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ESSEX

COMMUNITY WATCH MAGAZINE



HM Government

NHS

Coronavirus

Wash your hands more often for 20 seconds

Use soap and water or a hand sanitiser when you:

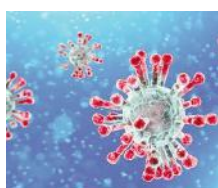
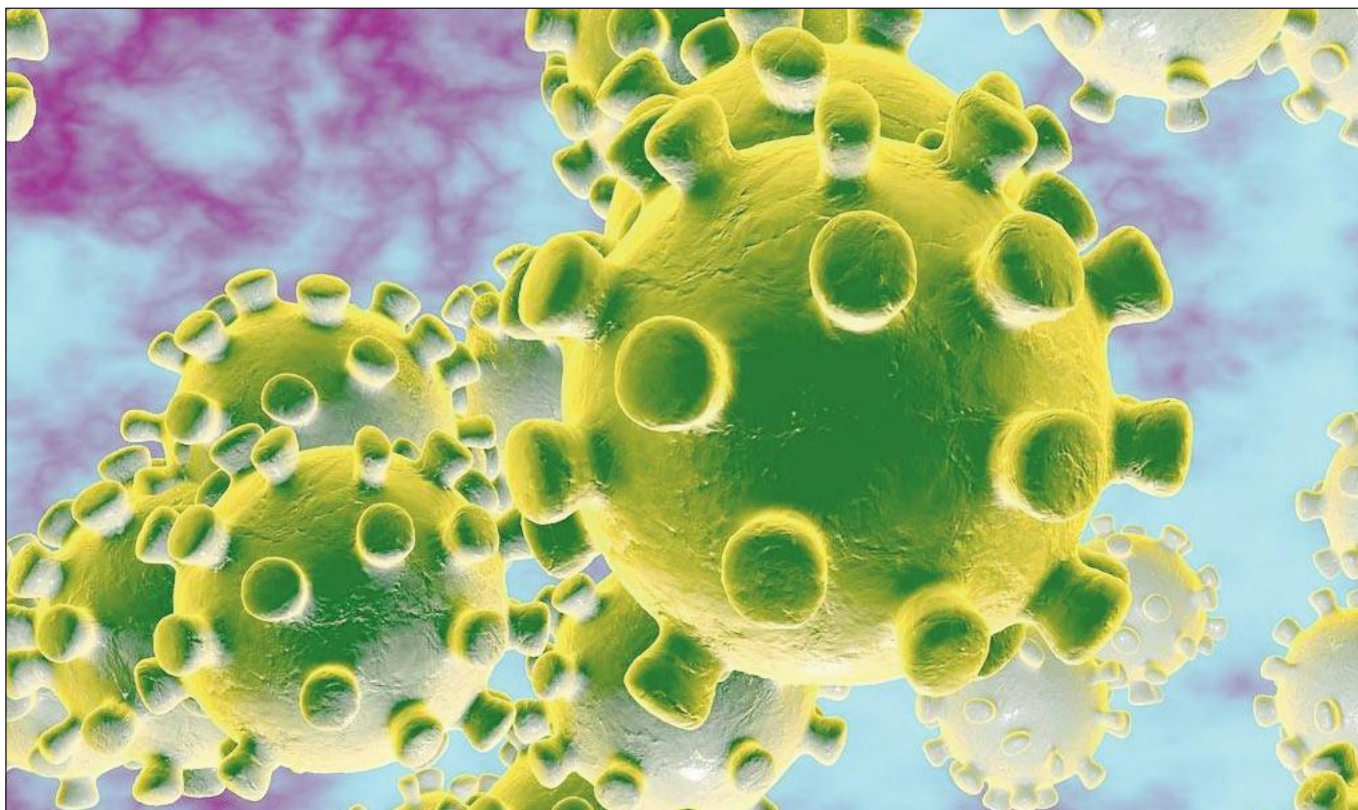
- Get home or into work
- Blow your nose, sneeze or cough
- Eat or handle food



For more information and the Government's
Action Plan go to nhs.uk/coronavirus

CORONAVIRUS

**PROTECT
YOURSELF
& OTHERS**



Coronavirus: stay alert...

CRIMINALS are using the Covid-19 pandemic to scam the public and the police warn: don't become a victim.

Law enforcement, government and private sectors partners are working together to encourage the public to be more vigilant against fraud, particularly about sharing their financial and personal information, as criminals seek to capitalise on Coronavirus.

Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment.

Criminals are targeting people looking to buy medical supplies online, sending emails offering fake medical support and scamming people who may be vulnerable or increasingly isolated at home.

These frauds try to lure you in with offers that look too good to be true, such as high return investments and 'healthcare opportunities', or make appeals for you to support bogus charities or those who are ill.

Reports from the public have already included online shopping scams where people have ordered protective face masks, hand sanitiser, and other products, which have never arrived and a number of cases have been identified where fake testing kits have been offered for sale.

Criminals are also using Government branding to try to trick people, including reports of using HMRC branding to make spurious offers of financial support through unsolicited emails, phone calls and text messages.

This situation is likely to continue, with criminals looking to exploit further consequences of the pandemic, such as exploiting financial concerns to ask for upfront fees for bogus loans, offering high-return investment scams, or targeting pensions.

Huge increases in the number of people working remotely mean that more people will be vulnerable to computer service fraud where criminals will try and convince you to provide access to your computer or divulge your login details and passwords.

It is also anticipated that there will be a surge in phishing scams or calls claiming to be from government departments offering grants, tax rebates, or compensation.

Be wary of calls, and visitors

People are being warned to expect an increase in scam calls. These could follow typical patterns of callers claiming to be authority figures, which may include the police, HMRC or your bank, and involve requests to transfer money or hand over sensitive account login information, or your Pin code.

They have also seen an increase in scams involving subscription accounts – such as Amazon Prime, claiming that an account has been hacked and requesting that you enter your details to address the issue.

There have been reports of particularly nasty scams where criminals are taking advantage of older people by knocking on their doors.

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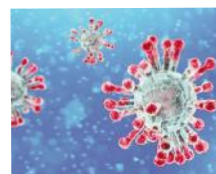
One scam has the criminals offering to take their temperature – thus allowing them into the house, where residents can be robbed or worse

Police in Cheshire warned via Twitter that they had had reports of people knocking on doors and telling elderly residents that they are from the Red Cross and offering to test them for the coronavirus – and charging them for doing so.

Shadows says that more than 1,400 domains linked to the Covid-19 disease caused by the coronavirus have been registered in the past three months.

While many of those may well be legitimate, others will almost certainly be used to trick anxious consumers into thinking they're genuine. When it comes to claims circulating via social media, there are a couple of things you can check.

...to scams and frauds



Scams selling face masks and hand sanitiser Other potential scams include criminals claiming to sell you things like protective face masks and even hand sanitiser.

The National Fraud Intelligence Bureau says that it has already identified 21 reports of fraud where the coronavirus was mentioned – costing the victims a total of more than £800,000.

Doorstep testing scams

The Trading Standards Institute received reports of doorstep criminals pretending to be healthcare professionals offering bogus coronavirus testing services. The ruse is a means to gain access to elderly peoples' homes during a time of heightened vulnerability. These are among the most dangerous type of activity as these put the criminals within touching distance of potential victims.

Watch out for::

Unsolicited emails and texts: be careful of anything you weren't expecting that claims to be from an organisation such as a bank, BT, Sky, PayPal, Microsoft, the BBC and other large, trusted organisations. And at the moment, particularly watch out for unsolicited emails claiming to come from health bodies such as the NHS, the WHO and the CDC.

Fake domains

Scammers often set up website addresses that look legitimate in order to trick you. Security researchers Digital

Snopes is the original fact-checking website: if it's not true, Snopes has probably written it up. Other fact-checking websites are also worth keeping an eye on:

Full Fact is a British website that can be trusted, while Channel 4 News has its own FactCheck website. Above all, make sure your computers, mobile phones and tablets are up to date, and for Windows, Macs and Android devices, you should install antivirus software and keep that up to date, too.

Antivirus will protect you from threats such as the banking Trojan contained in the Italian emails, and can also warn you if you're visiting a website that's been reported for phishing or that contains malware.

Social media:

On social media, several 'COVID-19 quizzes' have popped up, supposedly asking users to test their coronavirus knowledge. The quizzes claim to test public awareness about the coronavirus pandemic; however, most of the questions are unrelated to it.

Many of the questions are about personal data, such as maiden names, family information, pets and contact details, including email addresses and telephone numbers. The quizzes bear all the hallmarks of a data harvesting operation, which could lead to financial fraud and identity theft.

A VARIETY of myths have sprung up around coronavirus. The virus, now known as SARS-CoV-2, has spread from Wuhan, China, to every continent on Earth except Antarctica.

As ever, when the word “pandemic” starts appearing in headlines, people become fearful, and with fear come misinformation and rumors.

Here are some of the most common myths that currently circulating on social media and beyond.

1. If delivery drivers wear gloves, they will not spread it

Wrong. Every item that a gloved hand touches can then be contaminated. A recent study found the virus can survive for several hours on cardboard. To stay safe, don't touch the parcel until ideally the following day

2. Sanitiser with 60% alcohol is as effective as soap and water

Squirting a little bit of alcohol gel on your palms and rubbing them together is not effective. You need to cover the entire surface of both hands including fingers and thumbs, but this should be done only after the hands are free of any residues – such as after sneezing.

3. Drinking alcohol will prevent people from getting the virus

The only alcohol helping to stop the spread of the virus is that found in hand sanitiser. However this is only for external use, and only effective with a concentration of 60% or above.

4. Moisturising hands after washing reduces cleanliness

Incorrect. Moisturising the skin is very important. The virus can lodge itself in damaged skin on your hands cracked by repeated washing, so it's important to try to avoid this. Keeping fingernails short will reduce the risk of sheltering and passing on the virus too.”

5. Washing hands is not as important when self-isolating, as you virus-free

If you are bringing in shopping, deliveries and post into your home, then washing your hands remains important. Every time you wash your hands you will break the chain of infection. If



It's a myth that the virus started because people ate bat soup

Coronavirus: the myths

in doubt, give them a wash. This means for at least 20 seconds, with warm, soapy water and then ideally using disposable paper towels.

6. Vinegar is good for keeping bathrooms and kitchens free of the virus

Vinegar will not work against Sars-CoV-2 and is not advised. The cleaning of bathrooms, kitchens and surfaces is still best carried out with hot water from the tap and a surface detergent as you have always done.

7. You should be wary of receiving packages from China

From previous research into similar coronaviruses, scientists believe that the virus cannot survive on letters or packages for an extended time.

8. Garlic protects against coronaviruses
Some research suggests that garlic might slow the growth of some species of bacteria. However, COVID-19 is caused by a virus, and there is no evidence that garlic can protect people against it.

9. Cocaine can kill the coronavirus

The French ministry of health has been forced to scotch rumours that Bolivian marching powder can kill the virus after a series of false stories began circulating online.

10. Spraying alcohol and chlorine all over your body will kill the virus

Spraying alcohol or chlorine all over

your body will not help. Spraying such substances can be harmful to clothes or eyes and mouth. Alcohol and chlorine can be useful to disinfect surfaces, under appropriate recommendations.

11. Hand dryers kill coronavirus

Hand dryers do not kill coronavirus. The best way to protect yourself and others from the virus is to wash your hands with soap and water or an alcohol-based hand rub.

13. Home remedies can cure and protect against COVID-19

No home remedies can protect against COVID-19, including vitamin C, essential oils, silver colloid, sesame oil, garlic, fish tank cleaner, burning sage, and sipping water every 15 minutes.

14. Flu and pneumonia vaccines protect against COVID-19

As SARS-CoV-2 is different than other viruses, no existing vaccines protect against infection.

15. The outbreak began because people were seen eating bat soup

Although scientists are confident that the virus started in animals, there is no evidence that it came from soup of any kind. A video showing a woman eating 'bat soup' went viral on social media, but this wasn't in China, it was travel show host Wang Mengyun who was eating a dish in Palau, an island country located in the western Pacific ocean



Kate, Aircrew Electricians
Buy With Confidence Member

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

BuyWithConfidence.gov.uk



Be prepared...

THE following advice has been written taking into consideration the current Coronavirus (COVID-19) emergency restrictions. Follow our advice and help keep the UK Rabies free.

When it comes to buying or travelling with pets, we need to act responsibly and whilst travel now seems a long way off, we will get back to normal, and when we do, we need to be prepared.

Some dogs and cats for sale in the UK have been imported illegally from abroad, carrying serious diseases that could spread to other pets and people putting the general public at risk.

BUYING A NEW PUPPY or KITTEN?

If you are buying a puppy or kitten that was not bred in the UK, ensure it has been imported legally. Do not buy a cat or dog from unknown sources – it's important that you know where it comes from and where it was born.

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TIPS FOR PUPPY LOVE

Ensure the puppy you are buying is healthy and happy and from a responsible breeder who will adhere to the current COVID-19 emergency restrictions, and:

- Spend time chatting to you on the phone and share video footage of the puppies, along with their mum and siblings, in the place where they were born and raised.
- Be happy to have more than one conversation with you to ensure you and the puppy are compatible.
- Provide genuine paperwork/certificates for vaccinations, microchipping, worming and health test results where relevant.
- Deliver the puppies to you, subject to them receiving the necessary permissions from the APHA.

A responsible breeder will not:

- Rush you into parting with cash in exchange for a puppy.
- Make excuses for the mother not being there.
- Dismiss any health issues
- Refuse to deliver the puppies to you.

If you are concerned about the breeder, contact the Citizens Advice Consumer Helpline.



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.



...and protect you and your pets

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If the animal was born outside the UK it must be:

- microchipped
- properly vaccinated against Rabies
- accompanied by a Pet Passport
- a minimum of 15 weeks old when imported

Make sure you view the animal and its documentation before you buy and ask the breeder for confirmation that it has been taken to the vets before you offer to buy it.

From 1st April 2020 Lucy's Law prohibits the sale of kittens and puppies from third party sellers and pet shops therefore all puppies and kittens must be sold directly from the breeder (or consider adopting from a rescue centre instead) and the mother must be seen with the offspring prior to sale.

Please note, current restrictions do not allow you to visit a breeder to see the puppy or kitten with its mother, however, video footage shared by the breeder of the offspring with their mother prior to the sale is considered acceptable during this restricted period.

Movement restrictions during this restricted period mean that you cannot collect your puppy or kitten from the breeder either and state that the breeder should deliver any puppies or kittens



Illegally imported pets will be quarantined at the owner's expense

to you directly, subject to them receiving the necessary permissions from the APHA Welfare of Animals in Transport Team (WIT).

ILLEGALLY IMPORTED PUPPIES WILL BE QUARANTINED AT THE OWNER'S EXPENSE. For more advice visit www.gov.uk/guidance/buying-a-cat-or-dog

TRAVELLING WITH YOUR PET OUTSIDE THE UK?

The Pet Travel Scheme states that you can enter or return to the UK with your pet cat, dog or ferret (without quarantine) if it:

- has been microchipped
- has a pet passport or third-country official veterinary certificate

- has been vaccinated against rabies
- a blood test will be needed for the animal if travelling from an 'unlisted country'
- dogs must also have a tapeworm treatment

Your pet may be put into quarantine for up to 4 months, or refused entry if you have travelled by sea, if you do not follow these rules. Any fees incurred will be the responsibility of the owner.

As the UK has now left the EU there is a transition period until the end of 2020 while the UK and EU negotiate arrangements.

From 1st January 2021 the rules for travelling to EU countries with your pet will change. You should start looking into the new process at least 4 months before you travel.

More information is available here: <https://www.gov.uk/take-pet-abroad>

Viewing the animal first is very important

Ensure it has been imported legally

www.gov.uk/guidance/buying-a-cat-or-dog

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 to find Trading Standards Approved businesses you can trust.





Burglary tips from the men after all of your valuables

SUMMER is like winning the lottery for burglars, with criminals cashing in on families enjoying their holidays abroad.

But as summer approaches what should you be doing to protect your property - and all the valuables inside it?

Locking doors and windows is the obvious first step, while experts also say you should trim trees and keep any valuables out of view from windows - especially on the ground floor.

Alarm systems are also effective - as can be asking your neighbour to keep an eye on your property while you're away. But where should you hide the things you don't take with you?

Wouldn't it be much more helpful if you had some fist hand advice on securi-

ty...from the burglars themselves.

John Lewis Home Insurance did just that and asked a group of ex-offenders for their advice on where people should - and absolutely should not - hide items such as jewellery and other small valuables while away.

Burglars said families should avoid hiding valuables in living room drawers and dressers, pots and pans and locked safes that are not secured to the floor or wall - as these are the places thieves search first.

Instead, you should opt for the not-so-obvious, such as hiding items in cereal boxes, packets of pasta and children's toy boxes.

When asked what room holidaymakers should store their valuables in, crimi-

nals said children's bedrooms - which many burglars rule a no-go area - as well as under sofas.

One offender said they never entered children's bedrooms or playrooms when they broke into homes, calling it an 'unwritten rule'.

"Children's bedrooms wouldn't be a bad place to hide belongings. Ideally something of high value would be hidden in a toy or a toy box," they explained.

"Most people have got a 'bits and bobs' cupboard in their kitchen where they often keep their keys.

"Instead, I would hide my car and house keys in the food cupboards if I was going away - rice packets, cereal boxes.

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HOW TO PROTECT YOUR HOME

1. Keep curtains and blinds open but move expensive items out of view
2. Use video doorbells with cameras to monitor your property even while you're away
3. Use an alarm system - some even link directly to security firms
4. Use timer switches on indoor and outdoor lights
5. Ask a friend to move your post or use the Royal Mail Keepsafe service
6. Don't advertise your departure on social media, voicemail message or out-of-office email
7. Lock up your valuables using a secure well-hidden safe
8. Label your luggage - but don't include your landline number or address
9. Tell neighbours you are going away so they can keep an eye on your property
10. Check your insurance policy - especially if you're away for more than 60 days



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They are not going to go through all your food packets. DVD cases are another good place to hide valuables because they are harder to find."

The study revealed that parcel deliveries left on doorsteps are one of the biggest clues that someone is on holiday.

Letters and leaflets sticking out of letterboxes and on doormats were seen as the biggest giveaway that someone was away - even more so than leaving lights on, curtains closed, or having no car on the driveway.

"The increase of online shopping has made it easier - if you're walking down the road and see a parcel on a doorstep there is a good chance someone is not

in," explained one offender.

"I would suggest not ordering parcels if you won't be around when they arrive and getting neighbours to check for parcel deliveries regularly while you're away."

The best room in the house to leave lights on when you go away is the hallway, half of those questioned revealed - but timer switches were deemed the best option because it creates a better illusion that someone is at home.

Using security cameras - including smart doorbells with cameras controlled from your phone - was considered the best deterrent, even beating burglar alarms.

The research revealed that burglars

can spend up to two months watching a house before burgling it - but would spend as little as five minutes inside before fleeing.

One ex-burglar said they targeted homes between 4pm to 5pm during the 'school run' when many houses were empty, while others chose night time, with one saying they chose 3am when most people were asleep.

Dr Claire Nee, director of the International Centre for Research in Forensic Psychology at Portsmouth University, said: "Identity documents are very valuable at the minute due to identity theft for fraud and people trafficking.

"We also know from both our research and criminal statistics that burglars are

going for small, valuable items - jewellery, electronics and cash.

"Finally, be careful about your conversation on the way to the airport. Talk loudly about your house sitter for instance, not about how you are looking forward to your fortnight away."

The research was carried out by John Lewis Home Insurance via surveys and interviews with the help of St Giles Trust, which put the insurer in touch with six reformed former offenders with convictions for burglary.

Working across the UK, St Giles Trust helps a wide range of disadvantaged and vulnerable groups to find jobs, training and homes.

Work in prisons and with ex-offenders in the community aims to reduce re-offending and help with resettlement after prison.

Visit the website www.johnlewisfinance.com/homeinsurance for more tips on securing your home.



DOMESTIC violence perpetrators have been warned that there will be nowhere to hide during the coronavirus epidemic or after it.

The warning comes from Home Secretary Priti Patel who has vowed to crack down on domestic abusers who are exploiting the lockdown to make their victims feel 'especially isolated, vulnerable and exposed'.

Speaking to the Mail on Sunday, Ms Patel said she was aware that 'home is not the safe haven it should be' – but abusers would be hunted down and punished.

Her remarks come as a police chief revealed that cases of online child abuse have increased during the coronavirus crisis, as home-schooled pupils spend more time unsupervised on their computers.

Katy Bourne, chairman of the Association of Police and Crime Commissioners (APCC), said chief constables were closely monitoring the alarming side effect of school closures.

Ms Patel (**pictured right**) said that while this 'extraordinary and emotional time' was hard for everyone, 'for some people it is even harder, because home is not the safe haven it should be'.

She said the Government was aware that the strict isolation rules had left people trapped in domestic situations which they had been fighting to escape.

"I am acutely aware that the necessary guidelines about social distancing and self-isolation may leave the victims of hidden crime, such as domestic abuse and child sexual abuse, feeling especially isolated, vulnerable and exposed," she said.

"And now schools are closed, millions of children are spending more time online than they otherwise would have and may be even more vulnerable to online predators.

"My message to every potential victim is simple: we have not forgotten you and we will not let you down. And my message to every perpetrator is equally simple: you will not get away with your crimes."

The APCC's Ms Bourne said police



Domestic violence victims get Home Secretary's backing

Priti talking tough over domestic violence



Priti Patel

forces had seen an increase in online crime generally as well as online child abuse.

"Chief constables are monitoring this closely and issuing warrants where necessary. For us it's also about making people aware and guarding against these types of crime," she said.

It is understood the Home Office is planning to release figures on the shift in online child abuse cases since the onset of the crisis.

The National Crime Agency (NCA) had already warned of the risk of

increased online child abuse as people spend more time indoors and on the internet.

Europol, the EU's law enforcement agency, said it had information that 'strongly indicates increased online activity by those seeking child abuse material'.

It said that on internet forums and message boards, child abusers were 'welcoming opportunities to engage with children'.

The NCA added that in 2019 about 140,000 UK internet users were registered on the most graphic child abuse sites on the dark web.

The NSPCC children's charity said staff were also reporting an increase in calls to its child welfare helpline by concerned members of the public.

Lucy Hadley, of domestic abuse charity Women's Aid, said: "On our online chat service, which is open for two hours, we see between 200 and 400 users a day and there has been an increased demand for the last couple of weeks."

Conveyancing scam

ARE you hoping to complete a house purchase soon? If so, know how to protect yourself from Conveyancing Fraud!

Conveyancing fraud is committed when criminals hack into the email chains between sellers and buyers and their solicitors and estate agents.

Waiting for the right time (usually on the day of sale completion) fraudsters send a spoofed or mimicked email informing the parties that bank account details have changed at the last minute and that money should be put into a different account.

The conveyancing process is particularly at risk because of the frequency of one-off and sizeable transactions. This type of fraud is often referred to as 'Friday afternoon fraud' as the majority of completions take place on a Friday.

Prevention Advice:

Get bank details from your solicitor either in person or over the phone at the start of the conveyancing process. Ask them to confirm the details by post. Always check the bank details and do not feel pressured into changing any details. If you receive an email stating a change in the bank details don't be afraid to question its authenticity. Check the email address carefully and if in doubt use a trusted phone number to check the information is correct. Make sure you have strong passwords for your accounts and have anti-virus installed on your devices.

Child neglect rise

MET Police have launched an appeal to the capital's singles not to fall for "dating scams" when looking for love online.

They have teamed up with charities and other forces amid a spike in fraud linked to dating websites and apps. According to one victim reports scams linked to romantic liaisons every three hours.

Scam victims lose an average of £10,000 in the UK with almost all fraudsters demanding their targets transfer money within the first month of .

The two police forces, alongside charities Age UK and Victim Support have urged those looking to romance to follow dating tips in order to avoid financial misery.

Advice includes never sending money



to someone you have met online and searching any potential dates on the internet alongside the term "dating scam".

Dating fraud: One singleton falls victim to a scam artist every three hours in the UK.

Delivery commen

CONMEN have to be professional and plausible otherwise they would soon be exposed. But sometimes they commit scams that appear perfectly legitimate until endless victims come forward.

So this is a warning to everyone to be on the alert for a clever scam that on the surface would appear legitimate to every householder.

The message is simple: If a delivery is mad to your home that you didn't order and the 'delivery company' calls to take it back saying there has been an error, don't return the parcel. If you do you could find your bank account compromised.

The scammer, claiming to be working for DPD, steals people's identities including their address and date of birth, by scouring online, stealing from the letterbox or even sifting through rubbish bins for old bills and receipts.

He then creates a customer account at firms like Appliances Online, it's called a 'buy now pay later' credit account.

Then he applies for credit cards (and other things as well such as insurance) using Totallymoney.com or Newday Ltd where the credit cards are 'virtual' so there is no physical credit card sent to the victim's house.

Then he places orders which will be sent in the victim's name at the victim's address but unbeknown to them these

have been ordered in their name.

He will try to intercept the parcel before the delivery (as that first delivery is genuine) but if he can't manage to do that the item(s) will be delivered and will be signed for by the victim.

He receives an email at a fake email address which confirms that the item has been successfully delivered and on the same day he comes to the victim's house dressed up as a genuine delivery man and says that there was a mistake with the morning delivery and he needs to take the parcel back.

As a result, he runs off with the goods and the victims will be charged for the items as the credit accounts are in the victim's name.

It is then quite easy for him to order goods on any victim's account.

Cash for tax snitches

HM Revenue and Customs paid out nearly £350,000 to members of the public who alerted the department's investigative team to tax fraud, it has been revealed.

The head of the National Audit Office, Sir Amyas Morse, said the tax agency had told him of £343,500 in payments to people who had provided it with "exceptionally helpful information" in 2017-18.

HMRC has the power to give financial rewards to people who give information that helps the department root out tax fraud and evasion.

In a letter to Chris Heaton-Harris, MP for Daventry, the auditor general said the NAO had never looked into these payments, but had made enquiries after the MP wrote to him about a constituent who had received a payout.

Morse's enquiries determined that the payments came out of the operational expenditure budget for HMRC's Risk and Intelligence Service - a team in its customer compliance unit with criminal investigatory powers.

How they are authorised depends on the sum being paid. Payments of up to £5,000 can be authorised by a senior officer, and up to £10,000 by a civil servant at Grade 7. A deputy director is required to sign off payments of up to £100,000, and a director for up to £250,000. Payments upwards of £250,000 must be approved at director general level.

CYCLISTS who leave their bikes at railway stations while they commute to work continue to be targeted by thieves.

Over the last three years hundred's of cycles, many of them expensive models, have been stolen across Essex.

Between 2016-19 Prittlewel, Rochford, Purfleet, Hockley, Colchester Town, Clacton, Ockendon, Thurrock Stanford-le-Hope, Pitsea, Southend Victoria, Laindon, Wickford, Southend East, Basildon, Benfleet, Southend Central, Chelmsford, Colchester, Grays, Brentwood and Shenfield were all hit by thefts.

And as many of you will be getting a bike for Christmas you should ensure that you keep the bicycle as secure as possible.

It is a growing problem. Across Great Britain, theft of bicycles from station property rose from 4,500 in 2016-17 to 6,400 last year, a rise of around 42%.

Campaigners and victims said more investment was needed to reduce this "low-risk, high-reward crime".

The Department for Transport said it wanted to improve security and install more CCTV to keep bikes safe. The BBC's Shared Data Unit analysed crime data from British Transport Police and footfall figures from the Office of



A typical weekly scene at Chelmsford railway station

Beat the bike bandits

Rail Regulation and Transport for London and found some 16,725 bikes had been stolen from 1,245 railway and London Underground stations in the past three financial years.

Sam Jones, senior campaigns officer for the Cycling UK charity, said bike theft was notoriously under-reported.

"Bicycle theft might seem a relatively minor offence - and unfortunately is sometimes treated as such by some police forces - but it is most definitely not," he said.

"It's a low-risk, high-reward crime, with stolen bikes easily changing hands for hundreds or even thousands of pounds on the internet.

"The majority of these bicycles stolen from train stations are not just play things, but are being used as a vital link in someone's journey to work or school."

Jason Wills, 50, from Colchester, had his bike stolen in October 2018. He started cycling to raise money for charities supporting his diabetic daughter.

Father-of-two Mr Wills, who works in marketing, commutes to London from Essex two or three days a week and cycles three miles to the station from his home.

He locked his hybrid bike at the station and returned later that evening to find it had gone. It was heartbreaking.

He said: "I was emotionally attached to it because it was a present from my wife and that bike had been to Paris and done Nightrider [an after-dark charity ride in London] three times.

"My space had been violated. I used the bike to raise quite a lot of money for charity to help my daughter and it was ripped from me."



How to keep your bike secure

1 Buy a good quality bike lock.

Sold Secure is the UK's premier testing and certification house for all security products, including bike locks. They have three ratings: Gold, Silver and Bronze.

2 Double lock your bike.

Try to lock both your wheels and the frame to a solid, secure structure, using two bike locks. This is a strong deterrent to thieves.

3 Register your bike

Getting your bike registered and marked is very easy to do. It's a strong

visual deterrent for thieves. They know that it is harder to sell a bike that has been registered and marked.

4 Keep a record of the frame number

The frame number can normally be found underneath the bike between the pedals, or on the frame near the back wheel. Make sure you take photographs of both your bike and your frame number, it's perfect proof if your bike goes missing.

5 Lock your bike in a secure location

When out and about, always lock your bike in a busy well-lit area, preferably

monitored by CCTV. This is a strong deterrent but not guaranteed to keep thieves at bay.

6 Remove your lights

Take them with you, as well as other easily removable items. Most lights and computers will come with quick release mounts or straps to allow you to easily take your valuable items with.

7 Ensure the lock is off the ground

By keeping the bike lock off the ground, thieves are prevented from impact attacks such as with hammer and chisel.

Met chiefs: We want you back

THE Metropolitan Police Service is calling on retired officers to consider returning to serve London once more, as well as asking those nearing retirement to stay on.

The Commissioner, Cressida Dick, is writing to all former Met officers who retired within the last five years, to ask them to re-join the Met either in a paid or voluntary capacity.

It is part of a plan to boost numbers again following the cutbacks that have ravaged the Force over the past few years.

The return and retention of officers with valuable skills and experience will help to increase the Met's resilience and allow them to be even more flexible in providing the best service for London during this unprecedented time, as the country – and the Capital – responds to the ongoing coronavirus outbreak.

At this time the Met is asking all officers in London, Essex, Kent,

Hertfordshire and the Home Counties, who retired from the Met as police constables or sergeants within the last five years to re-join at those ranks, either on a full or part-time basis.

Those officers who feel that returning or extending their service is not right for them at the moment, or who retired at the rank of inspector or above, are also being asked to consider the Special Constabulary and committing to at least 16 hours a month. Alternatively, they can volunteer in a number of other capacities.

Those wishing to apply to return will be asked to complete a simple online form to ensure the process is as fast as possible, supported by a serving MPS officer acting as a sponsor.

The process has been streamlined to mean re-joiners can quickly return to the streets of London.

In addition, the Commissioner is asking serving Met officers who are nearing 30 years' pensionable service, to

delay their retirement and stay as a member of the Met.

Met Commissioner, Cressida Dick, said: "On behalf of London, and all the men and women of the Met, it is important that we take all reasonable steps to bolster our numbers.

"Demands on us will grow and vary over the coming weeks but I want people to know and see that the Met is here for them.

"We must maintain our operational resilience and continue to provide the best possible service to London.

"Police officers overwhelmingly join 'the job' to help people and to make a difference, and that desire will be as strong today as it was the very first day they joined."

Retired officers can apply today online through the following link: <https://policecareers.tal.net/vx/appcentreExternal/candidate/post/4216/en-GB>

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Coronavirus may have a major impact on your travel insurance

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Eat more fruit if you want to get rid of your aches and pains

PAGE L8



Gardening can be great for the planet and your wellbeing

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April 2020

communitywatchpublishing.co.uk

Chow breed one of the cleanest - turn to LP7

COMMUNITY WATCH MAGAZINE

LEISURE

IF you have been scammed, you haven't received goods you ordered, or a product isn't as it was described to you, you could easily get your money back.

The police and Financial Services Authority admit that they're usually powerless to get your money back after you've been scammed. However, there's a way to do so yourself in many cases, and with relative ease.

If you make any purchases of between £100 and £30,000 and pay for it, or even just part of it, using your credit card, your card provider should pay you back for the entire loss in the event of scam.

It isn't just obliged to do this for scams either.

Section 75 of the Consumer Credit Act ensures that the card provider must

reimburse you if a retailer doesn't deliver the goods or service, or if the product is not as described.

How customers are getting their money back

Credit card companies don't always agree when a customer makes a section 75 request to be reimbursed. Often, customers then complain to the free Financial Ombudsman Service (FOS).

Rip-offs

Two in three ripped off by relatives
Unfair cancellation charges: the rip-offs must end

Is your current account ripping you off?

It's these borderline cases that give us the most insight into when and where this legal right can be used.

The Ombudsman has just published some recent examples of its decisions relating to section 75. Here are some of the customers who succeeded in getting their money back.

Mrs S paid £3,500 for a holiday club on her credit card on the assurance that she would get the whole membership fee back after five years. On receiving the paperwork, however, she realised she'd been tricked.

She complained to the FOS when her lender didn't believe her "recollection of events". The FOS found public accounts of others taking legal action against the holiday club, so it considered there to be enough evidence and



Scammed- an action plan

justification for the card provider to reimburse Mrs S, and ordered it to do so.

Ill-fitting suits

Mr C paid £800 for a tailor-made suit on his credit card. When the finished suit was delivered to him, it didn't fit properly. He asked the tailors to make alterations, but they didn't show up for the appointment and Mr C had no luck when he complained further.

The lender refused to reimburse Mr C, but the FOS saw evidence from both sides, including photos of Mr C wearing the badly fitting suit. It decided that Mr C had done everything he could to get the tailors to correct their mistakes, and so it ordered the lender to reimburse him.

Paying a deposit below the £100 limit

Miss N paid a £99 deposit on her credit card for a £1,000 sofa but, before delivery, the retailer went out of business. Her lender refused to compensate her under section 75, saying she had spent less than £100, so she complained to the FOS. Although Miss N had only lost £99, the purchase price was £1,000, which means she is covered by section 75. The FOS ordered the card provider to reimburse Miss N.

Make sure you understand section 75. Not everyone is successful when they claim under section 75, even if they take a complaint to the FOS.

Indeed, Phillipa Cook, spokesperson

for the Ombudsman, told me that probably a little under half of the section 75 complaints the Ombudsman hears are successful.

Paying a deposit below the £30,000 limit

Mrs T used her credit card to pay a deposit of £3,000 to a building company for an overseas property that was going to cost £162,000. The property was never completed and the building company didn't return her calls. Her lender refused to reimburse her and she complained to the FOS.

Unfortunately, it's not the size of the deposit that counts for section 75, but the value of the entire purchase. Since that was over the £30,000 limit, the FOS rejected Mrs T's complaint.

Changing your mind

Mr W joined a holiday club, but later changed his mind when he realised he could pay less by shopping around for holidays by himself. He asked his card provider to reimburse him. When it refused, he complained to the FOS.

The FOS decided that the holiday club had not given false or misleading information to Mr W, nor had it breached the contract. Finding that there are better deals elsewhere is not grounds for section 75, so it rejected Mr W's complaint.



Keyed cars, check for a claim

IT'S a discovery every car-owner hopes they never have to make. Having your car keyed or deliberately scratched is an inconvenience and an expense to say the least.

Should I tell the police? Does my insurance cover the damage? Can I repair it myself? Aside from questions about who or why, many drivers wonder what they should do next.

Who should I tell if my car has been keyed?

Keying is considered an act of vandalism. If you believe your car has been deliberately scratched, you should report it to your local police using 101, the non-emergency number.

Even if they can't catch the culprit, you'll still be given a crime reference number, which you'll need to make an insurance claim.

Is a car being keyed covered by insurance?

Some insurance policies cover scratches, others don't. Your level of cover will also affect this – if you only have third party insurance, you won't be covered.

Even if you are covered, you may decide against claiming, especially if your excess is greater than the cost of the claim.

Whether or not you choose to

make a claim will depend on the extent of the damage and how seriously you take the appearance of your car.

Some of us don't mind a little wear and tear, but most of us probably want to get it sorted, and fast!

Will claiming for a keyed car affect my no claims discount?

Some insurance providers will protect your no claims discount when claiming for a keyed car, but it's always best to check your policy with your provider.

RAC Car Insurance Plus customers are covered by our 'Vandalism Promise'. If your car is damaged through vandalism (which includes your car being keyed), any claim you make won't affect your no claims discount.

You'll still have to pay any excess, but your no claims discount will be protected.

Can I repair keyed car damage myself?

Yes, but unless you really know what you're doing, a DIY repair will lack the professional finish of a garage or body shop.

Minor scratches to the clear coat and base coat can be repaired with a scratch-removing product.

Follow these steps:

● First, wash and dry the damaged area to ensure you don't end up rubbing any debris or dirt into the scratch and making it worse. Use warm, soapy water and then rinse before drying with a clean, dry cloth.

● Before applying any scratch remover, read the manufacturer's guidelines and check if a buffing tool or pad is sold with the scratch remover to use on your paintwork.

● Usually, you'll need to evenly apply around a 2p's worth of scratch remover to the buffing pad.

● Rub the product into the scratched area using a circular motion, making sure you don't change direction, to ensure an even covering.

● Once you've finished, it's important you don't allow any excess scratch remover to dry on the car in case it affects the paintwork. Clean any excess away with a clean microfibre cloth.



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.

THE coronavirus epidemic has had a massive impact on holidays both at home and abroad and will affect businesses for a long time to come.

When the pandemic has gone and we all return to normality we are going to find that not only will the cost of our holiday increased, but our annual insurance is also seriously affected.

And you may not even get cover for coronavirus if it return.

Insurance provider LV= has temporarily suspended the sale of travel insurance to new customers due to the spread of coronavirus.

It reported that the number of travel insurance policies sold had doubled over the last couple of weeks, as travellers rushed to get cover.

LV= decided to stop selling new policies instead of hiking prices.

Existing LV= customers will still be covered by the policies they purchased.

It says that it will continue to monitor the situation and review its decision on an ongoing basis.

Insurers; Churchill, Direct Line, Axa and Admiral have since suspended travel insurance sales to new customers as well. And almost half the industry has stopped the sale of insurance policies.

A spokesperson from LV= says: "In light of the significant impact that coronavirus is having globally, LV= General Insurance has taken the difficult decision to pause the sale of travel insurance to new customers.

"In the last couple of weeks, we've seen the number of policies sold double. We considered a number of different options, such as excluding cover or significantly increasing prices for new customers but we strongly believe this temporary measure of pausing the sale of new policies and focusing on our existing customers is the right decision.

"There is no change for existing customers who already have a policy with us.

"They can contact us in the normal way if they need to make a claim, and we are also still offering renewals to our existing customers so they can continue to be insured with us."

Insurers limit cover due to coronavirus



Insurance policies - don't bank on getting cover

Insurance giant, Aviva, has cut back the cover available in new travel insurance policies to "reflect the current risks posed by coronavirus."

New travel policies will no longer have the option to add travel disruption. Existing customers who have already purchased travel disruption and airspace closure add-ons will not be affected.

Aviva has also halted the sale of single-trip travel insurance to Italy. Customers who have already bought a policy will still have cover.

Axa has also decided to restrict travel cover for claims relating to coronavirus. Policies bought after 3pm on 13 March 2020 "will not cover any cancellation claim in relation to coronavirus" it said.

It follows, InsureandGo which announced that customers who bought a policy from 11:59pm on 11 March will not be able to claim for disruption related to coronavirus.

Those who purchased policies prior to the 11 March will still be able to claim.

How to find the right travel insurance

These simple steps can help you find the right policy to cover your holiday.

1. Buy early

It's important to buy your travel insurance as early as possible. As well as covering issues while you're away, travel insurance also covers any unexpected incidents before you go on your trip. So, if you have to make any cancellations before going away, having a policy in place can help ensure you can recoup your costs.

2. Shop around

Price comparison websites are a great place to start your travel insurance search. They allow you compare hundreds of deals quickly and will give you an idea of the types of the deals available.

3. Read the terms and conditions

Before buying an insurance policy it's vital that you read the terms and conditions. Insurance small print is notoriously tricky to understand so if you have any questions, get in touch with the provider for clarification.

Once you agree to the terms, making a claim will be impossible for things that are expressly excluded. This could result in you having to pay more to cover the cost for any unforeseen incidents which aren't covered, in addition to the policy itself.

WAITING...

...to make my
HAPPY FACE
when you've got a
sad face



**REHOME A DOG AND
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Left: The very popular Chow Chow



Right: The highly rated Basenji

You dirty dog- or are you?

ALL dog owners know that every four-legged family member comes with a certain amount of mess, but are some dogs naturally cleaner than others?

By learning which dog breeds are the cleanest, you can choose the best furry addition to your family.

Defining Dirty

All dogs are at least a little messy, but how much mess any dog owner can tolerate will vary greatly. For owners with small spaces, rental homes, pet allergies or high sensitivities to mess, even a slightly messy dog may be far too dirty.

The number of pets in the home, the type of breed, the dog's personality, overall size and other factors can all influence just how dirty or messy one dog may seem to one particular owner.

Furthermore, a "mess" can be different for every dog owner, and might include the dog's shedding and fur, eating or drinking behavior and slobbering, odor, housebreaking issues, digging behavior or even health concerns that could lead to messy behavior or body problems.

Cleanest Dog Breeds

Depending on how a dog owner defines a dirty dog, there are a number of breeds that are generally considered among the cleanest dogs available.

While individual dogs will vary even within the same breed, these dog breeds typically have fewer issues with shedding fur and strong natural

odors, are less prone to mess-making behaviors and are more easily housebroken.

The top cleanest dogs include:

- American Hairless Terrier
- Basenji
- Bedlington Terrier
- Bichon Frise
- Chihuahua
- Chow Chow
- Dalmatian
- German Pinscher
- Greyhound
- Japanese Chin
- Maltese
- Pharaoh Hound
- Poodle
- Whippet
- Xoloitzcuintli

Keeping Your Dog Clean

No matter what dog breed you have, it will be a dirty, messy dog if you don't take the proper steps to keep your pet clean. To keep your dog the cleanest it can be...

- Bathe and groom your dog regularly, using appropriate pet-friendly shampoos, brushes and other grooming tools. Be sure to trim your dog's coat in smelly spots, such as around the rear, long hairs that get stuck in the ears or fur on the face that may get food stuck in it.

- Feed your dog a healthy, nutritious diet. Many body and mouth odors are caused by a poor diet, and bad nutrition can also contribute to loose fur and excessive shedding, frequent defecation and health problems that

can lead to more mess and odors.

- Visit the veterinarian regularly for checkups and include dental care in your dog's medical regimen. A healthy dog will produce fewer odors and develop fewer problems that can lead to messy conditions or other difficulties.

- Give your dog plenty of exercise and appropriate training with positive reinforcement. Working off your pet's extra energy will ensure there are no messy destructive behaviors, and if your dog is properly trained, it will be less likely to make unwanted messes.

- Keep your dog's living space clean. This includes washing its bedding and toys, vacuuming or sweeping floors and taking other steps to clean up so no odors, dirt, shed fur or other messes become problematic.

All dogs can be at least a little bit messy at times, but if you know the cleanest dog breeds and take steps to keep your dog at its cleanest, those messes can be minimized and you won't ever think you have a dirty dog.



The not so well know Xoloitzcuintli breed



Tuck in - and relieve the pain

RECENT research studies reveal that some good foods can relieve back pain, knee pain, the pain of exertion, arthritis, knee pain, joint pain, headache pain, and migraine pain.

Good foods are natural cures for common ailments, while, at the same time, they contribute to healthy living, energy and growth. It is exciting to read studies with results like these.

They show that certain foods are as effective as the common pain medication ibuprofen in relieving pain. People who deal with chronic or occasional pain will be glad to hear how food alleviates a variety of pain.

The good foods targeted by pain research are red grapes, ginger, soy, turmeric, cherries, caffeine and fish.

These are the beneficial, pain-relieving foods.

Red grapes

Red grapes are helpful in curing and relieving pain. The pain relieving compound in red grapes is resveratrol, a powerful ingredient to block enzymes that contribute to tissue degeneration. In lab experiments, resveratrol protects cartilage against the kind of damage that causes back pain. Other foods rich in resveratrol are blueberries and cranberries and red wine.

Ginger

The spicy root, is well known as a digestive aid and a cure for nausea

and indigestion. Now studies show that ginger extract relieves the soreness of chronic knee pain. With ginger, patients need less pain medication and are more comfortable and more mobile. Other research showed that ginger is effective as a cure for general workout and exercise pain.

Turmeric

Turmeric is the deep orange-yellow spice commonly used in mustard, curries and Indian foods. Studies show now that turmeric calms the pain of rheumatoid arthritis as effectively as the pain medication ibuprofen. It is also effective in protecting joints from the deterioration of arthritis. Turmeric is one of nature's most powerful healers, and has promise in treating many other diseases like cancer.

Cherries

Cherries cure pain because they contain antioxidants called anthocyanins. People in a study who ate 45 Bing cherries daily substantially reduced their inflammation levels, and thus their pain level. Anthocyanins are also found in blackberries, raspberries and strawberries.

Caffeine

Caffeine reduces pain, too. That is why many over-the-counter cold and headache medicines contain caffeine. It takes only two cups of coffee to reduce the pain of exercise by almost 50%. Caffeine seems to

raise the pain threshold during exercise, which allows longer and more intense exercise.

Fish

Here is one more piece of good news about eating fish. The omega-3 fatty acids that are good for the heart and brain also reduce pain and inflammation due to rheumatoid arthritis, migraine headaches and other autoimmune diseases.

Eating fish at two or four meals a week will ensure these benefits. The recommended fish are salmon, Atlantic mackerel, sardines and trout, all high in omega-3 fatty acids to cure and relieve pain.

Other fish like halibut, light tuna, snapper and striped bass are also valuable for pain relief. Dietary supplements with omega-3 are also available.

Soy

The nutritional value of soy and soy products like tofu, soy milk, soy burgers and edamame is already well known. But now soy is a proven cure for the knee pain of osteoarthritis. The isoflavones in soy have anti-inflammatory properties which reduce swelling, and thus cure and relieve pain. Patients who ate about 40 grams of soy protein every day for three months were able to cut their pain medication in half. The benefits of soy in cure pain start in a few weeks.

Digging in - to save the planet

GARDENING is a great past time that gets you out in the sunlight and makes you feel good.

Whether you're into creating beautiful flowerbeds or growing delicious food to feed your family, gardening has plenty of benefits. But it's not just about you and your family.

Gardening is a great way to build community and help the earth. These are just some of the ways that gardeners can save the planet!

Gardening means eating well

First and most obvious. Growing your own food means eating healthy, organic produce. With a little research, you can get fresh fruit and vegetables to your family year-round, in season, and pesticide and GMO-free.

You'll always know exactly what went into your food, as opposed to getting it from the produce section of your local supermarket. You were there, after all!

Gardening is cheap

Start-up costs for growing a garden may vary. Everything depends on what you're growing, determining what you need. If you're just starting out, don't be afraid to go to your local gardening centers for advice. Check out what the easiest and best plants for your environment are.

Putting aside the plants and seeds themselves, look into the equipment you might need. Obviously, gloves, knee pads, and other protective gear are a necessity. You should consider protective fences and awning, too. Even urban environments have their local wildlife, and they know food when they smell it!

Gardening builds communities

Not everyone has space or even the time, to dedicate to a garden of their own. But community garden initiatives are a great way to get out in the sun-



shine, grown your food, and help those in need.

Many cities, especially in North America, have begun urban community garden initiatives and split their yields between the co-op gardeners, and local food banks. If you have a garden of your own, getting involved in local farmers markets or food banks is a great way to get involved in your community.

Gardening reduces stress

Gardening can help you live longer! Studies have shown that spending time outdoors can reduce the effects of stress, depression, and insomnia. In our indoor, sedentary world, there's no denying there's something satisfying about digging in the dirt for a while. It's not just nice to be out in fresh air and sunshine.

There is also some evidence that it's good for your brain. New research suggests it can help with memory, cognition, and even serious brain deterioration like dementia.

Gardening reduces CO2 emissions

Gardening isn't just good for you and your community, of course. It's also great for lowering your CO2 emissions.

Plants produce oxygen and help remove carbon dioxide and other greenhouse gasses from the air. Increasing the number of plants in and around your home helps purify the air, and add more oxygen into the atmosphere. Growing

fresh produce also means fewer trips to the supermarket, so even lower CO2 emissions.

Gardening helps the local ecology

Not only does working with plants add more oxygen and reduce CO2 in the air, but it also adds to the local wildlife.

Planting flowers means more bees, butterflies, and other pollinators. That's good news for the local environment.

Install a bird box, and you can cut down on pests that will eat your garden while encouraging pollination back into the natural environment! Gardens can also provide food and protection to local animals and birds from predators.

It may boost your immune system

Of course, eating organically grown foods has plenty of health benefits. But even if a vegetable garden is beyond you, or you'd instead stick to flowers, it turns out that gardening can boost your immune system, no matter what your yield.


Scientists say that digging in the dirt and getting "friendly" with the local bacteria and organisms can help protect you against future viruses and illnesses. This isn't an excuse not to wash your hands or scrub the garden off you when you come inside! But it turns out, a little bit of dirt not only never hurt anyone but helps.

Gardeners Club

Gardeners-Club.co.uk

The free to join on-line club for gardeners!

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



MONEY LAUNDERING DON'T PAY THE PRICE

Money laundering can lead to up to fourteen years imprisonment

A criminal may pretend to offer you a job, then ask you to receive money into your bank account before transferring it to another account, letting you keep part of it for yourself. The money is stolen, this is money laundering and it is illegal. Involvement in such activity can lead to a criminal sentence of up to fourteen years.

For further advice and guidance visit www.financialfraudaction.org.uk/money-mules



Financial Fraud Action UK
Working together to prevent fraud