



## **Dementia mum loses £10,000**

*Scammers hit her  
over 100 times*

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**August 2020**

# ESSEX

**COMMUNITY WATCH MAGAZINE**



“We are lucky in Essex to have so many innovative, entrepreneurial businesses, so it is no surprise to me that when it comes to fighting business crime, our county is leading the way.”

**Denise Rossiter**

# New business crime strategy

**ESSEX is leading the way when it comes to beating business crime. The county now has a new Crime Against Business Strategy – designed by business for business.**

The document was developed by the Business Crime Strategic Board. The Board, chaired by Essex Chambers of Commerce, consists of members from key businesses across the county and includes Essex Police and the Police, Fire and Crime Commissioner for Essex.

The strategy is the first of its kind in the country as it has been driven by the needs of businesses and developed in partnership with them.

Denise Rossiter, chief executive of the Essex Chambers of Commerce, said: "We are lucky in Essex to have so many innovative, entrepreneurial businesses, so it is no surprise to me that when it comes to fighting business crime, our county is leading the way."

"As we have brought businesses and policing closer together, we have really seen the difference that closer collaboration can bring. More and more businesses are supporting Essex Police by either releasing their staff to help as Special Constables, sharing information or taking up prevention advice.

“At the same time, the investment Essex Police is making in its new Business Crime Team is a clear commitment to the business community in Essex.”

The Business Crime Strategic Board was itself a national first when it was established in July 2018 and has worked closely with businesses, policing and community safety partners to develop the strategy and provide advice and guidance to helping businesses and policing to work effectively together.

Its delivery will be supported by Essex Police's new Business Crime Team, which will include a Sergeant, two Police Constables and an analyst. The strategy's vision is to create safe and secure communities where local businesses can thrive.

Its aims, to reduce crime against businesses, will be achieved by encouraging businesses to report crime, improving crime prevention advice and supporting businesses to help themselves, to increase the confidence of the business community and strengthen partnership working.

Roger Hirst, Police, Fire and Crime Commissioner for Essex, said:  
"Businesses are an important part of

our day to day life, bringing wealth and vibrancy to our communities. We want to create safe and secure environments where local businesses can thrive.

"Businesses have told us what support they need to do this, and we have responded. Only by working together can we drive down crime, making our communities a safer place to work, visit and thrive for us all."

Business crime can take many forms, from cybercrime to fraud to shoplifting. By working together, we can really make an impact and reduce and prevent crime that is harming our communities.”

Around 22,000 crimes take place against businesses each year which is roughly 20 per cent of all recorded crime. The largest proportion of crime happens in retail businesses with licensed premises and restaurants the next most common.

Businesses who invest in crime prevention advice can successfully reduce their risk of being affected by crime while those businesses who choose not to follow crime prevention advice find themselves disproportionately affected.

“ My mum was a very intelligent lady – a member of Mensa - but it was her kind-heartedness that meant she would offer to help anyone, especially those she saw as less fortunate than herself. ”



## Dementia victim loses £10k

IF you have a friend, relative or partner suffering from dementia, then this article should start alarm bells ringing and encourage you to act before it's too late.

Mary Khamas was an unfortunate victim of the disease who was plagued by unscrupulous criminals 101 times and conned out of £10,000 life savings.

Mary, who was diagnosed with dementia in 2016, was victim to scams that included people claiming to be charities, prize draws or catalogues, or selling medication and bogus roofers.

Her records list 101 different companies and organisations that she had been sending money to - though it is thought to be much higher - and one scam saw her place an order worth £1,000 for “duff” medication.

Her daughter Thea is so incensed that a vulnerable person like her late mother can be targeted, she has issued a warning to residents with sick and frail relatives.

Thea became suspicious when she suggested to her mum that she use her savings to get a new boiler but Mary kept making excuses.

It was then that she discovered her mum's bank account that had more than £10,000 in it had been emptied to give money to scammers.

In the last five years of Mary's life, Thea tried to put systems in place to

remind her that the scammers were only out to get her money.

She left a script next to the phone so that her mother would tell callers she wouldn't commit to paying for anything without speaking to her children.

Call blockers were also installed, Mary was signed up to the Telephone Preference Service and scam mail returned. However as Mary's details had been shared by scammers, she continued to be contacted.

And while there are those genuine services which can block calls, she even received phone calls from scammers purporting to offer the same.

As Mary's dementia developed she became less able to cope with money unaided.

Thea tried to stop direct debits going out to scam charities and used power of attorney and third party authority to give her control over her mum's finances.



Mary's son also held her debit card in safekeeping so that she could no longer give out the number on the phone.

During the later stages of Mary's life, she finally stopped giving money to scammers as her declining health meant she wasn't able to.

Thea said: “My mum was a very intelligent lady – a member of Mensa even, but it was her kind-heartedness and generosity that meant she would offer to help anyone, especially those she saw as less fortunate than herself.

Unfortunately, this extended to criminals orchestrating the scams that she fell victim to.

“It was very hard to convince her not to be scammed, especially when she was developing Alzheimer's.

“Using humour helped. I remember joking with her about how many direct debits she had, she would go ‘oh yeah that is a lot.’ She did see that humour and that convinced her.

“I hope my mum's story will make people aware of the numerous kinds of scam and how scammers operate and I would encourage anyone with elderly or vulnerable relatives to speak to them about the risks.

“I'd also say to people who suspect they are being scammed – please speak up – there is no need to feel embarrassed.”



### UK fraud hits £1.7b

ACCORDING TO research conducted by accountancy and business advisory firm BDO LLP, the total value of fraud in the UK more than doubled to £1.7 billion in 2019 (up from £746.3 million the previous year).

The average value of fraud also increased, rising from £1.4 million to £3.6 million during this period.

The analysis, which is based upon reported fraud cases amounting to over £50,000 here in the UK, reveals that despite the rise in value, the number of reported cases has dropped by 12%, with 464 cases of fraud reported in 2019 compared with 525 in 2018.

Fraudsters are now understood to be taking advantage of the COVID-19 outbreak, with mass home working and operational shifts towards e-commerce opening up new opportunities for criminals to target companies and individuals.

Kaley Crossthwaite, partner and head of fraud at BDO LLP, commented: "Despite the volume of reported fraud falling last year, the rise in value suggests that sophisticated fraudsters are becoming increasingly predatory.

"Compounding this, COVID-19 has provided a fertile breeding ground for fraudulent activity. We're anticipating a spike in cases this year."

### Farmers being duped

FARM organisations are warning members to "err on the side of caution" amid concerns of a heightened threat of scams and other criminal activity during the Covid-19 pandemic.

It follows reports of suspicious websites being set-up advertising farm vehicles and machinery for sale that, in reality, do not exist.

NFU Cymru is concerned that given the restrictions currently in place in Wales as a result of the Covid-19 pandemic, that some farmers may be duped into buying agricultural goods online from sources they would not usually consider.

An NFU spokesman said: "At a time when some farmers' buying habits may change to adapt to the current situation, we should all be wary that there are unscrupulous individuals out



there targeting farmers through criminal and fraudulent activity."

#### Follow these simple tips

Go with what you know: Wherever possible, stick with trusted brands/websites that have a strong reputation;

Use a secure payment method: Paying online with a credit card means the lender is, by law, jointly liable with the retailer. If you sign your credit and debit cards up to MasterCard SecureCode and Verified by Visa you will get an extra layer of password protection;

Check for the padlock when shopping online because it shows the site is secure.

Make your purchases on a secure network: If you are buying products online using a mobile device do so over a secure network, ideally a password-protected home network that only your family has access to."

### Blind conwoman

A BRITISH grandmother who claimed to be blind and suffering from a debilitating illness defrauded the British government of \$1.2 million in benefits – and even her husband was unaware, reports said.

At one point, Christina Pomfrey, 65, was earning more than \$16,000 a month, using two identities and pretending to be blind and suffering from multiple sclerosis.

The news came as a shock to her 15-year-old husband, who said he first heard of his wife's scams after a police

officer recently showed him a copy of his driver's license, unaware she was blind.

The grandmother pleaded guilty to fraud charges last month in court and was sentenced to three years and eight months in prison.

### Green grant alert

FRAUDSTERS wasted little time before trying to capitalise on a new government scheme designed to make homes more energy efficient.

Suffolk Trading Standards received reports of calls from bogus Green Homes Grant firms within hours of the Chancellor's announcement.

Authorities said it was easy to detect scammers because the £2bn scheme was not due to open until September.

A spokesman said: "Within hours of the Chancellor announcing the green grant available for homeowners, we received reports of scam calls from bogus companies advising that the recipient is eligible for the grant.

"If you receive such a call, hang up. Do not give the caller any personal details.

"The scheme is not due to start until September, so any calls related to the announcement will be a scam.

"The roll-out will be run locally and details of how to apply will be provided soon."

### Swoop in Spain

A MASSIVE police investigation has resulted in the arrest of 94 criminals from across Spain who collaborated to steal over €500,000 from victims' bank accounts.

The gang were part of a scheme that saw bank details, obtained by cloning a mobile phone SIM chip, being used to access customers' accounts, thereby allowing the transfer of monies out to the gang's own illegal accounts, one of the victims had €240,000 withdrawn!

Those arrested are accused of defrauding a total of €504,800 from numerous victims from all over Spain. The operation was carried out in a coordinated way in 16 municipalities during the past week and ended with the arrest of 94 people,

“We urge governments to give the authorities the investigative tools, funding, and resources they need to bring criminal counterfeiters to justice because enforcement is one of the most effective ways to stop them.”

**Dharmesh Mehta**



# No room for fakers, Amazon

AMAZON has announced the creation of a new Counterfeit Crimes Unit which will be responsible for finding and pursuing those attempting to sell fake goods on the site.

The US tech and e-commerce giant said the new unit would be a global team comprised of former prosecutors, investigators and data analysts.

The group will join existing work the company says it does to prevent counterfeit material appearing on the platform.

Amazon said that in 2019 it spent over 500 million US dollars and had more 8,000 employees fighting fraud – and had blocked more than six billion bad listings in that year alone.

The Crimes Unit will investigate cases where bad actors have attempted to evade Amazon's systems, the company said, and will be able mine Amazon data and gather information from external sources to find those responsible.

It said the new group would allow Amazon to more effectively pursue civil litigation as well as help law enforcement officials around the world in criminal actions against counterfeiters.

Amazon's first objective is to prevent a counterfeit from ever being listed in its store, and its comprehensive proactive

anti-counterfeit programs have ensured that 99.9% of all Amazon products viewed by customers did not have a valid counterfeit complaint.

In 2019, Amazon invested over \$500 million and had more than 8,000 employees fighting fraud, including counterfeit. A

Amazon's efforts have blocked over 6 billion suspected bad listings in 2019 and blocked over 2.5 million suspected bad actor accounts before they were able to make a single product available for sale.

Dharmesh Mehta, Amazon's vice president for customer trust and partner support, said: "Every counterfeiter is on notice that they will be held accountable to the maximum extent possible under the law, regardless of where they attempt to sell their counterfeits or where they're located."

"We are working hard to disrupt and dismantle these criminal networks, and we applaud the law enforcement authorities who are already part of this fight."

"We urge governments to give these authorities the investigative tools, funding, and resources they need to bring criminal counterfeiters to justice because criminal enforcement – through prosecution and other disruption measures such as freezing assets – is one of the most

effective ways to stop them."

The new unit builds on Amazon's established history of collaboration with brands and law enforcement to hold counterfeiters accountable through financial penalties, civil litigation, and criminal prosecution. Amazon actively engages with authorities like the National Intellectual Property Rights Center (US), Europol (EU), and relevant enforcement authorities in China and around the world.

In May, Amazon identified counterfeiters based in Canada, China, Dominican Republic, Germany, India, Italy, Japan, Korea, Spain, United Arab Emirates, United Kingdom, and United States and referred each to relevant national authorities.

"This is a welcome step from Amazon and we look forward to seeing it quickly lead to improvements when it comes to tracking down fake goods," said Neeta Bhati of Which?

"We have seen a growing number of issues on sites such as the sale of dangerous products on online marketplaces, misleading fake reviews and scams. Online platforms should be made more responsible for preventing and cracking down on illegal activity on their sites to ensure the safety of their customers."



Kate, Aircrew Electricians  
Buy With Confidence Member

## Buy With Confidence

The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services.

Whether you need a plumber, electrician or anything else, visit [BuyWithConfidence.gov.uk](http://BuyWithConfidence.gov.uk) to find businesses that have been fully checked, vetted and continue to be monitored by Trading Standards.

**[BuyWithConfidence.gov.uk](http://BuyWithConfidence.gov.uk)**



## Be alert and...

ESSEX Trading Standards is warning you to remain vigilant following a rise in coronavirus-related scams. Unscrupulous criminals will seek to benefit from you at this time of uncertainty.

Communities are being urged to look out for signs of neighbours being targeted by doorstep criminals.

While there are genuine volunteer groups that have provided help during self-isolation, there have been reports of criminals preying on residents – often older people or people living with long-term health conditions, by cold-calling at their homes and offering to go to the shops for them.

The criminals often affiliate themselves with local groups and charities to help them appear legitimate before taking the victim's money.

There are genuine charities providing support, so you should be vigilant and ask for ID from anyone claiming to represent a charity.

No one should hand over money on the doorstep or agree to carry out online bank transfers as there are formal mechanisms in place such as **The Essex Wellbeing Service** who will assist with matching fully vetted volunteers with local residents.

**Continued page 7**

## Don't become a victim of a COVID scam

**Follow our advice and stay safe**

- Stay vigilant
- Always ask for ID.
- Never hand over money on the doorstep
- Do not agree to an online Bank transfer
- Check unexpected emails are genuine
- Never give out any personal details over the phone
- Check on older and vulnerable neighbours
- Use a Trading Standards Approved Business

**A genuine caller will not:**

- Call without an appointment
- Ask you for cash or request a money transfer upfront
- Refuse to provide ID
- Insist you take up their offer of help on the spot
- Bully or scare you into doing something

**[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)**



Follow us on Facebook and Twitter for useful leaflets to share with your friends and family. Don't take chances, Follow our advice and stay safe.





# ...stay safe from virus crooks

From page 6

COVID-19 scams that you should look out for include:

## Doorstep crime

- Criminals targeting older people on their doorstep and offering to do their shopping. Thieves take the money and do not return.

- Doorstep cleansing services that offer to clean drives and doorways to kill bacteria and help prevent the spread of the virus – this is untested and there is no knowledge of the chemicals that could be used. If you need work doing, always do your research first and use a reputable trader.

## Online scams

- Email scams that trick people into opening malicious attachments, which put people at risk of identity theft with personal information, passwords, and bank details. There has been a spike in fake emails of this nature purporting to be from HMRC, Amazon, National Test and Trace amongst others.

To find out more and to report a scam email now visit the **National Cyber Security Centre**



## Refund scams

- Some companies are offering fake holiday refunds for individuals who have been forced to cancel their trips. People seeking refunds should also be wary of fake websites set up to claim holiday refunds. **Citizens Advice** offers safe advice on holiday refunds.

## Counterfeit goods

- Fake sanitisers, face masks and Covid19 swabbing kits sold online and door-to-door. These products can often be dangerous and unsafe. All Covid-19 swab tests are free and available from the **NHS website** or can be ordered via the 119 NHS helpline. Trading Standards is working hard at the borders to check compliance of imported PPE to keep you as safe as possible.

## Telephone scams

- As more people self-isolate at home there are increased reports that telephone scams have risen, including criminals claiming to be your bank, mortgage lender or utility company – Never give any personal details over the phone.



If you're unsure – hang-up and preferably call your bank back on another telephone line.


## Loan sharks

- Illegal money lenders will prey on people's financial hardship, lending money whilst charging extortionate interest rates and fees often with threats and violence. Report it in confidence to **The Illegal Money Lending Team**. If you are in financial difficulty **Citizens Advice** offers sound advice.

To find a reputable trader approved and vetted by Trading Standards visit **www.buywithconfidence.gov.uk**

For general help and advice or to report a problem with a trader you can telephone the Citizens Advice Consumer helpline on **03454 04 05 06**





**Do you  
know which  
businesses  
you can  
trust?**

# Buy With Confidence

The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services

It can be difficult to know who to trust. That's why Trading Standards created Buy With Confidence. Fully trained Trading Standards professionals independently check, vet and monitor businesses, who will treat you fairly.

So, whether you need a plumber, electrician, roofer or anything else, visit [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk) to find Trading Standards Approved businesses you can trust.







“ Every second counts and delays could mean the difference between life and death. When you park, consider if an emergency vehicle can fit through the space ”

# Are you putting lives at risk?

**MOTORISTS have become more and more inconsiderate and are putting lives at risk every day.**

That's the warning from fire and ambulance crews across the country who are facing fresh hazards as they answer 999 calls.

Could a fire engine get through your road in an emergency? If it can't then someone could lose their life because of your selfishness.

Firefighters and ambulance crews are urging drivers to be considerate when they park their vehicles.

One of many incidents saw firefight-

ers delayed on their return from an incident by cars that were double parked on a road. Crews had to knock on doors to locate owners.

Thankfully, the firefighters were returning from an incident but there have been a number of incidents recently where Essex County Fire and Rescue Service, East of England Ambulance Service and Essex Police have had to find alternate routes.

One watch manager said: "In an emergency, every second counts and delays could mean the difference between life and death. When you're

parking, consider if an emergency vehicle can fit through the space."

"The crew wouldn't have known this at the time and, in different circumstances, lives could well have been put at risk.

"It's incredibly frustrating when every second counts."

But motorists could be risking more than just an angry note or a fine for doing the wrong thing when parking their vehicle.

If you park your car in a way that blocks a narrow street and the emergency services need to drive past, you could suffer damage to your motor.

A group of firefighters revealed how they deal with inconsiderate parkers, telling of how they will "bounce" a car out of the way if they have to.

Firefighters have been forced to press down on a car's frame and bounce them up and down until they are able to move them slightly out of the way - which can do serious damage to the vehicle's suspension.

And in some extreme cases, they may even have to squeeze their fire engine down the narrow gap regardless of the damage to your vehicle.

While most local emergency services will already know the streets too narrow for them to get down, if they have to gain access and your car is in the way, it could suffer.



**THINK  
BEFORE YOU PARK**

**The extra time taken  
to reach an incident  
can cost lives!**

**PLEASE MOVE YOUR CAR**

**Fire chiefs calling for more responsible parking**

# How to avoid the cowboys

THIS article by [www.realhomes.com](http://www.realhomes.com) offers thirteen excellent tips for spotting cowboy builders and prevent you from ending up thousands of pounds out of pocket.

## 1. Cowboy builders have no references

The builder is cagey about referrals or brushes off requests to see work they have carried out previously. Past jobs are a builder's CV and satisfied customers are their best reference, so a reliable professional will be more than willing to show off their best work.

## 2. Touting for work

Have they just turned up on the door step offering to do a quick fix of something they've spotted while passing? Or are they spinning a story about having completed some work in the area and have some extra materials they could use for your house. Boy scouts used to come round and ask for a bob a job. The cowboy approach could result in a bodged job.

## 3. Estimates are temptingly low

If something sounds too good to be true, it generally is. Always source at least three different quotes so you get a good idea of what a job should cost. You don't want anything collapsing because someone has skimmed on the proper materials.

## 4. Cash in hand request

If they are asking for cash for the whole job, don't want to pay VAT and don't want to give you a proper quote, just how professional an operation are they running? Legitimate businesses don't operate this way.

At least if you pay by credit card, you may be able to claim some of your money back if you do get ripped off. If you prefer to pay cash at any point, get a signed receipt.

## 5. Cowboys have no contracts

Paper is a surprisingly solid foundation when it comes to building work. Always get things in writing. You want estimates of how much the work will cost and how long it will take, and a legally binding contract when you decide to hire them, other-



wise they could end up charging you more, spinning out a job, or denying that they ever agreed to do things.

## 6. Up-front payments

Would you go into a restaurant and pay the whole price up front for a meal that you are planning on booking the following week? Of course not. An established and reliable builder should be able to buy materials and be happy to be paid on completion (and when you are satisfied with the job), or in stages as work progresses.

## 7. No registered address

If it appears to be out of the back of their van, they are not the builder for you. You want a registered business address, not a licence plate, so always check their back story and ask for proof that their business is fully registered. Plus, if they claim to be a member of a trade association, check this out too.

## 8. Changing workforce

They've got a rota of mates who are coming along to help them with the



job, but you're expecting experienced professionals or apprentices who are being trained up to do a good job.

Subbies who are casually drafted in for the day to do the main contractor a favour may not know their footings from a hole in the ground. If in doubt about who's on site, ask.

## 9. Poor timekeeping

It is not unusual for builders to juggle multiple jobs, but if your hired professional is disappearing for hours or days at a time be wary. Question whether this is the start of a pattern that ends in them never turning up again and your new extension left only half-done.

## 10. Never rings back

We've all been there with a cowboy builder: they get into the job then go AWOL. Or, they promise at the beginning to always have at least three labourers on the job but there's only ever one who doesn't seem to know what he/she is doing. Why doesn't your builder ring you back? It's likely they're on another job, are disorganised, just don't want to be hassled by you. Our advice? Lure them into a meeting and see if things improve.

## 11. Finding extra jobs

Unexpected problems can happen, that is what contingency budgets are for, but be suspicious if your builder keeps coming to you with extra issues and offers to fix as a favour while they are on site... for a fee.

## 12. Shoddy workmanship

Nails sticking out everywhere? Doors and gates hung the wrong way? Screws missing and an untidy site? You don't want to spend time mending work you've paid to have done, so regular checks on progress and the quality of work are essential.

## 13. Disregards health and safety

A cavalier approach and lack of any suitable precautions could lead to a risk of injury to them or you. And as the homeowner, you could be liable for anyone who injures them themselves while working on your home. You might also question what else they don't know when it comes to best building practices.

“ We aim to help educate the public about security measures they can take, whilst warning offenders that we are working with partners, we can trace them through property marking techniques ”



## Time to make your mark

**CHRISTMAS is a time for having fun and enjoying a special occasion with friends and family.**

But someone is always out to spoil the fun and the festive season is the main time of the year when criminals can strike it rich.

It is the time of year when presents are on display under the tree or empty cardboard boxes make criminals aware that expensive gifts are in the house.

Essex Police launched a county-wide campaign in partnership with second hand shops to ensure that many of these criminals go home empty handed.

Their plan is to inform and encourage residents how they can use property marking to keep their homes and belongings safe.

Property marking is a proven deterrent to thieves and the police are promoting the different ways residents can mark their property.

Property that is marked is harder for thieves and burglars to sell on which deters them from stealing it in the first place.

Across the county second-hand shops are working in partnership with us to make property 'too hot to handle'.

Every item taken to second hand shops will be checked for each type of property marking. Every suspect that attends our custody will be scanned for traces of forensic property marking liquids which are available to the public.

### Types of marking

Residents can protect their property by marking it with both hidden and visible marking.

**Hidden marking** can be anything from UV pens to asset recording. **Visible marking** can be anything from engraving an item to writing a post code on it with a permanent pen or CRE mark.

Residents and business owners can also purchase intruder sprays which spray intruders with a forensic liquid which can be detected in our custody suites.

Each hidden property marking prod-



uct like SmartWater and SelectaDNA has a unique code which places any offenders at the time and place of a crime.

Statistics suggest the use of forensic marking products raises the chance of convicting a suspect of burglary with products like SmartWater and SelectaDNA having a 100% conviction rate.

Residents can use property marking stickers and signage to warn offenders about targeting their property.

### Aims of the campaign

Chief superintendent Ewen Wilson, force lead for burglary, said: "Burglary and theft is an intrusive and personal crime that effects our communities.

"Our website has a whole host of advice for residents to read and watch that informs them of the benefits of property marking.

"We aim to help educate the public about security measures they can take, whilst warning offenders that we are working with partners, we can trace them through property marking techniques and we will bring them to justice."

Visit the Essex Police website and listen to the short video on how to pro-



# Advice Directory

*Everywhere you go criminals are ready to steal your money, in many cases your life savings. They pose as police officers, bankers, roofers, builders, energy suppliers and other utility companies.*

*Some even contact you on the internet from far flung countries posing as foreign officials or*



## Telephone scams

A PHONE scam is when someone calls pretending to be someone else, such as the police or your bank. They do this so that they can trick you into revealing personal details, withdrawing money or transferring money to a fake account.

### Follow our advice

- Always stay alert when someone you don't know calls you – no matter who they claim to be or what number is showing on the caller display.
  - If in doubt, call back on a phone number that you know is official. You can usually find this on the company's website or on your statement or bills.
  - If you get an automated call from a fraud-detection service, use our telephone number checker to check the number you've been asked to call is genuine
  - If you run a business, look out for fraudsters impersonating your customers or suppliers. They may ask you to make a payment or change payment details. If you're suspicious, call them back on a number you're sure is genuine
  - Never share your PIN, PINsentry codes, passwords or other confidential information with someone who calls you – if someone does ask for this information, end the call.
  - Never enter your PIN into a telephone – it won't be kept secret from the caller
- Treat all unsolicited calls with caution.

Remember, banks and the police will never ask you to transfer money, buy high value goods, or hand over cards or money.

## Avoiding card scams

- ALWAYS shield your PIN when you're using your card
- Don't let anyone distract you when you're using your card in a shop or at a cash machine, even if they appear to be helpful
- Be wary if someone is looking over your shoulder, or saying something to distract you, as they may be trying to get your PIN or card
- Don't use a cash machine if it – or anyone around it – looks suspicious
- Sign new bank cards as soon as you get them and keep them in a safe place
- Never let someone take your card away to

process a transaction

- Never hand your card over to anyone that comes to your door
  - Never write your security or card details down in a way someone else might recognise
- Check your card expiry dates and call us if a new card hasn't arrived when it should
- If you live in a property where other people have access to your mail, it may be better to collect new cards from your local branch
- Report any lost or stolen cards immediately

## Text scams

A TEXT message scam is when someone sends you a text asking you to call a telephone number, click on a link or to send security details.

The message might appear to be from a bank or someone you trust because fraudsters are able to spoof genuine telephone numbers to hide the true identity of the sender.

Our advice

- Never share personal or security information on a website you've been sent by text
- A bank will never text you asking you to confirm your account or security details
- Banks will never text you a link that goes straight to the online banking log-in page.
- They will never text or call to ask you for your card details, PINs, PINsentry codes or passwords
- They will never email you asking for confirmation of a recent transaction or call to get you how to respond to a confirmation text message.

## Email scams

AN email scam is an unsolicited or trick email designed to look like a genuine company and make you hand over money or reveal personal details. Stay vigilant when emailing – especially if you're sending people personal details or organising financial transactions.

- Never share personal or security information via email, web chat or on a website that's been sent to you via email. Banks will never text you a link that goes straight to the Online Banking log-in page
- Act with care when clicking links or downloading attachments from unsolicited emails
- Check a website is secure before you enter any account or card details. Look for the 'https' at the start of the web address and the padlock or unbroken key icon next to the address bar
- Keep your internet security software up to date, and run regular scans and system updates. If you use Barclays Mobile Banking or Online Banking, you can download Kaspersky security software for free
- If you're sending money using an account number someone has sent you by email, call

them to double check it's correct and hasn't been intercepted.

## Distraction scam

A DISTRACTION scam involves someone trying to distract you while you're at a cash machine in order to get your PIN, card or money.

- Don't let anyone distract you when you're at a cash machine
- Cover your PIN when you pay in shops or go to a cash machine
- Ignore people who speak to you when you're at a cash machine – even if they appear to be helpful
- Don't use a cash machine if it, or anyone around it, looks suspicious
- Call your bank straightaway if you think your card, PIN or other security details have been compromised.

## Vishing

VISHING is similar to phishing but involves a phone call from a fraudster who will come up with a plausible story to try to get you to share your information.

For example, the fraudster may say they're from a satellite TV provider, phone or utility company and offer you a refund.

To process the refund, they'll ask you to input your debit card into your PINsentry card reader and give your authorisation codes.

They'll then use the codes to make fraudulent online banking payments from your account.

Fraudsters also call pretending they're the bank or the police and tell you there's a problem with your debit or credit card.

They may ask you to key your card PIN into the phone and tell you they are sending a courier to collect your card.

Alternatively, they may ask you to withdraw funds or buy high-value items and hand them to a courier to help in an investigation, or even try to convince you to transfer funds to a new 'safe' account.

### Security tips

- Never share your PIN, PINsentry codes or passwords with anyone who contacts you
- Banks and the police will never ask you to hand over your PIN, cards or cash, or buy high-value



**Government agents claiming they have millions of pounds for you providing you can hide their money away from officials.**

**Others knock on your door offering to carry out building work then disappear with your money without completing all the work. Follow our advice so you don't become a victim.**

# Advice Directory

Action Fraud



items or transfer funds to a new account. If someone calls asking you to do this, ring off immediately.

■ Don't rely on the caller display on your phone to confirm a caller is genuine – fraudsters can manipulate this

■ Always check the call is properly disconnected before calling the bank or police to report it – wait 5 minutes or use a different phone

## Malware

OTHER emails and texts trick you into downloading malicious software (malware) that helps fraudsters get hold of your details and your money.

The messages look like they're from legitimate organisations and give a plausible story to try to trick you into clicking a link, downloading something or opening an attachment.

### Security tips

■ Protect your computer and mobile devices with the most up-to-date security software such as our free Kaspersky Internet Security software

■ Keep your important files backed up off your network

■ Be wary of opening attachments or links in emails or texts you're not expecting or are unsure about

■ Never share any security information in response to an email or text or on a site accessed via a link in an email or text

## Romance scams

DATING or romance fraud is when you think you've met your perfect partner online, but they aren't who they say they are. Once they've gained your trust, they ask for money for a variety of emotive reasons.

You register with an internet-based dating agency or join an online dating chat room. You receive a contact from someone who shows an interest in you. They may be from overseas, or they might tell you they are in the same country as you.

Gradually, you develop a long-distance relationship through emails, instant messaging, texting and phone calls. As the relationship

develops, exchanges become more intimate.

The person you have fallen for will probably send you their photograph and give you a pet name. They may also ask you for naked photos of yourself and/or ask you to perform sexual acts in front of a webcam, particularly if you are female.

The person you've developed a relationship with is not who they say they are. In fact, you have probably been in contact with several members of a criminal gang.

Once the fraudsters are confident that you have enough sympathy and desire for them, they will tell you about a problem they are experiencing and ask you to send money.

If you send money, the fraudsters will keep coming back for more money money. If you send pictures of a sexual nature, the fraudsters will threaten to send them to your family, friends and work colleague. If you've recorded any sexual acts in front of a webcam, the fraudsters will also use these to threaten you.

## Phishing

PHISHING is where fraudsters send you emails or texts, often appearing to be from your bank, asking you to reply with your security information or click on a link, where they can then access your details. These emails often look like a genuine company, but they are fakes.

Text messages may ask you to call a number claiming to be the bank's fraud department, but the number is often a premium rate number and connects you to a fraudster.

Fraudsters may also send a text warning that you'll soon receive a call from the bank's fraud department. However, it's actually the fraudster that calls and tries to get your security information.

To make the texts seem authentic, fraudsters use special software that changes the sender ID on a message, so that you see the name of your bank as the sender. This can mean the text shows within an existing text message thread from your bank.

## Pension scams

PENSION scams typically involve promises of pension investment opportunities or unsolicited offers to help you release cash from your pension early.

With over 55s getting greater access to their retirement savings since April 2015, there are more opportunities for investment scammers to convince people to invest their pension pots in unregulated or bogus schemes.

Anything claiming you can cash in your pension before you're 55 is also likely to be a scam.

and early pension release may cost you most of the money in your pension fund.

Ignore offers of a 'free pension review' and calls out of the blue to discuss your pension.

■ Never be rushed into agreeing to a pension transfer or investment decision, and always speak to a financial adviser who is registered with the Financial Conduct Authority.

## Online shopping scams

SCAMMERS will advertise goods/services that don't exist or are not theirs to sell. They convince you to send the payment directly to their bank but the goods never arrive.

Before buying online, do some research into the seller to check they're genuine and avoid those with poor ratings.

■ Insist on seeing high-value items, like cars on online auction sites, before paying and always use secure payment methods, such as PayPal or credit card.

■ Use a computer, laptop or mobile device protected with up-to-date security software

■ Know who you're buying from before giving your card details online or over the phone Register for Verified by Visa and/or MasterCard Secure Code

■ Enter your card details on secure sites – check the web address begins with 'https' and that there's an unbroken padlock symbol in the browser address bar

■ Avoid entering your card details on shared or public computers

■ Always log out after shopping and save the confirmation email as a record of your purchase

## Travelling abroad

■ NOTE your bank's 24-hour emergency number if you're calling from outside the UK

■ If your cards are registered with a card protection agency, take their number too

■ Take another card or alternative payment method with you so that you're not reliant on one card

■ Check the information on the sales voucher before you sign or enter your PIN

■ Keep a copy of your sales receipts and check your statement carefully.





“If you are unsure about an email, contact your supplier and alert them to the message. These messages attempt to panic the recipient so that they act without thinking. Always take five minutes and think.”  
**Katherine Hart**

## Gas bill is a load of hot air

THE Chartered Trading Standards Institute (CTSI) has received evidence of fake gas bills sent to the public via email.

The bogus bill, made up to look like an official communication from British Gas, informs the recipient that they owe money to the company after failing to pay a previous bill.

The message threatens the recipient with a fine if they do not pay up. It reads, "if we do not receive a payment or hear from you in the next two days and we have to contact you again, you will be charged £140 to cover our reasonable costs."

The email intimidates the reader further by mentioning a potential home visit, stating, "if we have to visit your property to collect this debt you will be charged £540."

The email then warns that they will "obtain a court warrant" and issue a further fine of £750. Finally, the message then links to a phoney payment

page which takes payment details and sends them to scammers.

Katherine Hart, Lead Officer at CTSI, said: "The public should not respond to, or click on any links in these emails. They are simply a tool to steal personal details and money from the recipient.

"The emails usually look very authentic and carry the exact branding of the specific company they mimic - do not be fooled.

"If you are unsure about the validity

of an email, contact your supplier and alert them to the message. These messages attempt to panic the recipient so that they act without thinking. Always take five minutes and think."

The public and businesses are encouraged to join Friends Against Scams and Businesses Against Scams, respectively.

These initiatives aim to protect and prevent people and businesses from becoming scam victims by empowering them to take a stand against scams.

If you think you've been scammed, report it to Action Fraud, or if in Scotland dial 101 and report it to Police Scotland. Advice and guidance on how to protect yourself, or your business, from fraud and cybercrime, is available at [www.gov.uk/coronavirus-fraud-and-cyber-crime](http://www.gov.uk/coronavirus-fraud-and-cyber-crime).

To report email scams, contact the National Cyber Security Centre (NCSC) by emailing [report@phishing.gov.uk](mailto:report@phishing.gov.uk)







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August 2020

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**Kids toy is  
motoring  
best seller  
- see LP3**

**COMMUNITY WATCH MAGAZINE**

**LEISURE**



# Property - the investment risks

PROPERTY – alongside cash, bonds and shares – is one of the four most common types of investments. Property investment takes many forms, from pooled funds to buying a house to live in or let out.

This guide covers your potential risks and rewards and where you can go to learn more.

## What can property offer investors?

With property, there are two main potential ways to make a return:

- Rent – you can earn an income by letting out property to tenants.
- Selling for a profit – if you buy property and later sell it at a higher price.

Even if you don't want to buy a property yourself, you can get these potential benefits indirectly by investing in a property fund that invests directly in property.

There are also other related ways to invest, for example through property maintenance and management services.

## Risks of property investing

Property prices and demand for rentals can – and does – go up and down.

That's why direct and indirect property investments are for the long term. If you can ride out the losses in a slow housing market and earn profits again when times are better.

If you're over-invested in property – for example, if most of your money is tied up in a buy-to-let property – you may end up in trouble when housing markets slow. To avoid this, you should diversify your portfolio by holding different kinds of investments.

## Buying property directly – what to watch out for

There are several risks when you buy property directly, whether for yourself or as a buy-to-let investment.

1. You can't get your money out quickly – unlike shares or bonds, it takes a long time to sell property.
2. It's a big commitment – when you buy a property, you're putting a lot of eggs in a single basket.
3. There are buying and selling costs – with estate agent and surveyor fees, stamp duty, land tax, solicitors and

conveyancing fees to consider.

**4. It's demanding** – doing maintenance work and managing property takes time and money. You may need to extend the lease – if you don't own the freehold outright.

This is another cost and can take some time to negotiate.

## If you use a mortgage or a loan to buy property, there are additional risks:

1. There's no guarantee you'll earn enough rent to cover loan repayments.
2. The cost of the mortgage might rise.
3. If you don't keep up with repayments, the bank or building society can take back the property.

## Indirect property investing through a fund

With a pooled (or collective) property fund, a professional manager collects money from many investors, then invests the money directly in property or in property shares.

Fund managers charge a fee for this service, which will affect your earnings. These are all common examples of property funds:

- real estate investment trusts (REITs)
- shares in listed property companies
- property investment trusts
- insurance company property funds
- property unit trusts
- offshore property companies







## Crazy days, kids car is top seller

THE motoring industry has suffered its worst period for decades with new car sales down by a massive 97%.

Reopening showrooms gives dealers an opportunity to make up for lost time and maybe salvage some financial benefit from the pandemic gloom.

But while dealers all across the country are getting ready to throw themselves off the tallest tower block, one vehicle has been defying all the odds to become the UK's best selling car.

It is possibly the most economical set of wheels money can buy, but is no good for commuting to and from work. It is the Little Tikes' Cozy Coupe.

As lockdown rules have sent demand for new vehicles plummeting, sales of the distinctive red and yellow toy car have boomed.

Around 85,000 of these toddler-powered motors were purchased in March as parents increasingly look to entertain their kids from home.

The highest selling conventional car for the same month, the Volkswagen Golf, shifted just 7,103 units in comparison.

The toy car's sales in March even outperformed the year-to-date sales for the UK's top six sellers, with 78,000 new registrations between them.

In fact, Little Tikes' popular creation outsold all ten of March's best-selling vehicles combined, which altogether added up to 56,977.

Ford's Fiesta may have been Britain's best-selling car every year since 2009 but 2020 is set to be the year of the Cozy Coupe.

Andrew Turner, from Little Tikes, said: "We're thrilled to see the Cozy Coupe is still the car of choice for families throughout the UK.

"As kids spend an increasing amount of time at home, we're seeing many families inject creativity and personality into play."

It's believed that one in three UK children already owns a Cozy Coupe,

launched in 1979.

In the adult car market, however, showrooms across the country have suffered a staggering -97% decline in new vehicle registrations for April 2020 compared to April 2019.

Figures from the Society of Motor Manufacturers and Traders (SMMT) show that year-to-date sales are down too, by -43%.

There were 4,321 new cars registered in April this year, a fraction of the 161,064 from April 2019.

### April-2020-best-selling cars

Manufacturing has also suffered as a result of the current crisis as production in the UK fell by 37.6%†.

Despite the gloom, the industry is showing signs of recovery.

Ford has started resuming production as have Rolls Royce - the first British manufacturers to do so.

The best selling car in April was the Tesla (658) followed by Jaguar i-Pace (367), Vauxhall Corsa (264), Vauxhall Crossland (143), For Tornado (108) and the Peugeot Rifter (94).



**IF you're faced with redundancy, your employer must treat you fairly and act in accordance with your contract and legal redundancy rights.**

That includes making sure you're consulted, following the right selection process and giving you a proper notice period. If not, then you could have a claim for unfair dismissal, or claim compensation for lack of consultation.

#### **Your right to a fair process**

Redundancy happens when your job disappears. It is not the same thing as being dismissed from your job for other reasons

Your employer must use a fair and objective way of selecting job roles to make anyone redundant, and tell you what it is.

If you think you've been selected unfairly (say, on the grounds of age, race or gender), or your employer has acted unfairly in other ways, you can normally appeal.

If you're still not satisfied you can take your employer to a tribunal.

Redundancy versus unfair dismissal.

#### **Your right to a minimum notice period**

Make sure you check your contract of employment, as it might state that you're entitled to longer notice periods.

A notice period is the amount of time between when your employer tells you that you will be made redundant and your last working day.

According to redundancy law, you're entitled to a minimum notice period of: 12 weeks' notice if employed for 12 years or more; at least one week's notice if you have been employed between one month and two years; one week's notice for each year if employed between two and 12 years.

#### **Pay in lieu of notice**

If your employer doesn't want you to work your notice period they can offer you a lump sum instead – called pay in lieu of notice. Pay in lieu of notice is taxed in the same way as your ordinary pay.

#### **Gardening leave**

You might be asked to serve out your redundancy notice away from work. This is known as 'gardening leave' and it means that, although you're not



## Redundant? - your rights

actually working, you're still legally employed and will receive your normal salary and benefits but:

- You have to stick to the rules of your contract.
- You might be called back to work if you're needed.
- You can't start a job with a new employer.

#### **Compromise agreements**

If your employer has not followed a fair procedure in selecting you for redundancy, they might sometimes ask you to sign an agreement stating that you'll not go to an employment tribunal (often in return for an extra payment). This is known as a 'compromise agreement'.

Your employer must pay for you to receive independent legal advice so you fully understand the rights you're giving up.

#### **Your right to consultation**

Employers always have to consult with employees before dismissing them on the grounds of redundancy.

In short, your employer must tell you what's going on and give you a chance to ask questions and raise objections. As part of the consultation process, employers have to:

- Consider alternatives to redundancy.
- Look at ways to reduce the numbers of redundancies.
- Look at how they can reduce resulting hardship.

The process your employer has to follow will depend on the number of redundancies planned.

#### **What happens after the consultation?**

You receive redundancy notice.

You must be given at least the statutory notice period – 1-12 weeks depending on how long you've been in the job.

However, if you're taking 'gardening leave' you will normally leave work as soon as you get your redundancy notice.

You are entitled to paid time off – usually two days – to look for work and also a reasonable amount of unpaid leave for job search and training.

#### **Your right to time off to look for work**

You're entitled to paid time off to look for work or undergo training. The amount of time you can take has to be reasonable.



## Frinton gets number 1 rating

AN Essex seaside town has toppled both Clacton and Southend in a Which? study into the best UK seaside towns.

The Essex coastline is one of the longest in England, stretching for over 350 miles and we have some stunning beaches to shout about.

Whenever the sun is shining, members of the public flock to either Southend seafront to soak up the rays or Clacton to visit their world famous pier.

However, a third Essex seaside town actually scored higher than both - and made it into the UK's top 20 list.

Frinton-on-Sea has been recognised as one of the best in the country based on the opinions of 3,700 people who recently visited seaside towns, villages and resorts.

The destinations were ranked out of 100 based on a number of factors from 'shopping' to 'peace and quiet'.

The top spot went to St Mawes in Cornwall, which received an overall 'town score' of 85%.

Frinton-on-Sea did Essex proud with its ranking of 20th best seaside town in the UK.

Frinton-on-Sea is located just fifteen miles from the historic town of Colchester, with Felixstowe and Harwich Ports only a few miles further up the coast.

It's no surprise that Frinton ranked so highly in the survey, with its sandy beaches lined with hundreds of colourful beach huts making the seaside town incredibly picturesque.

Frinton is also well-known for its greensward, beaches and avenues. If you're looking for a tranquil stroll along the coast with breath-taking views and endless sandy beaches, **Here are the scores that Frinton recieved during the Which? survey?**

Beach: 4/5  
Seafront: 5/5  
Food and drink: 4/5  
Attractions: 1/5  
Scenery: 4/5  
Shopping: 3/5  
Peace and quiet: 5/5  
Value for money: 5/5  
Town score: 77%

Great Yarmouth in Norfolk and Clacton-on-Sea were also in the bottom five.

A sedate fishing village on the tip of

a Cornish peninsula was ranked as the UK's best coastal destination, beating other better-known seaside resorts to the crown.

St Mawes, which sits on the banks of the Fal estuary and boasts a Tudor castle in the shape of a clover leaf, topped a poll of more than 4,000 readers of Which?, who were asked about their experiences of seaside holidays in the UK.

For each destination, ratings were given for the beach, food and drink, value for money and peace and quiet, among other things, with scores added up and given out of 100.





# WAiTing...

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**HAPPY FACE**  
when you've got a  
**sad face**



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## Kiss of life - how to save your pet

BEING prepared for emergencies is critical for parents that the same holds true even if your "kids" have four legs instead of two.

Cardiopulmonary resuscitation (CPR) can save your pet's life, and knowing how to perform CPR properly on cats and dogs can help you react quickly and safely in a life-threatening situation.

No matter how beloved a pet may be, it is important to preserve your safety before attempting CPR on a cat or dog.

During the crisis, be sure you are in a safe location and out of immediate danger before tending to your pet.

While your pet will usually be unconscious when CPR is needed, be sure they cannot bite, scratch or attack as you help them, and stay alert for any signs of returning consciousness that may change your pet's behavior.

An animal that is in pain, frightened and confused may lash out for its own protection, and as they start to revive they may initially be aggressive, even around their most familiar companions.

It is not safe to practice CPR on a healthy, alert animal. If possible, seek out local classes in emergency pet care or talk to your veterinarian to ensure you understand how to do pet CPR safely and appropriately.

Before beginning CPR on your pet, first check for any breathing as well as a pulse. If your pet has a pulse but is not breathing, you will not need to do chest compressions, but will still need to administer breaths to keep oxygen flowing to their bloodstream. **If full CPR is necessary...**

- Position your pet on a flat, level surface, stretched out on their side.
- Check that the animal's airway is clear, and remove any obstructions if necessary. Gently pull the tongue toward the front of the mouth and close the mouth.
- Extend the animal's head straight out to allow for a more direct airway and easier pressure to refill the lungs.
- To breathe for larger dogs, keep the mouth closed and breathe into the dog's nose until its chest inflates. For smaller dogs and cats, breathe over their entire muzzle. Administer 1-2 breaths at a time before moving on to chest compressions.
- To perform chest compressions, place your hand flat on the widest part of the animal's chest and apply firm, fast pressure, compressing one-quarter to one-third of the width of the chest. If the animal can be laid on its back or it is a smaller animal, you may perform compressions on both sides of the chest simultaneously, using both hands. Apply approximately 15 compressions for every breath

you have administered to the animal.

- After each set of breaths and compressions, quickly squeeze the abdomen to help blood continue circulating back to the heart.
- Watch closely for any signs of your pet to breathe on its own, and check every minute or two for a pulse.

When the animal begins to function on its own and regain consciousness, stop the CPR treatment.

While it can be difficult to stop emergency treatments or admit they have not worked, if there is no improvement in the pet's condition 10-20 minutes after CPR treatment has begun, it is best to stop as there is little chance the animal will recover.

### After Your Pet Revives

If your CPR efforts have been successful at reviving your pet, the emergency care is not finished.

This emergency procedure can be very physically traumatic, and you may have inadvertently caused cracked or broken ribs, bruising, collapsed lungs or other injuries as you revived your pet.

As soon as your pet has stabilized, seek emergency veterinary care to assess your pet's condition and check for any other injuries or problems. Knowing how to do pet CPR can save your pet's life.



# Keyboard pain - the reasons

WRIST pain can be caused by multiple conditions and injuries. If your wrists hurt when you type then you likely have an injury or condition that is being exacerbated by your repetitive motions.

The best thing to do is to let your wrist rest for a while to see if the pain subsides.

If that doesn't relieve your pain then it's time to look at specific causes and how you can find targeted pain relief for each one. Below are the most common causes of wrist pain when typing.

Sitting at a keyboard too long can cause tendonitis, carpal tunnel syndrome, and even arthritis.

## Overuse

For some people, they will never find the underlying cause of their wrist pain from typing. In these cases, it is likely due to just plain overuse, making them a prime candidate for causing overuse injuries.

## Proper Posture While Typing

One of the best ways to avoid wrist pain from typing is to avoid poor posture and adapt ergonomic desk tools. Here are some practical ideas for you to bring into your everyday work routine that can make a serious difference in preventing wrist pain.

## Position of the Keyboard and Mouse

Your computer keyboard needs to be at a height where your forearms are parallel to the floor and your elbows

can hang at your sides. To achieve this perfect height, you may need to adjust your chair or table height. The mouse position should be at your side with your forearm straight from elbow to wrist. Position the mouse so you don't have to extend your hand to reach it but not so close that you drop your elbow down to grab it.

## Wrists

To avoid wrist strains and sprains from typing it's important to keep your wrists in a neutral position. This means that the wrists are not bent upward or downward while typing. Avoid resting your wrists on the keyboard while you type. Feel free to set them down to rest every now and then but they shouldn't stay there when you resume typing.

## Fingers

When typing avoid bending your hand to type in awkward key combinations. Stretch your fingers before, during, and after a long typing ses-

sion. It gives your fingers a break and helps the blood flow. Take off any jewelry that is tight or gets in the way of your typing.

## Back and Shoulders

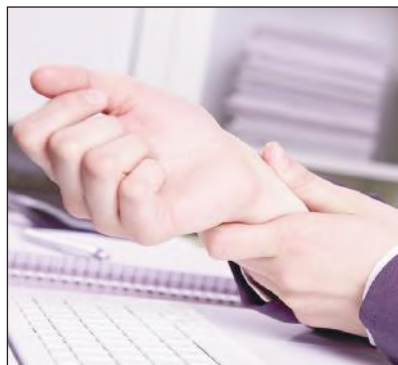
Proper posture for typing doesn't stop at the arms. Sitting up straight with your shoulders back is an important position to maintain to avoid shoulder and back pain. Your head should be positioned so that the computer screen is eye level and chin is parallel to the floor. Use a lumbar support to help keep the spine's natural curve.

One of the best ways to avoid any overuse injury is to take frequent breaks. Set a timer to remind yourself to stop typing and let your arms drop at your sides. Shake out your hands and wrists and give them a good stretch.

Try wrist exercises while taking regular break or even try wearing a wrist brace or splint.

If you find that modifying your position doesn't help to avoid wrist pain or if you are looking to take extra strides in prevention then a wrist brace is the next step.

A splint or brace will either immobilize or greatly minimize wrist movement. This will allow your wrist to heal and avoid further injury. If you need to wear a brace while typing look for one that allows full finger movement.



# Move home - and take the plants

If you consider yourself a green thumb, chances are you'll want to have plants everywhere you go. And if you're making a move to a new house, you'll likely get worried with just how you can transfer your plants to your new home.

After all, if you've made considerable effort in managing the plants you have, you'll want to bring them to your new place.

Thing is, would you even be able to bring plants to your new home? As a matter of fact, you might be able to do just that – a lot of it simply has to do with how you manage your schedule and plans.

## See if you're allowed to move plants to your new location.

If you're moving to a new state or a new region, it's always safe to check for laws and regulation regarding the moving of plants to your new home.

Moreover, if you're thinking of moving trees to your new home, you may want to clarify with institutions regarding moving or home ownership whether you can move trees to your new home, especially those you hold dear.

Check your location if it has soil and other elements suitable to house your particular plants. As green thumbs, we know that not all plants are compatible with all sorts of soil.

Before you consider moving your plants, be it with or without a moving and storage service, it's important to check whether your home has the necessary conditions for your plants to survive.

If you don't, then you should consider leaving your plants behind. However, if your home may actually be able to support your plants, then you should plan



your approach to moving them.

Always put your plants in a body of soil while they're being moved. If you plan on moving your plants to your new home, make sure you don't just get the plant and the root, but rather the soil surrounding it.

If you can put the plant in a pot or on a large-enough space, you may be able to ensure it travels safely to your new home without risking being dried out.

When your plants travel make sure they travel alone. If possible, try not to have your moving companies have your plants included in the truck alongside your other belongings.

Doing this always puts the risk of your plants being crushed by your other belongings. If you can hire another truck or hire a plant-moving service, then this might be the safer and more practical choice.

Make setting up your plants the first agenda. After your move, make sure you fix your plants first before you place other furniture elsewhere. That way, you can ensure your plants are already set in your home before you focus on redecorating.

Ask help from professionals. Just because you're moving doesn't mean

you have to do everything yourself. If you're nervous about harming your plants along the way, try to ask help from a long distance moving company if they have particular protocols regarding moving plants. Moreover, if you've found some tips on how to move plants, you can share this with your movers so they can handle your plants much more carefully and without having to make you feel nervous.

## Moving With Plants: Make It Work For You

Just because you have plants at home doesn't mean you have to leave them by the time you move.

With the above tips in mind, you may actually be able to make your move happen and still bring them with you.

What's important in making this possible is considering what plants you want to bring, and whether your moving companies may be able to bring these plants with you.

Moreover, make sure you research on the various rules and regulations your new state has with regards to moving plants, and that you check just how to do plant maintenance when you have to do a move that can last a few hours.

# Gardeners Club

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Hints & Tips | Guest Articles | Exclusive Content | Free to Join!



# STAY SAFE FROM COURIER FRAUD

Advice and tips to spot the scams



**We are reminding people in Essex to be vigilant following reports that fraudsters are attempting to take advantage of the current climate by carrying out crime online and at people's doorsteps.**

Sadly fraudsters will look to take advantage of any situation. This means tricking people into parting with their money and information, including posing as government officials, bank or other financial services employees by text message, online or by knocking at doors.

**While we have only received a handful of incidents, it's important that people be mindful before handing over money or personal details.**

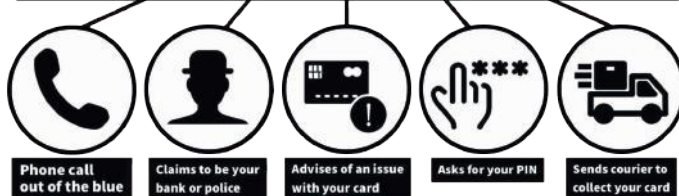
## Some simple steps you can take are:

- Do not assume or believe a call, a knock on the door or a deal online is genuine.
- Take five minutes before taking action and trust your instinct. If it doesn't feel real or genuine, it probably isn't.
- Challenge any calls, visits or messages you may receive.
- Never click on links and never divulge personal information – the police and government departments will never ask you for these details.
- If you receive any fake gov.uk/coronavirus messages, please report these to Action Fraud on 0300 123 2040.
- **Contact your bank immediately if you think you are a victim of a scam.**

**Be  
Aware**



## COMMON EXAMPLE OF COURIER FRAUD



**Anyone with information should call 101 or report online at [essex.police.uk](https://essex.police.uk)**  
You can also call Crimestoppers anonymously on **0800 555 111** or report information to Action Fraud by visiting **[www.actionfraud.police.uk](https://www.actionfraud.police.uk)**