	0
Auto-Owners Insurance Group	69	•	•	^	•	•	•	0
Farm Bureau Property & Casualty Group	65	0	•	<u>^</u>	<u> </u>	^	1	0
Chubb INA Group	64	O	8	^	0	•	•	0
Country Financial Property Casualty Group	61	0	•	0	<u> </u>	•	1	0
Auto Club Enterprises Insurance Group	59	۵	0	•	0	1	1	0
State Farm Group	58	0	0	<u>^</u>	0	^	1	0
American Family Insurance Group	57	0	•	0	0	0	0	0

HOW WE SURVEY: Ratings are based on responses from CR members about their experiences with homeowners (59,670 people) and auto (40,251 people) insurance. Overall satisfaction reflects weighted performance on multiple measures, including: **claims** settlement; prices paid for premiums; non-claims-related customer service; proactive help & advice provided

regarding policy choices; breadth of ${\color{red} \mathbf{coverage}};$ the thoroughness of information provided during policy review; and the clarity of a policy's contract. The homeowners were

surveyed in two waves, from October to December 2021 and April through June 2022. The car insurance survey was fielded from July though September 2022.



ROAD REPORT



THE VITAL STATISTIC

9.7 YEARS

2003

NEWS & EXPERT ADVICE TO KEEP YOU AHEAD OF THE CURVE™

FIRST DRIVE

Chevrolet Trax

The redesigned Trax is a subcompact SUV offered strictly in front-wheel drive. It's powered by a 1.2-liter turbocharged three-cylinder engine paired with a sixspeed automatic transmission. The ride is comfortable but handling is mundane. Our test car's relatively low price includes surprisingly generous features, such as wireless Android Auto and Apple CarPlay, and heated seats and steering wheel. CR'S TAKE: The Trax packs in a lot of modern convenience and safety features for the



price of a good used car.

BASE PRICE RANGE \$20,400-\$23,900 DESTINATION CHARGE \$1,095 PRICE AS DRIVEN \$24,680

ASK OUR EXPERTS

How Can I Protect My Car From Theft?

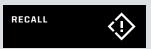


Over a million cars were stolen in 2022, according to the National Insurance Crime Bureau. To deter thieves, **try to park in a safe, well-lit area.** Hide valuables and lock the car. If your car doesn't have an anti-theft system requiring a key fob to start the engine, use **a steering wheel lock** or add an aftermarket alarm. Catalytic converter theft is also on the rise, and the cost to replace one can be as high as \$3,500. If you regularly use public parking, consider installing **a shield over the converter** to deter thieves. Cost: about \$100 to \$700.

our cars has gone up. THE REASON: Limited car availability and the challenging economy mean we're holding on to our cars longer. Source: S&P Global Mobility

The average age of

2023



General Motors

Almost a million 2014 to 2017 Buick Enclave, Chevrolet Traverse, and GMC Acadia SUVs are being recalled because of concerns about a defect in the driver's airbag. The problem could cause an inflator rupture when the airbag is deployed, risking sharp metal fragments striking the driver or other occupants. This recall is in addition to previous recalls involving airbags from the supplier ARC Automotive. WHAT TO DO: General Motors dealerships will replace the driver's airbag module free of charge. Owners can call Buick (800-521-7300), Chevrolet (800-222-1020), or GMC (800-462-8782).

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DASHBOARD DECODER

What Are Driving Modes, and How Do I Use Them?

Available on many newer vehicles, these let drivers fine-tune their car's performance.

ECO mode slows response when you press the accelerator pedal to improve efficiency. SPORT mode is about performance. The engine revs higher for more power, shifts are more crisp, and steering firms up. **COMFORT** mode offers a balance between Eco and Sport modes. It's well suited to everyday driving.

SNOW mode minimizes wheel spin on slippery surfaces by softening powertrain response and improving traction.

ILLUSTRATION BY KIERSTEN ESSENPREIS SEPTEMBER 2023 CR.ORG



The Best Used Cars for You

The word is that pre-owned car prices are going to drop. With our buying advice and recommendations, you'll be ready when they do.

by Jeff S. Bartlett



SED CARS HAVE traditionally offered significant savings compared with buying a new vehicle. Four years ago it was

not uncommon to save 30 percent or more off the price of a new car by buying a 3-year-old model instead. While pandemic-related supply chain disruptions have caused those savings to plummet, experts say prices are poised to drop to pre-pandemic levels over the next year. With the average purchase price of a new car now more than \$48,000, that could bring welcome relief to car buyers.

But buying a used car also typically comes with repair risks. You don't know how it was driven or maintained by its previous owner (vehicle history reports aren't always accurate) and it may no longer be covered by a manufacturer's warranty.

CR's long-standing advice to minimize those risks has been to buy a used vehicle that has an above-average reliability score in our ratings and has been thoroughly inspected by a trusted mechanic. But after analyzing recent survey data from CR members on more than 350,000 vehicles in 2022, we have

new advice to add: Consider buying a certified pre-owned (CPO) car.

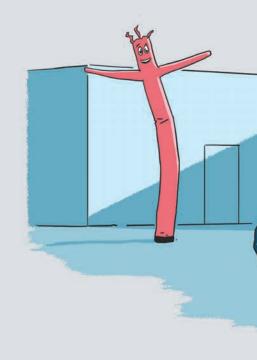
"The data clearly shows that owners of CPO cars have fewer problems with them and are more satisfied than owners of traditional used cars," says Steve Elek, Consumer Reports' program leader for auto data analytics.

CPO cars are usually ones that have been returned at the end of a two- or three-year lease. They're inspected by the dealership, backed by an extended warranty, and include free roadside assistance during the warranty period.

Kelley Blue Book estimates that the price for a CPO car was about 1.8 percent higher than for a non-CPO one in 2022 (just \$360 on a \$20,000 car). That can be money well spent for the better reliability and satisfaction our analysis shows CPO cars offer.

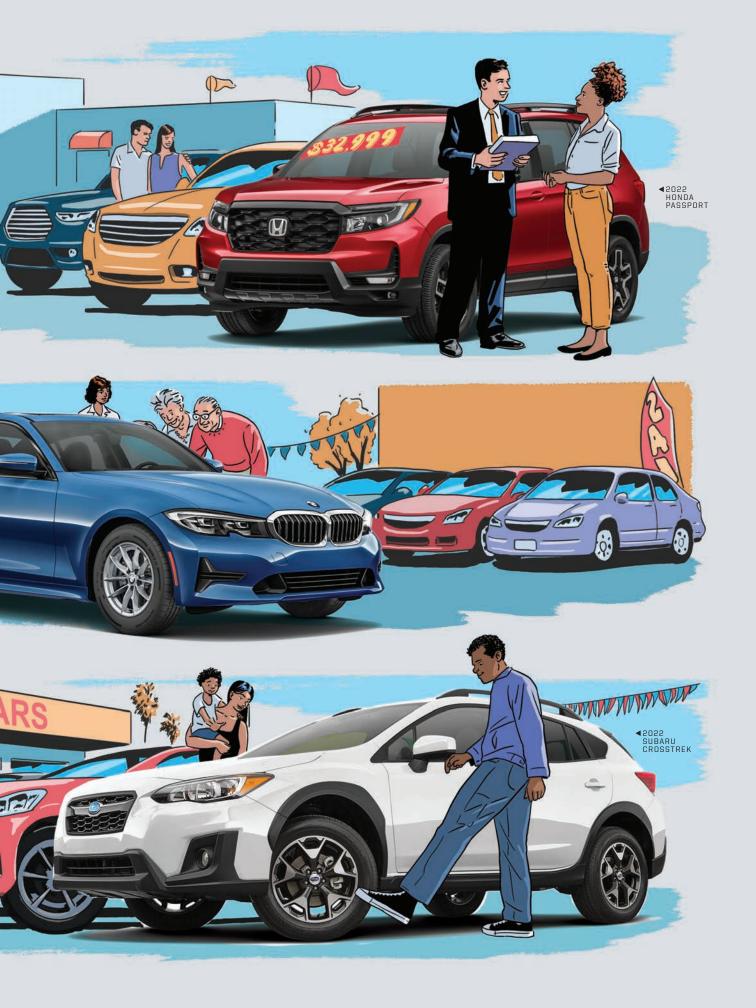
Whether you buy a CPO car or not, we recommend looking for one that's 3 to 5 years old. Those models have gone through their period of rapid depreciation and still have most of their service life ahead of them. You'll find lower prices on older, higher-mileage cars, but they come with more service needs and reliability risks.

To help, we've curated a list of the best used cars on the following pages, organized by price range.











How to Shop for a Used Car

Review the Vehicle History

WHY IT'S IMPORTANT: Vehicle history reports from providers like AutoCheck and Carfax can alert you to signs of trouble, such as a poor maintenance history or a car that's been in an accident or flood.

WHAT TO REMEMBER: These reports may not include problems that occurred too recently to be recorded or repair work that wasn't submitted to a shared database. The National Insurance

Crime Bureau (nicb.org/vincheck) offers a free vehicle identification number (VIN) check tool that can flag cars that have been stolen or salvaged.

Take a Test Drive

WHY IT'S IMPORTANT: Only with a test drive can you experience how a car handles, identify potential problems, and ensure it's a good fit for you.

WHAT TO REMEMBER: "Make sure you can adjust the seat and steering wheel for the comfort and visibility you need," says Gabe Shenhar, who manages CR's car purchasing and testing. And he

says to make sure the infotainment system isn't difficult to use and pairs with your phone. He advises that you avoid playing the radio while driving so you can listen for telltale sounds of trouble, like rough engine rumblings or any ticking or clattering. "Any play in the steering or pulsation from the brakes can indicate the car needs an expensive repair."

Get an Inspection

WHY IT'S IMPORTANT: An inspection can reveal problems that the seller, dealer, and history report won't.

BEST USED CARS FOR \$25,000-PLUS

\$30,000 to \$40,000

These nearly new models are fitted with modern convenience and safety features, like automatic emergency braking. They can often be found as low-mileage lease returns, and they're great certified pre-owned candidates.



SMALL CAR

Toyota Prius Prime

5050-5055

Combining the benefits of an electric vehicle and a hybrid, this plug-in Prius can drive about 23 miles on electricity alone. When operating strictly as a hybrid, it gets 50 mpg overall.

SPORTY CAR

Audi A5

2019, 2021

Audi's A5-based sports coupe and convertible have the same precise handling, supple ride, and quiet interior as their A4 sedan sibling. Both are all-wheel drive and fun to tool around in.

LARGE/LUXURY CAR

BMW 3 Series

2020-2021

This generation 3 Series is a gem. It has a smooth and responsive engine, lively handling, and standard automatic emergency braking, and gets 29 mpg overall.

ALTERNATIVE: 2020-2021
Toyota Avalon.

SMALL SUV

Lincoln Corsair

2020-2022

The Corsair's wellappointed cabin, comfortable ride, and energetic powertrain help this SUV fulfill its premium promise. We got 23 mpg overall.

MIDSIZED SUV

Honda Passport

5050-5055

The two-row Passport has plenty of power from a smooth V6 engine, with 21 mpg overall, and a roomy interior.

ALTERNATIVE: 2020-2022
Toyota Highlander.

WHAT TO REMEMBER: Use an independent mechanic who won't profit from the sale. If you don't have one, search online for a local mobile mechanic who can come to inspect the car. For example, Lemon Squad, a nationwide network of mobile technicians, charges \$199 for a prepurchase inspection including a complete report for most cars.

Check for Recalls

WHY IT'S IMPORTANT: All car recalls involve safety issues.

WHAT TO REMEMBER: Open recalls are common and shouldn't be considered

a deal-breaker. Still, you should have any recall work, especially involving vehicle safety, done promptly by a dealership that sells the brand you're buying. Check recalls by year, make, and model at **CR.org/carrecalls** or at NHTSA.gov, using the VIN located at the base of the windshield. Sign up for recall notices on either website.

Prepare to Negotiate

WHY IT'S IMPORTANT: Having a basic negotiation strategy can save you money up-front and over time if

you're financing. This is particularly important now because interest rates on auto loans have crept upward.

WHAT TO REMEMBER: You can get a good idea of a fair used-car price by finding the private party sale price at CR.org/tradein. "Ultimately, the private party price is your negotiation target," says Mike Quincy, who has bought 165 new cars for CR's test track over the years. "Negotiate up from this figure when buying from a dealership, rather than down from their listed price. Be respectful, honest, and prepared to walk away."

We show a variety of reliable models, representing a range of car types and organized by price. These cars performed well in CR's rigorous testing when new and have stood the test of time with above-average reliability scores, based on our extensive surveys of thousands of owners. We list alternative choices when other vehicles meet the qualifications.

\$25,000 to \$30,000

At 3 to 5 years old, these models hit the value sweet spot and have most of their service life ahead of them. Check the tires, because at this age they may need to be replaced.



MIDSIZED CAR

Toyota Camry

2020

The Camry has long been the go-to midsized sedan. It's known for comfort and dependability. ALTERNATIVES: 2020-2021 Honda Accord, 2017-2018 Lexus ES.

SMALL SUV

Honda CR-V

2020-2021

The popular CR-V shines among small SUVs, with a roomy interior, good fuel economy, and key standard safety features. ALTERNATIVES: 2017-2018 Lexus NX, 2017-2018 Toyota RAV4 Hybrid.

LUXURY CAR

Mercedes-Benz E-Class

2017-2018

The prestigious E-Class sedan pampers while returning 24 mpg overall from its smooth turbo four-cylinder engine, even with all-wheel drive.

MIDSIZED SUV

Nissan Murano

2021

This stylish SUV stands out from the crowd, with a plush cabin and powerful V6. For 2021, a comprehensive suite of advanced safety features was made standard on all trims.

PICKUP TRUCK

Toyota Tundra

2017-2018

The Tundra has a strong reliability track record. Target the 2018 model year. That's when it was updated, gaining a full suite of advanced safety features.



\$20,000 to \$25,000

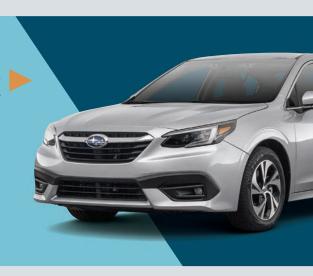
Because some of these small and older models are more likely to have been parked outside for years, look for environmental damage in the form of faded paint, hazy headlight lenses, and rust.

MIDSIZED CAR

Subaru Legacy

2019

The Legacy sedan blends an excellent ride, responsive handling, roomy interior, and simple controls. AWD is standard. The base 2.5-liter four-cylinder returns 26 mpg overall.



BEST USED CARS UNDER \$25,000

\$15,000 to \$20,000

These older models may have around 100,000 miles on the clock, meaning they're reaching an expensive maintenance milestone. Factor this into your purchase decision and negotiations.



SMALL CAR

Honda Fit

2017-2019

The Honda Fit has always been an appealing urban runabout, with its tidy size, voluminous interior, amazing versatility, and good fuel economy. **ALTERNATIVE: 2017-2019** Toyota Corolla.

MIDSIZED CAR

Mazdaß

2017-2018

The 6 feels more premium than its rivals, and it's more engaging to drive. A major update for the 2018 model year improved ride comfort and noise isolation. **ALTERNATIVE: 2015-2017** Honda Accord.

LUXURY CAR

Acura TI X

2015-2016

The TLX is a tweener. fitting between mainstream and true luxury midsized sedans. From that perspective, it's a good buy. And it's nicely equipped. **ALTERNATIVE: 2013-2015** Lexus ES Hybrid.

SMALL SUV

Honda HR-V

2017-2018

The HR-V is a subcompact crossover with a versatile interior, good fuel economy, and available all-wheel drive. The cheaper LX trim has simpler controls. ALTERNATIVE: 2016 Audi Q3.

MIDSIZED SUV

Toyota Highlander

2013-2015

The second-generation Highlander stands out for refinement, a quiet interior, ride comfort, fuel economy, and a flexible and roomy second-row seat. The hybrid gets 27 mpg overall.



SMALL CAR

Mazda3

2020

The 3 is the sportier choice among compact cars. Available as a sedan or hatchback, it has an elegant and quiet interior, a decent ride, and nimble handling. It feels more upscale than its peers.

ALTERNATIVE: 2020 Toyota

Corolla Hybrid.

SPORTY CAR

Mazda MX-5 Miata

2019-2021

This lightweight roadster is rewarding to drive, with uncommon agility and an easy-folding top. The suspension, infotainment system, and safety features were updated for 2020.

SMALL SUV

Subaru Crosstrek

2018-2020

Essentially an Impreza hatchback with a raised ride height, the Crosstrek benefits from a smooth ride, simple controls, a roomy rear seat, and good fuel economy.

Minor updates were made for 2020.

MIDSIZED SUV

Toyota 4Runner

2013-2015

The 4Runner is an adventure-ready SUV with a strong reliability history. It favors go-anywhere capability over on-road refinement. ALTERNATIVE: 2018-2019 Nissan Murano.

\$10,000 to \$15,000

Being a decade old, these cars will need a close inspection.
Maintenance records help because there may be expensive service work due. Make sure the tires, brakes, suspension components, and engine are in good shape.
And look for signs of body repairs.



SMALL CAR

Ford C-Max

2014-2016

This hatchback is a nice all-around package. At 37 mpg overall, it isn't as efficient as a Prius, but it's roomy, easy to access, and quiet.

ALTERNATIVES: 2014-2016 Mazda3, 2016

Nissan Leaf.

MIDSIZED CAR

Honda Accord

2013-2014

The Accord is a comfy cruiser, with the base four-cylinder delivering 30 mpg overall and 40 mpg on the highway. The V6 is smooth, with quick acceleration.

ALTERNATIVE: 2013-2014
Toyota Camry Hybrid.

LUXURY CAR

Lincoln MKZ

2014-2015

The upscale sibling to the Ford Fusion, the MKZ brings heightened style, comfort, and luxury. Ride and handling rival premium European cars. Target the 2015 for the standard backup camera.

WAGON

Toyota Venza

2013-2014

A bit of a platypus, the Venza draws from wagons and SUVs. The cabin is roomy and quiet, with easy access. Skip the four-cylinder and go for the peppier V6.

SMALL SUV

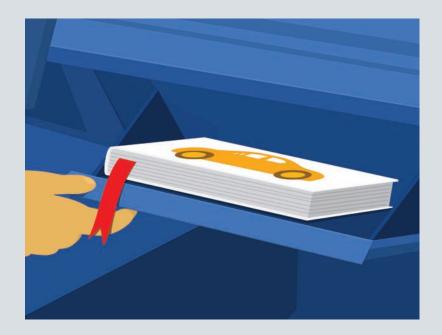
Mazda CX-5

2014-2016

Agile handling makes the CX-5 fun to drive for this class, with quick steering and a taut ride. The 184-hp four-cylinder returned 25 mpg overall. The 2016 boasts improvements.

ALTERNATIVE: 2013
Toyota RAV4.

How to Use Your Owner's Manual



THOUGH IT MIGHT be as long as a novel, your car's owner's manual isn't exactly a page-turner. But if you haven't eyeballed the paper or digital version, you're missing out on valuable information on how to keep your vehicle in peak condition and how to be prepared when something goes wrong. It could also reveal useful features you didn't realize your car has.

"An owner's manual isn't something you need to read cover to cover in one sitting," says Mike Crossen, a CR mechanic. "But it puts a lot of useful and important information about your car into an indexed, easy-to-use guide."

While plenty of advice about cars and car maintenance can be found online, the owner's manual is the most accurate source for basic information about your specific model. It also might show you how to do simple maintenance tasks like changing wiper blades or the key fob battery, which can save you money as well as time you'd otherwise spend at the repair shop.

Below are the key topics the staff at CR's Auto Test Center say car owners should read about in their manual.

Service Intervals

WHAT THE MANUAL TELLS YOU:

Everything from when to change engine coolant, transmission fluid, and oil to how often to rotate the tires.

WHY IT'S IMPORTANT:

"The best way to keep the car in top condition is to follow the manufacturer's maintenance schedule," says Crossen, who recommends bookmarking the service interval page and referring to it often. "Dealer service departments may notify you when service is due, but ultimately it's your responsibility."

Handling a Flat

WHAT THE MANUAL TELLS YOU:

Where the spare is located if the car has one and, if it doesn't, what other equipment the car has to deal with a flat. WHY IT'S IMPORTANT: "More new cars are coming without a spare tire, so there are different solutions to handling a flat," Crossen says. "Some models have a folding tire and a compressor to pump it up, and others come with a can of sealant vou can use to fill the tire so that you can drive to a repair shop. The manual will tell you exactly what to do."

Instrumentation & Displays

WHAT THE MANUAL TELLS YOU:

How your car's gauges are laid out, what the various warning lights mean, and where to find information on things like tire pressure and oil level. WHY IT'S IMPORTANT: "New cars often come with displays that can be customized to show information the driver needs most," Crossen says. "On a road trip, you might want to see range or fuel-economy details. And if an amber engine icon or other light pops up, you'll want to know what it means and how serious it is."

Phone Pairing & Infotainment

WHAT THE MANUAL TELLS YOU:

How to connect smartphones to the infotainment system to stream music and use features such as Google Maps and Waze. It also has detailed instructions on how to use the car's infotainment system.

WHY IT'S IMPORTANT:

"If you want to make any changes to the infotainment system or add or remove phones without going back to the dealer for help, the manual provides step-by-step guidance on each facet of the system," Crossen says.

Active Safety Systems

WHAT THE MANUAL TELLS YOU:

How to turn a car's active safety systems on and off, as well as how to adjust them to suit your needs as the driver.

WHY IT'S IMPORTANT: "Some drivers may benefit from setting the forward collision warning and automatic emergency braking to activate earlier to improve reaction time,"

automatic emergency braking to activate earlier to improve reaction time," says Kelly Funkhouser, CR's manager of vehicle technology. "And it's good to know how to adjust the adaptive cruise control in changing traffic conditions, if your car has that capability."



MIDSIZED SEDANS

Honda Accord Hybrid

Plenty to Praise, Including MPG



THE REDESIGNED ACCORD

Hybrid is a sensible midsized sedan that's roomy, fuelefficient, and blessed with super-easy controls. The hybrid version scored better in our testing than the conventional Accord, aided by its superior mpg and more pleasant power delivery.

The 2.0-liter four-cylinder engine and electric drive combine to make an ample 204 hp. We enjoy the way the hybrid system mimics the upshifts of a regular automatic, rather than allowing the engine revs to soar during acceleration as with the continuously variable transmissions many hybrids use. While the Sport Hybrid we tested got a decent 40 mpg overall, that's 7 mpg less than both the previous version and the Toyota Camry Hybrid. The slightly more expensive EX-L Hybrid, which comes with 17-inch wheels (vs. 19-inch on our tested car)

ROAD-TEST SCORE 96

HIGHS Fuel economy, smooth hybrid powertrain, simple controls, interior room, comfortable ride, nimble handling, short stopping distances

LOWS Mediocre front-seat comfort, less fuel-efficient than predecessor

POWERTRAIN 204-hp, 2.0-liter 4-cylinder hybrid engine; electronic CVT; front-wheel drive

FUEL 40 mpg on regular

PRICE \$31,345-\$37,340 base price + \$1.095 destination charge Total MSRP as tested \$32,990

gets an additional 4 mpg, according to the EPA.

We like the car's eager feel through corners, with finely weighted steering and minimal body roll. It proved plenty capable through our avoidance maneuver, registering an impressive 56.5 mph. The suspension shrugs off most bumps well, but the large tires compromise ride quality to some extent.

The front seats are the car's biggest letdown: They feel thin and lose support on long drives. The rear seat is quite roomy and comfortable.

The Accord Hybrid is our new favorite when it comes to controls: We love the easyto-grasp climate knobs, clear infotainment screen, and conventional gear selector. The comically small volume knob is the rare oddity here.

AEB with pedestrian detection and AEB highway are standard.



LUXURY COMPACT SUVs

Maserati Grecale

Agile and Sporty, With Confusing Controls



OVERALL SCORE

HIGHS Quick acceleration, agile handling, short stopping distances, top-notch cabin materials

LOWS Unintuitive gear selector and other controls

POWERTRAIN 296-hp, 2.0-liter turbocharged 4-cylinder engine; 8-speed automatic transmission; all-wheel drive

FUEL 24 mpg on premium

PRICE \$63,500-\$102,500 base price + \$1,495 destination charge Total MSRP as tested \$77,845

THE ALL-NEW GRECALE is fun to drive, thanks to sharp handling, plenty of power, and a thrilling, growly exhaust note. It posted one of the highest road-test scores within its category, but its Overall Score is brought down by Maserati's below-average brand reliability.

A 296-hp, turbo fourcylinder propels the Grecale with gusto, and the eightspeed automatic shifts quickly and crisply. Its 6.2-second sprint from 0 to 60 mph makes it one of the swiftest in its class. But it's bogged down by a noticeable delay during rolling stops, along with the occasional unexpected burst of power right after.

The Grecale is one of the more agile SUVs. It turns into corners precisely, with wellcontrolled body roll and good steering feedback. Stopping distances are admirably short, although the brakes can

grab abruptly at low speeds.

The luxurious interior is accented with leather, suede, and matte wood. The front seats hold you in place through corners, but some drivers felt the supportive cushions were overly firm. The rear seat has decent headroom, good foot space, and ample under-leg support, but the upright seatback can't be reclined-a simple luxury found in many other SUVs.

Some odd design choices make for unintuitive controls, starting with the gear-selector buttons: They are a long reach, and the black buttons blend in with the black trim. We also found that the ridiculously large columnmounted paddle shifters constantly get in the way of the turn-signal stalk.

AEB with pedestrian detection and AEB highway are standard, but BSW and RCTW are optional.





SPORTS CARS

Nissan Z

A Thrill to Drive but a Stiff Ride and Noisy Cabin



OVERALL SCORE

THE REINCARNATED NISSAN Z

has the potent engine, crisp handling, and strong braking you'd expect from a proper two-seat sports car. We found the Z a blast to drive on curvy country roads, but it's easy to get tired of its stiff ride, noisy cabin, and difficult entry/exit.

The 400-hp, twin-turbo V6 is unquestionably the star of this show. It puts oodles of power at your disposal, to the point it almost doesn't matter what gear you're in-floor the gas pedal and it rips down the road instantly. The sixspeed manual requires a firm hand-it doesn't move from gear to gear as easily as we'd like. But we appreciate that the clutch takeup is gradual and intuitive to use, and Nissan includes a rev-matching setting so that drivers don't have to master the technique of heeland-toe downshifting, often used by enthusiasts to smooth out shifts while also braking.

ROAD-TEST SCORE 80

HIGHS Rousing acceleration, sharp handling, strong braking, straightforward controls

Lows Stiff ride, loud cabin, difficult to get in and out of, restricted outward visibility

POWERTRAIN 400-hp, 3.0-liter turbo V6 engine; 6-speed manual transmission; rear-wheel drive

FUEL 24 mpg on premium

PRICE \$40,990-\$53,990 base price + \$1,095 destination charge Total MSRP as tested \$52,125

Handling is nimble, with well-weighted steering, hardly any body roll, and loads of cornering grip. It lacks the finesse of some competitors when driven to its limits, though, requiring extra skill to keep the rear of the car in check around our track. Like some other sports cars, the Z's ride can be harsh, bouncing occupants up and down when the going gets rough. Together with the boisterous cabin, this makes the Z taxing to drive long distances.

Most drivers didn't like the overly firm seats. Their large bolsters hit people in the wrong places, and the oddly placed seat controls are awkward to use. Other controls are simple, and the infotainment screen is user-friendly and responsive.

AEB with pedestrian detection, AEB highway, BSW, and RCTW come standard, even with the stick shift.



LUXURY ELECTRIC SUVs

Mercedes-Benz EQS SUV®

Quiet and Luxurious but Not User-Friendly



OVERALL

LIKE THE EQS sedan we already tested, Mercedes' EQS SUV is quick, quiet, and luxurious. Its optional thirdrow seat is a rarity among electric SUVs. It earned a high road-test score, but its Overall Score is hurt by Mercedes' brand reliability.

The EQS 450 4Matic we tested has a decent EPA-estimated driving range of 285 miles, and its competitive 200-kilowatt max acceptance rate makes for relatively short stops at public DC fast-charging stations—we gained 170 miles of range in 30 minutes.

The 355-hp model we tested accelerates effortlessly, zipping from 0 to 60 mph in just 5.6 seconds. We like the ability to adjust the regenerative-braking levels with the steering wheel paddles, but the brake pedal's long travel and unnervingly spongy feel don't instill confidence.

The standard air suspension

ROAD-TEST SCORE 89

HIGHS Effortless acceleration, hushed cabin, comfortable front seats, roomy second-row seat, premium cabin materials

LOWS Spongy-feeling brake pedal, confusing controls

POWERTRAIN 355-hp, dual electric motors; 1-speed direct-drive transmission; all-wheel drive

RANGE 285 miles

PRICE \$104,400-\$131,740 base price + \$1,150 destination charge Total MSRP as tested \$111,580

brings a comfortable ride, apart from some occasional impact harshness and side-to-side occupant jostling. Handling is agile, with little body roll during regular driving. But overly intrusive stability-control tuning made the SUV feel clumsy through our avoidance maneuver test.

A majority of the vehicle's functions require wading into the infotainment touch-screen, which is packed with an overwhelming amount of information. Some of the slide-action steering wheel controls also require a deft touch and can be distracting.

The front seats are mostly comfortable, though some drivers wished for more thigh support. The second-row seat is spacious, but the third row has tight headroom and a seatback that doesn't recline.

AEB with pedestrian detection, AEB highway, BSW, and RCTW come standard.

Ratings **Different Strokes** This month we tested a pleasant and efficient hybrid sedan, a

lake + Model	Overall Score		vey sults	Roa	d-Test	Resu	Its										ive Sa tures	
		Predicted reliability	Owner satisfaction	Road-test score	Overall mpg	Range, miles	Seat comfort, front/rear	Usability	Noise	Ride	Fit + finish	Routine handling	Avoidance-maneuver speed, mph	Acceleration, 0-60 mph, sec.	Dry braking, 60-0 mph, ft.	AEB, pedestrian	AEB, highway	
HYBRID SEDANS \$30	 0,000-\$40,000								. –									•
Toyota Camry Hybrid	9 90		Δ	94	47	610	\(\)	8	<u></u>	<u>^</u>	<u></u>	\(\rightarrow\)	54.5	7.8	138	S	S	
2.5H Honda Accord Hybrid	9 90			96	40	510	10						56.5	8.0	128	S	S	
2.0H Hyundai Sonata	9 79	a		81	44	690	a /6		△		۵	○	54.0	8.0	135	S	S	
Hybrid 2.0H 2-SEAT SPORTS CAF	<u> </u>																	Ė
Chevrolet Corvette 6.2L	87		&	97	19	360	A /				⊗	⊗	58.5	3.4	113		_	
Toyota Supra 3.01	82			91	27	365	O / -			O		8	56.0	4.6	115	S	0	
Porsche 718 Boxster 2.0T	78		۵	95	26	365	\times / -		0	O	8	8	59.0	4.4	108	-	-	
BMW Z4 2.0T	76		<u> </u>	86	29	395	A / -		0	8	8	8	56.0	6.1	111	S	0	
Nissan Z 3.0T	76	0	a	80	24	400	\(\rangle \) / -		O	0	△	8	56.5	5.1	121	S	S	
SPORTY SUVs \$55,00	00-\$75,000																	
BMW X3 2.0T	84	0	•	90	24	410	② / ②	0	8	<u>^</u>	8	<u>_</u>	50.5	7.7	128	S	0	i
Genesis GV70 2.5T	76	0	8	81	24	410	⊗ / ⊘	8	△	a	8	a	54.5	7.5	135	S	S	-
Porsche Macan 2.9T	73	0	•	79	19	370	② / ②	0	8	0	8	8	51.0	6.4	130	S	S	
Audi Q5 2.0T	71	0	1	82	24	455	<u>^</u> /4	0	•	•	•	•	52.5	6.8	130	S	S	
Infiniti QX50 2.0T	69	0	8	75	55	340	⊘ / ⊘	•	•	0	8	0	55.5	7.2	129	S	S	
Volvo XC60 2.0T	64	•	1	77	23	430	3 / 4	•	•	0	8	•	52.0	8.0	124	S	S	
Maserati Grecale 2.0T	59	•	•	83	24	405	⊘ / ⊘	•	•	0	8	•	54.5	6.2	129	S	S	
Alfa Romeo Stelvio 2.0T	54	•	1	74	24	410	1 / (•	•	•	•	8	52.5	7.0	132	S	S	
Land Rover Range Rover Velar 2.0T	50	•	•	74	21	335	O/6	0	•	0	8	(51.5	8.4	130	S	S	
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Audi E-Tron	6 3	•	0	90	74 🗈	226	8/6	1	8	8	8	•	49.5	6.3	131	S	S	
Jaguar I-Pace	§ 58	•	•	82	76 ₪	246	O/4	0	8	0	8	8	52.0	4.3	136	S	S	
Tesla Model X	§ 52	•		72	102 🗉	348	② /	8		0	②		53.5	4.9	127	S	S	

HOW WE TEST: Overall Score combines road-test results, survey data for predicted reliability and owner satisfaction, and advanced safety,

which includes crash-test results and the availability of crash-prevention features, such as automatic emergency braking, pedestrian

detection, blind spot warning, and rear cross traffic warning. A dash (-) means no such safety system is offered; O means it's optional on at least some

trim levels; S means that the feature is standard on all trims. We deduct points if a model's gear selector lacks fail-safes to prevent the vehicle from rolling away.







Accounts, online, managing

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Kia Sportage Hybrid	Oct 22, 6
Lexus RX	Feb 23, 58; Jul 23, 6
Lexus RXh	Jul 23, 6
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Maserati Grecale	Sep 23, 6
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