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ESSEX

COMMUNITY WATCH MAGAZINE

Criminals after your nestegg



IF you're looking to make money then investment companies can offer you sound advice to make your cash grow.

The big question is: How do you know whether you've chosen a bona fide company or have criminals got their tentacles round you.

Criminals create fake but very convincing investment companies – tricking people into thinking they are investing their money when it's actually being stolen from them.

They often call you out of the blue or advertise on social media – offering great investment opportunities that seem completely genuine.

They are clever at persuading people so much so that a staggering £27m was stolen involving crypto and forex investment scams in the last year.

These fraudsters can make lots of money with this type of scam, so they make the story as believable as possible: creating fake reviews, literature and brochures. These companies are faked so well, it makes it difficult to identify a fraudulent company from a real one.

The most common types of investment scams that people have become a victim of include cryptocurrency (i.e. Bitcoin), foreign exchange, bonds, shares, pension release.

However, always remember that your bank will never ask you to move money to another account. Bank accounts can be blocked to instantly stop any transactions – so there is no need to transfer your money to another account.

What you should look out for:

- If you're being offered high returns and interest rates – take a moment to think about it. If it seems too good to be true it probably is.
- Sometimes a genuine investment company can be cloned. If you're making any investments it's always best to check the FCA investment scam list at www.fca.org.uk/scamsmart/warning-list for all known cloned firms.



- If a company contacts you out of the blue, via phone, email or text and puts pressure on you to make a decision quickly it's likely to be a fraudster. Genuine investment firms will give you time to think things over.

- Investment scammers sometimes advertise their services on social media and wait for you to contact them.

What to do to be sure

- If someone calls you out of the blue asking you to invest money, just hang up. Leave it at least 10 minutes before making another call as fraudsters can keep the line open, or use a different phone. Remember, nobody ever lost money by hanging up.
- Check the FCA investment scam list to see if that company has been cloned by fraudsters. You can also call the number the FCA have listed from a different phone to check it's the same company.
- Always get independent investment advice from an FCA-regulated firm.
- If you believe you've accidentally shared any of your details, get in touch with us as soon as possible by calling the number on the back of your card. Remember it's best to use a different phone or wait at least 10 minutes in case the fraudster has kept the line open.

WHEN Jess Tinsley and her friends got lost in a County Durham forest they began to panic and fear the worst.

After several desperate hours in dark and wet condition they managed to reach a spot where they were able to dial 999.

"One of the first things the call-handler told us to do was download the **what3words app**," Jess said. "I had never heard of it."

Within a minute of its download, the police said they knew where the group was and the soaked and freezing walkers were swiftly found by the Search and Mountain Rescue Team.

"I have told everyone I know to download this app," Ms Tinsley said. "You never know when you are going to get lost and need it."

What3words essentially points to a very specific location. Its developers divided the world into 57 trillion squares, each measuring 3m by 3m (10ft by 10ft) and each having a unique, randomly assigned three-word address.

For example, the door of 10 Downing Street is slurs.this.shark, while the area across the road where the press congregate is stage.pushy.nuns.

It was born out of company founder Chris Sheldrick's postal-related problems growing up in rural Hertfordshire.

"Our postcode did not point to our house," he said. "We got used to getting post meant for other people, or having to stand in the road to flag down delivery drivers."

Ten years in the music industry, which involved trying to get bands to meet at specific entrances to their venues, also fuelled his frustration.

"I tried to get people to use longitude and latitude but it never caught on," Mr Sheldrick said. "It got me thinking, how can you compress 16 digits into something more user friendly?"

"I was speaking to a mathematician and we found there were enough combinations of three words for every location in the world."

In fact, 40,000 words was enough.

Mongolia has adopted what3words for its postal service, while Lonely Planet's guide for the country gives three word addresses for its points of interest.

Mercedes Benz has also included its system in its cars and what3words is



Company founder Chris Sheldrick

These three words WILL save your life

now being used in 35 languages.

Essex County Fire and Rescue Service is encouraging the public to download the what3words app,

Andrea MacAlister, Head of Community Safety at Essex County Fire and Rescue Service said: "what3words provides a precise and incredibly simple way to talk about the location you are in.

Using the three word address gives the caller a simple way to describe precisely where they are so crews can get to them quickly.

"Several emergency services have urged people to download the smartphone app, as there are already examples of where it has saved lives in remote or unusual locations."

Essex County Fire and Rescue has installed the what3words app on all of its tablets in fire engines enabling crews to get to the scene quickly.

The Service's control room asks callers in remote locations if they have the app and if they don't, the team encourages callers to quickly download the app.

Ryan Gibson, Control Room Operator said: "what3words literally pin points the caller's exact location and if the caller hasn't got it, we have asked them to quickly download it which takes seconds and it's really easy to use."

The Service has already had some successes with the app, which still works without a phone signal and works anywhere in the world.

Dave Bond, Watch Manager at Orsett Fire Station recently attended a two vehicle road traffic collision where one of the drivers had collided with an electrical box at the side of the road.

The driver was trapped in his vehicle and Dave and his team needed to isolate the electricity to make the scene as safe as possible.

"The electricity board requested the what3words location of the electrical box in question which we were able to do and within minutes power was restored," said Dave.

Download the app today at <https://w3w.page.link/4ozM>

Councils join together to...



Above, the launch of the scheme in Dunmow and, right, the scheme starts in Braintree and Witham



RESIDENTS, wherever they live, face the threat of anti-social behaviour, theft, car crime, and robbery although the chances of you becoming a victim are very slim.

That doesn't stop people, especially the elderly and the vulnerable, from worrying and if you have a disability there is added stress and concern.

There are also worries for people out shopping, visiting the library or dropping into a local business for advice or help.

For residents throughout Essex there is now a scheme called Keep Safe operated by every borough. Keep Safe is a free scheme to help people feel safer when they are out and will let you use a telephone or will make a call on your behalf if you get into distress.

This might be if:

- You lose your phone
- You lose your wallet
- You feel ill or unsafe

Keep Safe is a free scheme helping vulnerable residents in Essex to feel safer and more confident out in the high street or town centre.

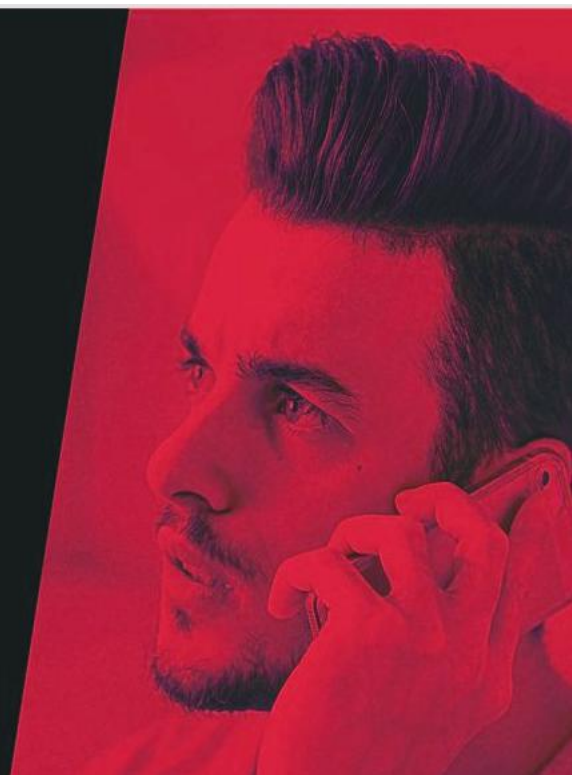
Shops, libraries and businesses in town centres and high streets in Essex have joined the **Keep Safe** scheme and they show a Keep Safe sticker in the window.

Continued on page

@cyberprotectuk

"We detected suspicious activity on your account"

Don't click on the links or attachments in suspicious emails, and never respond to messages that ask for your personal or financial details.



...make sure you're safe

From page

How to become a Keep Safe member?

You can be a Keep Safe member and request a Keep Safe Pack:

If you are 16 years or over with a disability, learning disability, mental ill health, a vulnerable older person or feel you could benefit from a Keep Safe Pack.

Each Keep Safe area has a lead contact who is happy to help you. You can find some their names and details below.

A Keep Safe Pack may contain a variety of different items from a key ring, key card, z-card, key fob and more.

Take 3 Keep Safe Steps

1. If you experience difficulty, harassment, or are in trouble and distress, when you are out, find a nearby Keep Safe place

2. Show your Keep Safe card/key ring/key tag

3. Ask someone to make a call for you

How To Plan A Safer Journey

You can use your Keep Safe card all over Essex, which makes planning your journey one step safer, whether you are going out in your neighbourhood, or further afield.

1. Look at the area you are travelling to on the Keep Safe Map

2. Make a note of the Keep Safe places. You can get someone to help you with this if you want.

3. Make sure you have your Keep Safe card/key ring/key tag with you when you travel

4. To find out more go to keepsafeessex.org.uk

Right are some of the Community Safety officers and Safeguarding officers who can give you more information and advice:



Michaela White, of Carers Choices and right Helen Collins, from Castle Point Borough Council

ESSEX KEEP SAFE CONTACTS

Braintree District Council

Kryshia Fuller
01376 551414 ext 2313
kryfu@braintree.gov.uk

Maldon District Council

Ali Burlington
01621 875794
alice.burlington@maldon.gov.uk

Rochford District Council

Graham Browne
01702 318103
graham.browne@rochford.gov.uk

Brentwood District Council

Daniel Cannon
01277 312692
daniel.cannon@brentwood.gov.uk

Tendring District Council

Charlotte Root
01255 686359
croot@tendringdc.gov.uk

Chelmsford City Council

Rachel Kearn
01245 606341
rachel.kearn@chelmsford.gov.uk

Colchester Borough Council

Lisa Hobson
01206 507854
lisa.hobson@colchester.gov.uk

Uttlesford District Council

Angi Greneski
01799 510510 ext 555
agreneski@uttleswford.gov.uk

Castle Point Borough Council

Helen Collins
01268 882461
hcollins@castlepoint.gov.uk

Basildon Borough Council

Jo Fennell
01268 207808
safeguarding@basildon.gov.uk

Papworth Trust, Basildon

Maggie Blackburn
Director
01268 663221
maggie.blackburn@papworthtrust.org.uk

Shields, Southend

Bronwyn Oldham
info@shieldsparliament.co.uk
BATIAS, Grays & Thurrock
Kate Knight
Self Advocacy Facilitator
01375 389869
kate.knight@batias.com

Harlow Council

Becci Court
01279 446455
becci.court@harlow.gov.uk





FACT

Figures from the European Union's Intellectual Property Office, revealed that counterfeit and pirated goods amount to up to 5% of imports or as much as €85 billion.

FACT

The production and distribution of counterfeit mobile phones costs the European economy around €45.3 billion.



FACT

Organised criminal groups involved in Intellectual Property crime are also often engaged in other crimes, such as drug trafficking, excise fraud, human trafficking or money laundering.

FACT

Almost 800,000 jobs are lost every year in Europe just because of the growing trade in counterfeit goods.



Fake luxuries...

IF buying fine fragrance or cosmetics for your loved one this Valentine's Day, Trading Standards are advising consumers to be wary of online fakes and unscrupulous traders.

Through their imports work at Stansted Airport, Essex Trading Standards Officers know that plenty of online sellers try to sneak counterfeit cosmetic products into the UK. Many of these eCommerce traders are home-based, operate out of self-storage warehouses, or are even based abroad (typically in China).

Trading Standards Border Sheriffs have intercepted fake foundation and eye makeup, and their links to a national network of border watchdogs means they know that a full range of cosmetics get copied by unscrupulous workshop owners overseas.

Perfumes, like other luxury goods, have long been a major target for counterfeiting, and are one of the most popular kinds of fakes bought in the UK. Fakes are of course not limited to cosmetics. The Border Sheriffs stopped a consignment of counterfeit Dyson hairdryers last year.

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DON'T BUY FAKE GOODS

Buying fake goods won't help you but can:

- Help the trader break the law, many fraudsters use the proceeds from selling counterfeit goods to fund drug dealing or other types of organised crime.
- Contribute to job losses as genuine sellers are unable to match prices charged by rogue traders.
- Be dangerous, as fake goods may be substandard, and may even contain hazardous substances.



How to protect yourself against fake goods:

- If something seems too good to be true, it probably is. Don't be fooled into thinking you're getting a great deal.
- Always examine the quality of any goods you're thinking of buying and check the packaging to see if they are genuine. It's often very easy to spot a fake as their labels may have spelling mistakes, or other distinguishing marks.
- Always buy from a reputable and trustworthy seller.

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.



...that can damage your health

From page 6

On the surface they were excellent copies with quality printing and packaging, but the import documents gave away their true provenance.

Genuine cosmetics are subject to strict safety rules, and all products must be signed-off by a qualified assessor with knowledge of toxicology.

Counterfeit cosmetics will not be manufactured in the same hygienic conditions that genuine products will and may also contain illegal toxic chemicals. Of course, fake luxury won't have the backup of a responsible business that will handle consumer complaints.

As well as putting your skin, hair, and your respiratory system at risk, fake luxury will not live up to expectations when it comes to quality.

Fragrance will not last as long and in many cases the products can contain harmful levels of methanol, which can cause skin irritation, harm to eyes and the nervous system. Other tests have revealed urine as a stabiliser.

Creams and lotions may have air gaps in the fill, and the plastics used in containers could have sharp edges due to the second-rate materials and components used.

So how do you avoid the pitfalls of fake luxury? Price, place of sale and packaging are three indicators of whether a product is genuine. Low-



Fake beauty products can maim and disfigure

quality packaging, a poor replica of a genuine logo, and misspellings of brand names, often seen on market stall products, along with marketing text or guarantees are the most frequent signs of a counterfeit product. However, sometimes the copy is so good that it is very difficult to spot the fake one.

Do your research before you buy, especially if buying online. Check the seller's details and any address used. Are they overseas? If so, probably best

to avoid. If the price is suspiciously low then ask yourself why?

To avoid counterfeit cosmetics, the best advice is to always buy from a trustworthy source such as large reputable outlets or an official website.

To report counterfeit cosmetics, or to let Trading Standards know about any other unsafe products or cons, call the Citizens' Advice Consumer Helpline and get advice at the same time 03454 04 05 06.

FACT

Counterfeiting finances drugs and terrorism

FACT

Fakes account for 15% of world trade


FACT

5 million jobs globally will be lost to fakes

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.





New crime team makes sure you stay safe in your home

MOST of us have experienced crime in some way whether it be a personal memory or something suffered by a family member, friend or neighbour.

Whatever the memory crime evokes it never goes away. It sits in the mind as a reminder to be aware and alert at all times.

Today we have groups like Neighbourhood Watch to support us and generally you can find a NHW group in virtually every borough. The only snag is that while they are beneficial few operate 24 hours a day.

In this age of the internet and social media that is all changing with more and more crime groups being established every day and Essex seems to be

at the forefront of this revolution.

Essex Crime was originally set up by a group of individuals who had been the victims of crime in their area (Basildon Crimewatch).

They felt that by sharing their experiences and information it would alert more people to what types of crime were happening in their local area and provide crime prevention advice in the hope that they could save others from becoming victims.

It was soon realised that there needed to be links to other areas if it was going to be truly effective because, as we all know crime and criminals, do not stop at Town or even County Borders.

Essex Crime was born. The page took off and became bigger and more effective than anyone ever dreamed of.

The group always make it clear that we are not Police Officers and encourage people to contact the Police and to make sure that we are posting genuine and factually correct information we request Crime Reference numbers.

Essex Crime administrator Eileen Gilbey said: "We do not post supposition or hearsay and we aren't in the witch-hunt game.

"We need our members to know that we are a serious crime group and genuinely want to help them. in every possible way.

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"We also sought the advice of Police Officers and put in place strict rules and guidelines for the Admins and Moderators and asked what information would help them and our members get the best results.

"The Members of our group are amazing! They keep a look out for stolen vehicles and alert other members about suspicious incidents and always do their level best to identify criminals from CCTV footage or photos from both the Police and other members.

"We have had so many great results and widening the area we cover has made a huge difference.

"As well as crime posts we also provide quality hints and tips for our members on how to stay safe (including child safety when out and about, property safety, Fire Safety how to set up a Neighbourhood Watch to name a few)."

Here is just one of many Essex Crime suggestions - Sentimental Items

We often see posts where sentimental photos are lost or stolen. Once lost treasured photos and other items are hard to recover.

Consider getting copies of old and sentimental photos/baby scans etc. Don't leave the only copy of a photo on your phone or leave the only copy of photos in purses and handbags or even in cars.

If you take photos on your phone - send them to yourself in an email.



Upload them to the Cloud or download onto a storage device and keep it safe in a fire-proof box. Do it now before it's too late - they cannot be replaced once they are gone.

"We won't lie and say it's easy running Essex Crime because it isn't. We each spend several hours a day 7 days a week (often from 6:30 am until 2 am) managing the page, monitoring police posts and a whole host of Community and Crimewatch Pages," added Eileen.

"By doing this we have the best chance of getting good results for our members. The more eyes and ears the better."

Essex Crime is now well established with more than 30,000 members and making a huge impact on people's lives.

They have active administration bases in Basildon, Romford, Dagenham, Harold Hill and Thurrock offering on the spot help for all members.

Similar crime groups now operate in Basildon, Canvey Island, Southend, Shoeburyness, Wickford, and Pitsea which is reassuring for the residents who want to see their property and their lives made safer.



TIPS FROM ESSEX CRIME

BURGLARY: Dark nights and mornings are a great time for burglars so make sure you have lights on timer switches and doors and windows are securely locked. Once your lights go on close your curtains - don't advertise what you have in your house. Don't leave packaging outside to show what goodies you have just bought. Most burglars like the cover of darkness - light up the outside of your home at night if you can - even Fairy lights could help.

SHEDS: These are also a good place for burglars to find the things you have hidden from your children so make sure your gardens and sheds are properly secured - make sure you use fence panel ties so that they can't lift the panels out to give themselves quicker and easier access to your garden and remove larger items.

Stay safe and please - lock windows and lift the door handle, turn the key and remove it.



Clive Stewart, chairman & secretary of Essex County Neighbourhood Watch Association, thanks Cllr. Peter Davey at the EALC AGM.

What a curry on for charity

NEIGHBOURHOOD Watch and ABF The Soldiers' Charity have announced a fundraising initiative that will bring neighbours together to share a meal and raise money for both charities.

Together for Good: The Neighbourhood Watch Big Curry will run for the month of September with supporters of both charities coming together to share a meal, swap their stories and build new friendships.

Each meal will be a chance for supporters to give to each charity through small individual donations as well as getting neighbours talking to one another. Events can be held on a small scale, taking place in someone's living room with a handful of supporters to bigger events in a community hall where everyone in a street is invited, for example.

The important thing is that people come together to get to know their neighbours over some lovely food to raise money for two wellloved charities.

John Hayward-Cripps, CEO of the Neighbourhood Watch Network, said: "We're known as an organisation that focuses on crime prevention and reporting but getting neighbours talking and interacting positively with one another is a huge priority for us.

"There's no better way to get to know your neighbours than by sharing a meal with them."

The Big Curry is an ongoing fundraising initiative from ABF The Soldiers' Charity that encourages neighbours to share a meal and raise money for soldiers, veterans and their families.

.Are you interested in hosting a Neighbourhood Watch Big Curry? Visit The Soldiers' Charity website for more information or email bigcurry@soldierscharity.org to find your local Soldiers' Charity representatives.

Celebration time for Essex Watch

THIS is a momentous year for Essex Neighbourhood Watch Association and everyone will be in a party mood.

Because the Association will be celebrating its silver anniversary - 25 years in which they have grown to over 140,000 Neighbourhood Watch members in Essex including Neighbourhood Watch Facebook Group members.

They are managed by fourteen District Co-ordinators who attend our Association's meetings every two months.

Roger Hirst, Essex Police Fire & Crime Commissioner, will be congratulating the Association members at a special meeting to help raise the profile of Neighbourhood Watch in Essex.

The Association will have special badges that celebrate the 25 years and also new members badges which are only available from the District Co-ordinators (in other words cannot be bought from any website).

District Co-ordinators would welcome the opportunity to hear from members of the community who would like to have information on Neighbourhood Watch so that they can advise them what it means for them to be involved with the Watch on Essex.

For the sixth consecutive year Roger Hirst has agreed funding for Neighbourhood Watch and also funded the printing of 50,000 of the Essex County Neighbourhood Watch Members Guides (which is available by email version too).

In the past year Essex NHW have distributed and installed over 600 street signs in Essex. Braintree District Neighbourhood Watch have received £200 from Essex Association of Local Councils towards Street Signs.

Essex NHW look forward to hearing from any person to advise them how Neighbourhood Watch has helped to reduce the opportunity of crime.

Clive Stewart

Email: essexcountynwassoc@btinternet.com

Retailers exposed

DODGY retailers that breach consumer laws on refunds and returns are paying Google to secure the most prominent slots in its shopping listings, a Which? investigation has found.

In a snapshot investigation, Which? found online retailers that cumulatively attract well over a million visits a month were subjecting customers to a range of unfair terms and conditions or unreasonable charges - despite being bound by UK consumer law.

Among the most serious breaches were firms charging "restocking fees" of up to £300 for customers who want to return a purchase, demanding goods are returned in "brand new" condition and insisting on customers bearing the cost of posting faulty items back to Hong Kong.

The electronics retailers Which? looked at - including eGlobalCentral UK, TobyDeals and Techinthebasket - are among the top search results on Google Shopping for popular gadgets such as the Samsung Galaxy Note 10, Apple iPhone 11 and Apple AirPods.

The companies are based in various countries - but all are subject to certain UK consumer laws because factors such as sterling pricing and UK website domain names mean they are classed as marketing directly to British consumers.

However, when the consumer champion analysed the small print of the sites, it found a number of breaches of the Consumer Contracts Regulations and Consumer Rights Act involving returns rights and faulty goods.

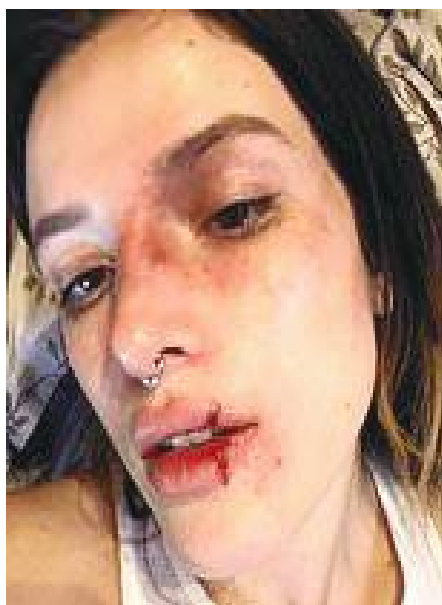
Domestic abuse rise

DOMESTIC abuse cases in Essex rose by a shocking 7,650 in the 12 months up to August last year.

Now Police, Fire and Crime Commissioner for Essex Roger Hirst has compiled a report - Domestic Abuse Deep Dive: Breaking the Cycle of Domestic Violence - outlining the reasons for this a 36.7% increase.

Essex Police estimate this was a "genuine increase" of 9.6 per cent or 2,002 additional offences, with the remaining 27.1 per cent, or 5,648 offences, coming about because of data accuracy and changes to Home Office Counting Rules.

Last summer, the force says it experi-



enced the "highest levels of crime on record" across the board.

The number of domestic abuse cases solved increased by 106, a 3.4 per cent increase, meaning 3,201 cases were brought to a conclusion.

However, due to the increase in the number of reported cases, the solved rate decreased by 3.6 per cent to 11.2 per cent. At the start of September, 14 per cent of domestic abuse crimes resulted in a positive outcome, or 3,710 of 26,494 cases.

Value for money

OVER 20 million illegal products including more than 15 million potentially dangerous cigarettes have been detained by local trading standards services in the last year.

The findings are announced in a new report, The Value of Trading Standards Report, which for the first time calculates the impact and value delivered in a single year by local trading standards services in England and Wales.

Local trading standards services are based in Local Authorities with the purpose of protecting consumers and supporting legitimate businesses.

The report finds that local trading standards services prevented at least £42 million worth of consumer harm in 2018/19, as well as prosecuting in excess of 1,100 people for criminal offences.

A total of more than 317 years' worth of prison sentences (108 years suspended) were also handed down to criminals as a result of prosecutions by local trad-

ing standards services.

In addition, in 2018/19 local trading standards services:

- Recovered £4.9m in Proceeds of Crime, and prevented £26.5 million being handed over to criminals
- Provided support to over 11,000 scam victims - saving over £4 million
- Visited over 30,000 businesses to help them comply with their legal responsibilities and responded to 13,615 requests for advice
- Tested 5,716 business premises for illegally selling alcohol, tobacco, knives or other illegal products.
- Received around 500,000 complaints, and undertook 43,000 investigations

WhatsApp hoax

A HOAX message designed to trick users into downloading a virus is circulating again on WhatsApp.

The message encourages users to download a fake update called WhatsApp Gold which has been doing the rounds since 2016.

The latest message has sent users into a panic about what they should do if they receive the link.

WhatsApp say that WhatsApp Gold is a hoax, stating that "Plus have no relationship with WhatsApp and we do not support WhatsApp Plus."

WhatsApp Gold is a hoax set up by scammers to dupe users into thinking there is a secret update that giving them enhanced features of the app.

Fliers targeted

FLIGHTS to Africa and the Indian sub-continent are among destinations being targeted by fraudsters.

Action Fraud is warning people to be on the lookout for fraudulent travel websites and unsolicited phone calls from scammers promising "too good to be true" deals on flights.

As well as flights relating to holidays, fraudsters particularly target the friends and family market, with flights to Africa and the Indian subcontinent dominating the list of affected destinations.

After transferring the money, victims may receive a confirmation email but any further attempts to contact the company will be unsuccessful and enquiries with the airline will reveal that the booking does not exist.



Why turning to electric vehicles will be better for your pocket

PAGE L3



Don't believe in miracles because scams are bad for your health

PAGE L7



Taking up part time gardening can be good for your wellbeing

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COMMUNITY WATCH MAGAZINE

LEISURE



Get-rich-quick - it's all a scam

IN the last financial year, almost £74,000 was lost every day to 'get rich quick' schemes and bogus online trading platforms, new figures show.

People are often conned into investing in foreign exchange (forex) and cryptocurrency scams on social media through fake celebrity endorsements, according to the Financial Conduct Authority (FCA) and Action Fraud.

More than 1,800 reported losing money to investment and trading scams – triple the amount seen the year before. The agencies revealed more than £27 million was lost in 2018-19.

What are cryptocurrencies?

Bitcoin is the most famous cryptocurrency, but there are more than 1,500 cryptocurrencies including other well-known ones such as Ethereum and Litecoin.

Cryptocurrencies are virtual peer-to-peer currencies that only exist online and are not controlled by a bank, treasury or country.

Cryptocurrencies are also anonymous, so are favoured by scammers as the transactions can't be traced back to one person.

How do Bitcoin and forex investment scams work?

After luring people in with ads or posts on social media, scammers lead victims to professional looking websites where

they're persuaded to invest in the bogus schemes.

Often the scammers will call the victim and, after a lengthy conversation, will talk them into the investment. Once the victim has invested, they might never see their money again. Some scammers may string people along for longer than this.

The scammer will convince the victim the first investment went well and will convince them to invest more money or get friends and family involved as well – all with the promise of even greater returns.

But eventually the scammer disappears – along with the victim's money. The FCA is raising awareness of these trading scams and is urging people to be more sceptical about them, as part of its ScamSmart campaign.

Fake articles about the site say Bitcoin Loophole was featured on the popular TV show Dragon's Den when its two young creators convinced Dragon Deborah Meadon to invest £250 on the show.

A fake quote from the star reads: "I've heard about Bitcoin and the massive amount of money you can make from it, but I've never bought any. I [had] no idea where to start.

"This was really easy, I can just use my credit card to deposit money and it buys them for me."

This quote is completely made up and Bitcoin Loophole has never

appeared on Dragon's Den.

How to avoid a cryptocurrency scam

You should always be wary of something which seems too good to be true. The FCA has also come up with some tips to keep your money safe from cryptocurrency scammers:

- 1. Don't assume it's real** Even if the website looks very professional or you've seen an advert on social media, you shouldn't assume the investment is legitimate. Scammers can also make convincing fake websites of well-known brands, which are virtually indistinguishable from the real thing. Read more: how to spot a fake website
- 2. Stay in control** If you're thinking about an investment make sure you do your research properly. If you're speaking to someone on the phone, tell them you'll call them back.

Take your time to look into the company and don't just check the first result on Google. You can also check the FCA's warning list. It's also a good idea to speak to someone you trust before handing over money.

- 3. Do the right checks** Companies providing regulated investments have to be registered with the FCA, so you can check the FCA register online to see if the firm is legitimate and whether there are any warnings about it.

Use the contact details on the register, not the details the firm gives you, to avoid 'clones'.



Go electric - and go much further

AN electric vehicle (EV) has been crowned Which?'s product of the year for 2019, in a top 10 dominated by products which showcased innovation, environmental credentials or bargain value.

The consumer champion's product researchers nominated and voted for their exceptional products launched and tested over the last year - whittling down 3,500 products to just 50 based on products considered outstanding for performance, innovation or value.

Having tested a huge range of products, from those made for the home and garden to the latest tech, cars and many categories in between - the top 10 comprises a diverse selection of products from an EV to a tiny speaker and from an extraordinarily cheap smartphone to a reusable coffee cup.

In first place, Which?'s judges concluded the Hyundai Kona Electric is an excellent EV which makes one of the strongest cases yet for people to make the switch to emissions-free driving.

Which?'s independent tests found that where the Kona Electric really impresses is in its driving range. While some mainstream opponents

Which? tested managed only 124 miles on a full charge, the Kona Electric managed 233 miles. To drive any further on a single charge you'd have to sink vastly more into a Tesla, of which the cheapest - the Model 3 - is around £7,000 more. For this you'll get just 31 more miles, based on Which?'s expert tests.

Researchers found that not only does it have the potential for vastly reducing both running costs and has zero exhaust emissions, it also improves the driving experience, being far smoother, quieter and more refined than Hyundai's petrol alternative.

Coming in second place was a miniscule speaker that packs a big punch. The Sony SRS-XB01 is smaller than 10cm in width, height and depth, but Which? found it achieved a beautifully clear and driven sound from a tiny apple-sized Bluetooth speaker - and at a bargain price as well. Its secret is an innovative hidden passive radiator that effectively enhances bass frequencies.

Completing the top three was the Ikea Malfors mattress. Despite a bargain basement price tag and simple foam design, it provides better support for people's spines than many

other mattresses, including luxurious handmade mattresses costing 10 times more.

Harry Rose, Editor, Which? magazine, said: "The Kona Electric isn't just an excellent and affordable EV, it's an excellent car full stop. That's what makes it both a game-changer and our pick as the product of 2019.

"Which?'s tests and reviews set the gold standard - and our pick of products shows that whether you're looking for sustainability, the latest gadgets or just a quality product at a bargain price - there are great buys out there for those prepared to do their research."

Which?'s researchers voted on products launched and tested between September 2018 and September 2019.

Which?'s top 10 products of the year (prices correct as of October 2019):

Hyundai Kona Electric - from £35,100
 Sony SRS-XB01 - £20
 Ikea Malfors (002.774.23) - £99
 Sony WH-1000XM3 - £249
 Amazon Kindle 2019 - £70
 rCUP Leakproof Travel Cup - £12
 Apple AirPods (2019) - £159
 Apple iPad Pro 11-inch - £769
 Realme 3 Pro - £165
 LG GBB92STAXP - £999



Rogue builders - an action plan

WHAT do you do if a builder turns out to be a cowboy and his work turns out to be shoddy and dangerous?

Under the Supply of Goods and Services Act 1982, building and repair work must be carried out with reasonable care and skill. If it isn't, the builder may have broken their contract with you.

An example of poor quality work is where you have double glazing fitted to a poor standard and rainwater leaks through the seal of some of the windows. This is what to do.

Step 1 – asking the trader to put things right

Ask the trader to put things right. Let them know as soon as possible about the problem. The longer you leave it, the more likely it is you could be seen as having accepted the poor work.

This will make it more difficult to get things put right or claim money back. Negotiate to get repairs done or work redone by a specific date. Keep a note of what was said and when.

If the work hasn't been put right and you haven't paid yet, you can do one of two things:

1. you can pay the full amount, but make it clear in writing that you aren't happy because the work hasn't been finished to a good enough standard and you expect it to be finished properly, or
2. you can pay some of the money and say you will pay the rest when the work is done. Get advice before refusing to pay the builder some money, because they may take you to court to claim what they think you owe them.

If the problem is minor and you don't want to have it put right, you could ask the builder to give you a discount on the price, but the builder does not legally have to agree to this.

Step two – find out if the trader belongs to a trade association

If the trader doesn't keep to the date you asked for the work to be redone, or you and the trader can't agree, find out if they are a member of a trade

association. They may be able to help you negotiate with the builder or take up your complaint.

Step 3 – write to the trader

Say what work needs to be done and suggest a deadline. Try and negotiate a discount for the inconvenience caused, but you have no legal right to ask for this.

If you don't get any response to this letter, write a second letter. Say that if you don't hear back by the date in the letter, you will consider taking further action.

Step 4 – advice from other traders

If you don't hear back from the trader, get quotes from several traders to value the work done and to advise you how much it will cost to have some of the work redone.

Write to your builder again, sending copies of the quotes from other builders. Say that if they fail to get back to you by a specific date, you will employ one of these other builders to finish the work. Say that you will also send a bill for the extra costs.



Visit the best cities - and the worst

BRITONS have rated the Louisiana city of New Orleans as the highest-scoring long-haul city in the world to visit, beating popular destinations such as Las Vegas, Dubai and Tokyo, according to a new Which? survey.

The consumer champion asked thousands of holidaymakers to rate recent trips to cities around the world across a range of categories including; quality of the cultural attractions, accommodation, shopping, food, value for money and, crucially, how crowded it was.

While Cape Town has been top for four of the last five years this year it was New Orleans which topped the list of almost 40 destinations with a city score of 90 per cent.

Those surveyed told Which? they loved 'the Big Easy' for its laid back nature, friendly locals, fusion cuisine and the ease of getting around.

Based on the Mississippi River, the city also got a five-star rating for the quality of its attractions - which includes live music and around the clock nightlife, as well as airboat rides in the bayou to spot alligators.

Singapore was the highest-rated destination in Asia with an 87 per cent city score. The island city-state was one of only three cities to receive five stars for shopping. It was also rated five stars for ease of getting around and its food and drink offering.

With its mix of Cantonese, Indian and Malay food at bargain food markets, iconic double helix bridge and endless

malls, boutiques and high street chains, travellers are also spoilt for choice for places to visit and things to do. One holidaymaker said Singapore "has so many attractions, it is difficult to pick one out".

Sydney was also second place in our survey, with its city score of 87 per cent beating rivals Melbourne and Perth.

Australia's largest city is best known for its iconic Opera House, yacht-studded harbour and famous Bondi beach. Those surveyed told Which? it was easy to get around, earning it five stars in this category, with many also recommending the ferry to Manly and back for the best view of the city.

Coming in joint fifth, Tokyo (85%), Japan's capital, mixes neon-lit skyscrapers and historic temples. It also proved hugely popular, and was the city which received the most five stars in a range of categories including shopping, attractions, ease of getting around and food and drink. One visitor described Tokyo as "an amazing city and spotlessly clean."

Former winner, Cape Town, still managed an 84 per cent city score and received the coveted five-star rating for value for money - something only Shanghai, Jaipur and Hanoi could match.

Those who visited told Which? about stunning views at Table Mountain, plentiful vineyards and great bars and restaurants in the harbour.

At the bottom of the list, was 'Sin City' the City of Las Vegas only scraping

together a 57 per cent city score. Those who visited the Nevada hot spot found it crowded with a lack of attractions, and described it at 'brash', 'expensive' and 'over the top'. Its two stars for food and drink and value for money was also the joint lowest in the survey.

Also deemed to be disappointing, overrated and crowded was Los Angeles (58%). One respondent described the Californian City of Angels as "busy, dirty, smelly and dangerous". It was one of only three cities to receive one star for ease of getting around.

Known for luxury shopping and ultra-modern architecture, Dubai in the United Arab Emirates came in as fourth lowest with a mediocre 62 per cent city score.

Those who visited told Which? they didn't think much of the food, didn't think much of the attractions and thought it offered poor value for money. One respondent summed up their experience of the city as 'bling and consumerism'.





Tooth disease - how to avoid it

AT least 70% of adult dogs and cats could suffer from periodontal disease, so it is important to care for your pets' teeth like you do your own.

A bad odour coming from your dog's mouth may not be down to their last meal, it could signify a problem with their teeth and gums and potentially their internal organs as well. Other signs of dental problems are discoloured teeth and swollen gums.

Whatever type of pet you have, be it a rabbit, cat or dog, there are plenty of steps you can take to ensure that you stay on top of their dental care needs.

Many pet shops sell toothpastes and toothbrushes specifically for dogs and cats, and dental chews and treats can complement these well.

Dog owner, Annette Robinson, reveals what she does to help care for her German Shepherds' dental health.

How do you keep Tegan and your other dogs' teeth healthy?

I have had long coated German Shepherds for over 30 years, and in all that time have never experienced dental problems with any of them. We have always fed them top quality kibble food, as this really helps to maintain cleanliness and ultimately all-round mouth health.

What else do you do to keep their teeth healthy and strong?

'Although there are various treats and chews on the market that suggest they keep teeth clean, we have actually never used these.

'We do occasionally - maybe once or twice a year - get raw knuckle bones from the butchers and allow them about half an hour of supervised gnawing.

'I strongly feel that if wet food is fed without much hard biscuit it would be essential to either manually clean or give special chews, as unremoved soft food just builds up and causes tartar, tooth decay, gum disease, and foul breath.

'Another important thing to ensure is that you do not allow your dog to pick up, play with or carry around stones. It's a bit of fun to throw stones into water etc. for them to chase, but this soon leads to 'bringing them back'

and this is an absolute no-no for us.

'I used to look after peoples' dogs as daily boarders and long term stays for holidays etc., and have seen many dogs with blunt or damaged teeth. problems and pain.'

Do you have any other top tips for caring for Tegan's and your other pets' teeth in general?

'As well as dogs I have had many other animals over the years including cats, rabbits, goats and a pony, and all of these animals can suffer with their teeth, especially rabbits.

'As rabbits' teeth continually grow, people think that simply feeding pellets will stop them getting too long, but hay and twigs are some of the best things for keeping teeth in good condition, so limiting the amount of pellets will make the rabbit eat more hay.

'Cats can be the hardest animal to keep a 'tooth, eye' on as they aren't generally happy to let you look, and are good at hiding pain. The same applies to cats as dogs, and that is that kibble food is preferable to wet.

Cats that have access to the outdoors also benefit due to the crunching action on their unfortunate victims' bones!

It can be difficult to get animals used to the idea of a toothbrush and toothpaste (especially cats), but done from a young age or introduced gently and patiently, most animals will allow you to clean their teeth.

It's vital that you don't use human toothpaste though as it contains ingredients that are toxic to animals such as fluoride and the various foaming agents.

We spit - animals don't! Regular ingesting of human toothpaste will be toxic, causing vomiting and tummy upsets, through to seizures and liver failure. Vets and pet shops sell animal toothpaste, or make your own from baking soda and water, or flavoured broth.

Always try to use hard pet treats as these will help, and failing all this I believe vets now sell a gel that contains enzymes to help stop things building up.

But always - if in doubt, or your animal shows any sign of discomfort, drooling, chewing on one side of the mouth or refusing food altogether, take them to a vet.

HEALTH and medical scams happen after you receive an email or see an advert promising miracle tablets and other medical cures that offer unbelievable results.

These frauds involve health and medical-related products and services that can appear to be a legitimate form of alternative medicine.

The fraudsters lead their victims to believe they'll receive a product or service of comparative quality for a lower price, or that the product or service they are buying will provide a miracle cure.

Some of the products on sale are so-called 'cures' for acne, AIDS, arthritis, baldness, cancer, impotence and weight loss.

Another type of medical fraud involve fake online pharmacies offering drugs and medicines very cheaply or without prescription.

Even if you do receive the products you order, there's no guarantee that they are the real thing. In some cases, they may even damage your health.

At the very least, you will be left out of pocket, which can be very costly. Invariably, due to the nature of online purchasing, the seller's identity will be disguised which means your chances of getting any money back are limited.

When dealing online, there's always a risk that your sensitive personal and financial data may be compromised.

This could enable a fraudster to steal your identity to control your bank accounts, or use it to raise finance or buy goods elsewhere.

The emotional and medical cost to you could be far more serious. When you buy medicines online, you have no way of knowing what they contain or how they might impact on your health.

By triggering a damaging reaction or preventing you from seeking proper treatment, the medicine you've bought online could make your existing medical condition worse.

Follow this advice to protect yourself against health and medical fraud

1. try to avoid paying by money transfers. They aren't secure
2. be careful when using direct banking transactions to pay for goods.



Check that you're not going to be scammed

3. don't send confidential personal or financial information by email. Fraudulent health and medical websites often:

4. promise a new miracle cure or wonder breakthrough. But their products are neither tested, nor proven to work
5. offer to supply prescription-only medicines without a valid prescription
6. try to convince you with testimonials from satisfied customers. How do you know these testimonials are genuine? Even if they are, anecdotal evidence is no substitute for the scientific evidence that lies behind genuine medicines
7. offer no risk money-back guarantees. But, if try to get your money back, the fraudsters simply disappear
8. feature endorsements from a doctor or health professional quoting scientific evidence. But if you look more closely, you'll see that these individuals are not affiliated to any known institution or clinical practice. Nor has their evidence been published in a recognised journal.

To help you identify a legitimate pharmacy website, the Royal Pharmaceutical Society has produced an internet pharmacy logo that acts as a visual aid for people who wish to buy medicines online.

Only bona fide registered pharmacies providing professional services in Great Britain are entitled to display the logo.

You can also protect yourself from fraudsters by:

1. checking the pharmacist's registration status
2. finding the name and address of the pharmacy operating the website. It should be connected to a genuine pharmacy at a genuine address
3. noting whether or not you are asked questions before purchasing your medicine. Registered pharmacies are required to check that a medicine is suitable for a patient before selling it. This is a form of online consultation with a health professional.

If fraud has been committed, report it to Action Fraud.

Dig in and...beat depression

How gardening can help you tend to your wellbeing

Depression often leads to a crippling sense of isolation. And yet, the affliction itself impacts so many people.

The Office for National Statistics (ONS) reports that nearly a fifth of adults in the UK have experienced some form of depression or anxiety.

Depression has roots in many areas, but the most common trigger tends to be a major life event. Things like family bereavement or a relationship falling apart can lead to depressive episodes, as well as certain genetic dispositions.

Medication and therapy often work hand-in-hand to help people cope with depression. But they cannot work on their own — as such, sufferers of depression are advised to take up hobbies that will, at the very least, give them something else to focus on and avoid overthinking.

A particularly successful hobby to pick is gardening. According to reports, 87% of people who spend time gardening for more than six hours a week feel happier.

Gardening as a family activity

A sense of achievement can be hugely beneficial for someone suffering depression. Achievement and self-care don't need to be life-changing either — sometimes, it takes gargantuan effort to simply get out of bed and face the world when the black dog is pawing at the door.

By giving yourself a sense of responsibility for something such as plants and trees that will rely on you to tend to them, you're much more likely to motivate yourself into some sort of routine.

Idle hands

Gardening is a fantastic way to keep your hands busy without being too taxing. Whether you spend a few hours digging or mowing, you'll be occupied away from overthinking. Plus, the act of simply being outside can boost your mood.

Speaking to the Huffington Post, psychotherapist Dr Sheri Jacobson said, "While I haven't come across anyone claiming that gardening has single-handedly overcome their depression, as part of a wide set of tools, gardening can be beneficial in the battle against depression."

"Being in the outdoors in more natural surroundings can help lift our mood as it brings a sense of simplicity and tranquillity which is therapeutic for many people."



Grow your own way

After a few weeks or months, you'll be able to see the results of your efforts and harvest these crops. The act of harvesting, whether it's from own-grown carrots or an exotic lime tree, is an achievement.

This leads to dopamine, the chemical responsible for a blissful feeling, being released in the brain. Plus, tending to these crops counts as light exercise. Exercise, as we all know, is vital to boost endorphin levels.

Scents and memories

There's a case to be made for flowers and scented herbs too. According to one study feelings of stress or depression can be altered by simply inhaling various aromas. Hence, aromatherapy!

A good choice for your gardening could be jasmine. Its fragrance is said to aid in restful sleep. Meanwhile, rosemary is a useful herb for aspiring cooks, as well as being claimed to improve memory and keep anxiety at bay.

Garden doesn't have to be a chore — it can be a vital element of routine. Whether it's a hobby or a deep-seated interest, it can bring many benefits to your life. Of course, it isn't a cure-all: if you are struggling, seeking professional help is a crucial first step to recovery.

Gardeners Club

Gardeners-Club.co.uk

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