



Fake drugs are killing children

Counterfeits that kill sold on the net

See Page 4-5



Travel abroad in the balance

Know your rights if it is cancelled

See Page 6-7



Thugs damage war memorial

Vandals chop off soldiers heads

See Page 9

June 2020

ESSEX

COMMUNITY WATCH MAGAZINE

TV licence scam

HOUSEHOLDS with a TV licence are being warned to stay alert following a spike in fake emails from fraudsters who are trying to steal your personal details.

Action Fraud has issued a new warning over an email wrongly telling people that they are eligible for a "COVID19 Personalized Offer" of six months free TV licence.

The email, which purports to be from TV Licensing, also claims the recipient's direct debit has failed. It then threatens the victim with debt collectors unless they pay an outstanding balance.

Action Fraud says the messages contain links to genuine-looking websites that are designed to steal personal and financial information.

The email claimed people have to renew their licence by May 12 to remain legally licensed.

TV Licensing is currently not offering any type of payment break for households who are struggling financially - instead, it asks individuals to get in contact if they can't keep up with their direct debit.

No Eastern delight

A RAFT of clay tablets covered in script, fired clay figurines, cylinder seals and animal-shaped pots appearing to be from the ancient Middle East have been identified as fakes by the British Museum (**see image above**).

Two trunks filled with items individually packaged in bubble wrap, including as many as 190 tablets, were seized by Border Force at Heathrow airport after they were sent from Bahrain to a private address in the UK.

Suspensions were raised by experts in the Department of the Middle East at the museum, who examined the photographs and objects, and said the tablets seemed to represent an almost complete range of basic items known from ancient Mesopotamia.

The items included cushion-shaped school texts designed to be comfortably held in one hand and written on one side only, prisms and cylinders designed for burial as building inscriptions and administrative texts.



However, it was discovered many of the cuneiform inscriptions were a jumble of signs, some invented and others upside-down, which made no sense when read.

The fakes will now be used for teaching and training purposes while a selection will go on display for a short period at the British Museum when it reopens.

No grants available

SCAMMERS are attempting to trick millions of people into handing over their personal information by falsely claiming their Government grant has been approved.

Two million people have applied for the Self-Employment Income Support scheme since lockdown was enforced, meaning many self-employed might be expecting to hear news about their grant.

One fake email claims to be from HMRC, but the first sign it's fake is the email address that follows - hmrcs@hm.com is clearly not an official mail.

It goes on to claim in the subject line that "You have a grant for 3650GBP"

As with any classic phishing scam, to claim your grant/prize/bonus/voucher you just need to click on a link (which is controlled by the criminals) and share your personal information.

This will then be used to either empty your existing accounts, set up new accounts in your name, or simply be sold on the dark web to other criminals.

While it can be tempting to believe you have qualified for a much-needed grant, you can be certain this isn't a fake HMRC/tax mail for the simple reason that the taxman never informs you of rebates, refunds or grants by email. It will write to you instead.

Sites shut down

BRITAIN'S cyber spies said they have taken down at least 300 scam sites following more than 160,000 suspect emails reported to them by members of the public as part of a new Suspicious Email Reporting Service.

Emails reported to the National Cyber Security Centre (NCSC), a part of the Government Communications Headquarters (GCHQ) intelligence service, included "callous" attempts by criminals to exploit the coronavirus pandemic through fake offers of face masks and testing kits.

"While cyber criminals continue to prey on people's fears, the number of scams we have removed in such a short timeframe shows what a vital role the public can play in fighting back," said Ciaran Martin, Chief Executive of the NCSC.

Examples of what the NCSC has removed include scam web pages purporting to sell bogus products such as testing kits, face masks and vaccines.

FCA survey warning

COMPLIANCE organisation RWA warned clients of a compliance survey email claiming to be from the regulator.

Brokers have been warned that an email, purportedly from the Financial Conduct Authority (FCA), is a scam.

RWA wrote to its broker clients stating: "It has been brought to our attention that several of our clients have received emails purportedly from the FCA asking them to complete a compliance questionnaire by 28 May 2020."

"The FCA has confirmed that this email is a scam. Please do not click on the link provided and do not give out any personal or firm details."

Since lockdown was implemented on March 23, a number of organisations have warned of an increase in cyber-crime and phishing attacks.



Free vouchers? Not a chance

WE are continually being sent WhatsApp messages from friends about supermarkets giving away expensive vouchers to every customer.

And there are also messages on social media about companies giving away 250,000 free laptops or new iPhones.

Many people believe these once-in-a-lifetime offers even though, if they bothered to work out the cost, it would run into million.

The latest of these is Tesco and Morrisons vouchers using coronavirus and police are now warning the public that they are all a scam.

They are all designed to make you part with money and, in many cases, your personal ID.

So far fake vouchers have been spotted for Tesco and Morrisons - but shoppers elsewhere are also urged to be vigilant.

"Criminals continue to exploit the coronavirus pandemic to defraud innocent members of the public," Action Fraud said.

A total of £2,360,727 has now been reported lost by more than 1,000 vic-

tims of coronavirus-related scams.

Police say they are aware of a link to a scam website using the name 'Morrison's Super Market' received through WhatsApp as a forwarded message.

The scam message reads: "Morrison's is giving away free groceries worth £250 to support the nation during Corona pandemic. Hurry up! Collect your FREE voucher."

A police spokesman said: "The link to the website was: <http://morrison-suk-groceries.store/#>

"As you can see, the URL starts with just 'HTTP' which isn't secure, always check you have HTTPS within your browser for the most secure way of browsing (this 'S' stands for secure).

"Always check the spelling is correct and look out for numbers used instead of letters and added symbols like the '#' as this is a method used on fake sites."

The link works as expected and looks genuine, after clicking you are asked to answer three initial questions and are then led to another web page asking to circulate this offer using WhatsApp.

When going to share this message it leads to another page informing you that you can win an iPhone 11.

You're then asked to pay £1 for handling charges and request your bank/credit card details.

Meanwhile emails offering free Tesco vouchers are also a scam.

The UK's National Fraud & Cyber Crime Reporting Centre posted the warning on social media after receiving dozens of reports about fake emails claiming to be from Tesco.

The fake email contains a link to a genuine-looking phishing website that is designed to steal login credentials as well as personal and financial information.

It offers all customers free vouchers during the Coronavirus and to qualify you have to follow a link then input your personal details".

Action Fraud told people not to click on the links or attachments in suspicious emails and to never respond to messages that ask for your personal or financial information because they will just steal you login details.

Counterfeit drugs could kill over...



UP to 169,000 children could die every year because of the global trade in fake pneumonia drugs. And a further 116,000 could die because they were given counterfeit malaria medicines.

That's the shocking analysis of a study by the Organisation for Economic Co-operation and Development (OECD) and the European Union Intellectual Property Office (EUIPO).

The study is designed to enhance understanding of the issues and challenges facing governments, businesses and society posed by the trade in fake pharmaceutical products.

Illicit markets for counterfeit pharmaceuticals are attractive for counterfeiters, given their high profit margins, low risks of detection and prosecution, weak penalties, and the ease with which consumers can be deceived into believing that the counterfeit products are genuine.

In 2016, international trade in counterfeit pharmaceuticals reached USD 4.4 billion, threatening public health and safety, while enriching criminals and organised crime.

The OECD study mirrors with the annual report by Britain's Anti-Counterfeiting Group (ACG) who are warning that companies must step up brand protection as criminals will be taking advantage of the coronavirus epidemic to stockpile counterfeit goods.

Phil Lewis, director general at ACG

warned that criminals will be working overtime to manufacture and stockpile counterfeits, in readiness to market and sell their goods, once the current health crisis is over.

It promotes fears are that we will be facing an even wider range of substandard and dangerous fakes. He called on businesses to ensure they keep brand protection experts in play, to meet this impending threat.

Phil explained: "As the counterfeiters' are working hard to profit from the coronavirus pandemic, they will also be planning for the future. We need to be prepared and ahead of the game.

"It is vital to have experts on the ground, who can put plans in place to tackle criminal networks in the UK, but also understand the situation, systems and laws in countries where most of the counterfeits come from, such as China, Turkey and India.

"Our annual report shows what brands can do when working in collaboration with ACG and enforcers. Together we are making a difference by tackling high level counterfeiting and preventing distribution on the ground and online, whilst advising governments and working in partnership to warn consumers about the growing risks of buying fake product.

"Shelving brand protection, now, simply hands the advantage to the criminals. We must be seen to play our part, otherwise we could easily send the wrong mes-

sage to Government and enforcement."

This backs up the OECD report which found that the People's Republic of China, Hong Kong (China), Singapore and India are the main provenance economies for counterfeit medicines. While China and India are the primary producers of fake medicines, the United Arab Emirates, Singapore and Hong Kong (China) serve as transit economies. Other relevant transit points for fake pharmaceuticals include Yemen and Iran.

From these locations, fake pharmaceutical products may be shipped anywhere in the world, although African economies, Europe and the United States appear to be the main targets.

This does not include a very large volume of domestically produced and consumed illicit pharmaceuticals. Counterfeit medicines not only cause economic damage for the sector, but are also a significant threat to public health, since they are often not properly formulated and may contain dangerous ingredients.

Over the period 2014-2016, seized counterfeits included medicaments for serious diseases, including malaria, HIV/AIDS and cancer.

They also included antibiotics, lifestyle treatments, pain killers, diabetes treatments and central nervous system medicines.

Turn to page 5

...280,000 children every year

From page 4

What are the challenges?

Successful marketing of counterfeits requires counterfeiters to penetrate supply chains which, for the most part, are closely monitored by producers and regulators.

While the wholesalers that are responsible for distributing most pharmaceutical products are secure, there are thousands of second-tier distributors that are more vulnerable to penetration by counterfeiters.

Detection of counterfeits requires expert examination, which can be costly. The ability of counterfeiters to package products in a way that mirrors genuine products is key to their success, as is their ability to make the products resemble the originals.

The use of free trade zones has facilitated trade in counterfeit pharmaceuticals, providing a venue for packaging and repackaging products in ways that effectively disguise their true origin.

Challenges exist in all countries, but are particularly large in developing countries, where informal distribution is more widespread and less secure.

Challenges for all countries have increased with the development of rogue on-line pharmacies, which often dispense counterfeit products cheaply.

Consumers have demonstrated a willingness to take risks buying products online, sometimes disregarding the consequences of purchasing and using products that may not be properly formulated.

Trade in counterfeit medicines has also been fuelled by the explosive



Fake drugs on the internet are killing thousands of kids

growth in the use of the post to ship products.

More than 95% of customs seizures of pharmaceutical products during 2014-16 involved postal and express mail services, which was well above the average for other products. Inadequate information on postal shipments makes it difficult to detect and intercept products in national and international trade.

In the case of imports, documentation is generally only available to customs officials in paper form, at the time of importation and can be incorrect. Governments and industry have been working hand-in-hand to combat counterfeit, substandard and falsified pharmaceuticals.

On an international level, many initiatives are underway to tackle the growing problem of counterfeit pharmaceuticals, including crime-fighting programmes run by INTERPOL and the World Health Organization.

The impacts of counterfeit medicines are felt on many levels:

- Damage to the health of individuals or failure to treat their medical needs adequately. Estimates show that between 72,000 and 169,000 children may die from pneumonia every year after receiving counterfeit drugs, and that fake anti-malarial medication might be responsible for an additional 116,000 deaths.

- Loss of sales and damage to the reputations of legitimate producers.

Companies registered in the United States are hit hardest by the trade in counterfeits: almost 38% of all seized counterfeit medicines infringe the intellectual property (IP) rights of firms registered in the United States. However, other OECD countries are also badly affected (notably Switzerland, Germany and France).

- Costs and lost revenues to governments and economies. One estimate suggests that the cost to EU governments of revenues foregone from counterfeit medicines is on the order of EUR 1.7 billion.

- Costs of treating patients who have suffered adverse health consequences as a result of consuming counterfeit medicines.

- Environmental pollution from dirty practices by an unregulated criminal activity involving potentially toxic chemicals.

- Social costs in terms of an increase in organised crime and job losses, which are estimated at more than 80 000 jobs in the EU pharmaceuticals sector and other sectors that sell goods and services to it.



Phil Lewis of ACG

Know your rights if the virus...



Do you know what to do if your flight or holiday is cancelled because of coronavirus?

THE UK Government is currently advising against all non-essential travel in the UK and abroad. In this article we offer advice on what your rights are if your travel plans have been disrupted by Coronavirus.

Package holidays and Cruises

If you have booked a package holiday or a cruise and this has been cancelled by your travel company, then you are entitled to a full refund.

A package holiday must cover a period of at least 24 hours or involve overnight accommodation and is a combination of at least two different types of travel services, listed below:

- transport (such as a flight, coach or train but not transfers from an airport)
- accommodation
- car rental
- a tourist service (such as a tour guide or a trip to a historical attraction)

It counts as a package holiday if your travel company:

- has asked you to pay a single price through a single payment
- has let you select a combination of

services – such as a flight and accommodation – before you agreed to pay for them.

- charged you an inclusive or total price for all the services you bought.
- advertised or sold the travel services to you as a package or using a similar term.
- sold you one travel service then transferred your details, including your payment details to another company, which you then booked another travel service through within 24 hours

Several companies are encouraging customers to re-book their holiday or accept a voucher for a future booking, but this is optional, and you can insist on a full refund if you prefer.

If you do accept a holiday voucher, gift voucher or other discount voucher, you may not be financially protected, which means if the company were to go bust before you use the voucher, you will lose the money that you have paid for your holiday.

However, you may be offered a Refund Credit Note instead. This is designed to ensure you have the right

to either a cash refund or a future holiday. It is protected by ABTA/ ATOL if your original booking had that protection, so you would be reimbursed if the travel company failed financially.

Flight only

If you are flying from or to the UK or EU on a UK or EU airline which has been cancelled, you are entitled to either a full refund or an alternative flight.

Outside of the EU the rules are more complex. Your rights are likely to depend on the individual airline or travel agent's terms and conditions.

Whether you choose a full refund or alternative flight is up to you not the airline, so do not feel pressured to re-book.

Accommodation Only

If you have booked accommodation only, your rights to a refund are more complicated and you will need to refer to the terms and conditions of your booking.

continued on page 7

...ruins your sunshine dreams

From page 6

The Competitions and Markets Authority (CMA) has issued guidance stating they would expect full refunds to be given if services, including holiday accommodation, cannot be provided due to Coronavirus restrictions.

Therefore, if a refund is what you would like, you could reference the **CMA guidance** when negotiating with the accommodation provider.

Future Bookings

The restrictions on travel could be lifted by the Government at any time, so travel companies are generally only cancelling bookings for imminent departures, typically those within the next 21 days.

If your booking is for later this year, wait to hear from your travel company or airline, who will contact you nearer the time to discuss your options based on the circumstances at that time.

www.gov.uk/foreign-travel-advice

Deciding not to Travel

If the Government declares it is safe to travel, but you decide you no longer wish to go on your trip, there is no obli-



gation for your travel provider to offer a refund and normal cancellation charges may apply.

However, many travel providers are sympathetic to the extraordinary circumstances at this time and are willing to be flexible. Discuss any concerns you have about travelling with your travel provider at your earliest opportunity. If your concerns are based on medical grounds, consider asking your GP for a letter.

Travel Insurance and Chargeback

If you fail to get a satisfactory response from your travel provider, you could contact your travel insurer. Some policies that were issued prior to March 2020 do not have a Coronavirus exemption clause and therefore you may be able to claim a refund from your insurance company.

Alternatively, if you paid for some or all your holiday on credit card and the value was over £100, you could make a claim against your credit card company for a refund. Similarly, if you paid using your debit card, you could contact your bank and request a chargeback.

Please note that the chargeback scheme is not a legal requirement, but most banks do offer it on behalf of their customers. Citizens Advice does offer **Chargeback guidance**.

Whatever your circumstances, we recommend that any communication with your travel company is made in writing. Be aware that travel companies are facing unprecedented customer service demands, so timescales for providing a response may be increased.

We hope the above information is useful, but if you would like more detailed advice on your individual circumstances, please contact the Citizens Advice Consumer Helpline on 03454 040506 or visit their website at

www.adviceguide.org.uk.

Refund Credit Notes Explained...

..... A Refund Credit Note for a package holiday:

<p>Lets you REBOOK your holiday for a later date.</p>	<p>IS financially protected.</p>
<p>Gives you the right to a cash REFUND when it expires.</p>	<p>IS NOT a holiday voucher – holiday vouchers do not have financial protection.</p>


For more information visit: abta.com/coronavirus

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.

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**

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“ I felt anger and disappointment and sadness that anyone could do this. The hard work that went into making them was destroyed in a matter of minutes. ”

Lisa Wright



Vandals destroy memorial

RESIDENTS in Purfleet have condemned vandals who smashed up a memorial to the fallen heroes of the First World War.

Since 2018 when the end of the war was commemorated, an array of ‘Tommys’ was part of a display at the Purfleet Heritage Centre and Military Museum on Centurion Way on the Garrison estate.

The centre is run entirely by volunteers in a former Gunpowder magazine and is one of the borough’s historical gems where a number of memorial events take place throughout the year and – in non-Covid times – the centre is opened twice a week to show off a large and unique collection of memorabilia and military artefacts.

Outside a tribute to the fallen was created in the form of silhouettes of soldiers but at some point in the last 24 hours they have been smashed, with the heads broken off one set and another broken away from its fixings.

The tribute has been in place since Purfleet’s Battle’s Over centenary commemoration for the end of World War One when a beacon was lit by the side of the Thames.

The 26 ‘Tommys’ were created by Purfleet-on-Thames Community Forum vice-chairman Trevor Batchelor who spoke of his disap-

pointment and shock – but added that the soldiers would be replaced.

“Obviously we don’t know if it’s locals or people who have been walking by because the riverside has been a lot busier lately. It’s not very nice but the immediate message is we will replace them and will make them stronger.”

Centre chairman and founder Alan Gosling said he was sickened by the vandalism. “We have been going down to the centre regularly and checking it over and doing the odd little bit of work and it was a real sickener to see this.

“It looks like at first they were using the soldiers as target practice, possibly with an air gun, then they smashed them up. It’s difficult to believe why people would do that but it’s done now and we will just get on with it. They will be replaced.”

Purfleet Neighbourhood Watch coordinator Lisa Wright (who took the pictures of the damage) said: “I felt anger and disappointment and sadness that anyone could do this. The hard work that went into making them was destroyed in a matter of minutes.”

It is not the first time a memorial has been desecrated in Purfleet. In March last year thieves stole the metal plaques listing the dead from Purfleet on the town’s war memorial

in the nearby St Stephen’s Church.

The plaques were replaced by Thurrock Council in time for last year’s Remembrance events. That area of Purfleet is a focal point of remembrance. Also last year a Thurrock Council historic green plaque was unveiled to mark the site of guns that shot down a Zeppelin in World War One.

A number of people have reported the incident to police, among them West Thurrock ward councillor Qaisar Abbas who said: “This is unbelievably sad. It is difficult to believe some people! I have reported this to the police and I hope anyone who knows anything will come forward.”

Fellow ward councillor Victoria Holloway added: “I, like the residents and volunteers in Purfleet, am angry this has happened.

“I hear time and time again from Thurrock Council that police numbers are on the increase and we’re being kept safe.

“However, this is one of many incidents of vandalism of the community in Purfleet in recent times and it’s not acceptable.

“The strong community will fix the damage, but I want to see the police in Purfleet deterring the criminals doing this.”

“ More than 100 businesses have already signed up to the free training, which is empowering businesses and employees to take a stand against scams. Louise Baxter, (right) ”



It's war on the scammers

MORE than 100 organisations are spearheading a new initiative to combat fraud against businesses as more companies and employees adjust to working from home during the COVID-19 pandemic, increasing their exposure to sophisticated business scams.

NatWest, Places for People and the Co-operative Bank are among the first companies to join Businesses Against Scams, a cross-industry initiative led by National Trading Standards that provides free tools for businesses to upskill and train their workforce to help identify and prevent scams.

Security risks include criminals targeting employees working from home who are isolated from colleagues. Scams include criminals impersonating government officials or a senior member of the business to put pressure on employees to give out sensitive information or make payments.

Remote working also presents new cyber security challenges, with security reliant on the resilience of home Wi-Fi routers and more employees familiarising themselves with new software and devices.

The Businesses Against Scams initiative provides free online training modules, including examples of prominent scams and how to avoid falling victim

The types of scams directly targeting

businesses include tax refund fraud, which can lead to significant financial losses for businesses.

Scams targeting customers also undermine businesses, as criminals often impersonate businesses to defraud their customer base, causing reputational damage and potential loss of business.

The emotional and mental impact on employees who have fallen victim to a scam can also be devastating and long-lasting.

Louise Baxter, Head Of The National Trading Standards Scams Team, said: "We've launched Businesses Against Scams as a free tool for organisations to help safeguard their business and protect their workforce and customers.

"More than 100 businesses have already signed up to the free training, which is empowering businesses and employees – who are all adapting to new working environments – to take a stand against scams by equipping them with advice and knowledge on how to identify and prevent a scam."

Three common business scams:

Invoice/mandate scams – A business may be contacted out of the blue by someone claiming to be from a regular supplier. They state that their bank account details have changed and will ask you to change the payment details.

Never rush a payment. Use contact details that you already hold or that have been obtained independently rather than any included in the request. Do not call the number in the request or reply with your email details.

CEO scams - A sophisticated scam that plays on the authority of company directors and senior managers. An employee receives a phone call or email from someone claiming to be a senior member of staff asking for an urgent payment to a new account and instil a sense of panic.

Scammers may even hack a staff email account or use spoofing software to appear genuine. Be cautious about unexpected urgent payment requests.

Tech support scams – With more people working remotely and IT systems under pressure, criminals may impersonate well-known companies and offer to repair devices. Criminals are trying to gain computer access or get hold of passwords and login details so they can search the hard drive for valuable information.

Always check that the bank or payment website you're using is secure – a small padlock beside the web address will confirm it is secure. Always be suspicious of cold callers. Genuine companies would never call out of the blue and ask for financial information.



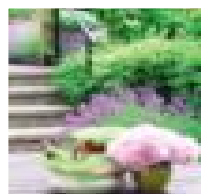
Make a plan of action of debts are driving you to despair

PAGE L3



Vaccinate your pet to keep them safe from variety of illnesses

PAGE L7



How new trends have changed the look of your gardens

PAGE L9

June 2020

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How a virus turned us into nation of bikers L3

COMMUNITY WATCH MAGAZINE

LEISURE



In debt?- make a plan of action

THE coronavirus pandemic has devastated the country, savaged businesses and left individuals with an unprecedented mountain of debt.

If you are one of those in debt, it's important to keep in contact with the people you owe money to (your creditors).

If you're very worried about your debts, you may be afraid to contact them, but you can get help to do this.

If your creditors don't know you're having financial difficulties, they'll assume you don't want to pay and start taking action against you.

Before you start contacting your creditors, you'll need to sort out how much money you owe and who you owe it to.

Then you'll need to sort out which are the most urgent debts to pay off and if you've got enough money to do this.

You need to deal with some debts more urgently than others because the consequences of not paying them can be more serious than for other debts.

These are known as priority debts and include things like mortgage, rent and council tax debts. The people you owe this type of debt to are called priority creditors.

To see whether you've got enough money to pay off your priority debts, you will need to work out how much money you've got coming into your household and how much you need to spend. This is called your budget.

If you've got some money to pay off your debts, you must make sure you

deal with any priority debts first.

After that you can deal with any less urgent debts such as credit card debts, overdrafts and other loans. These types of debts are known as non-priority debts.

When you have worked out how much you can afford to pay your creditors, you will need to contact each priority creditor and try to make an arrangement to pay back what you owe. After that, if there's money over, you can make offers to non priority creditors.

How to deal with priority creditors.

If you haven't got enough money to repay your priority debts, you need to get advice as quickly as possible as the outcome could be serious.

Your local Citizens Advice Bureau can give you advice about debt problems.

Priority debts include:

- ♦ mortgage or rent arrears. If you don't pay these, you could lose your home
- ♦ gas and electricity arrears. If you don't pay these, you can have your supply disconnected
- ♦ council tax arrears. If you don't pay these, a court can use bailiffs to take your goods. If, after this, you still have unpaid arrears, you can be sent to prison
- ♦ court fines such as fines for traffic offences. If you don't pay these, the court can use bailiffs to take your goods. If, after this, you still have unpaid arrears, you can be sent to prison. Parking penalties issued by local authorities are not priority debts

♦ arrears of maintenance payable to an ex-partner or children. This includes Child Support you owe to the Child Support Agency (CSA) or Child Maintenance Service (CMS). If you don't pay these, a court can use bailiffs to take your goods. If, after this, you still have unpaid arrears, you can be sent to prison

♦ income tax or VAT arrears. You can be sent to prison for non-payment of income tax or VAT

♦ TV licence or TV licence arrears. It's a criminal offence to use a television without a licence. You could be fined. You may have other debts which you think it is particularly important to pay.

For example, if you're disabled and rely on your car to get around, you may need to make repayments on a hire purchase agreement for your car a priority, to prevent it being repossessed.

You need to think very carefully about which debts you treat as the most important ones.

You must have very good reasons, as you might have to convince a court or your other creditors why it is reasonable for you to treat these debts as more important than others.

If creditors feel you are treating another creditor more favourably, without a good reason, they may not accept your offer and may decide to take further action against you.

If you have to go to court for a priority debt, get advice, for example from a Citizens Advice Bureau.



On your bike, but keep it safe

During the coronavirus pandemic less people are using their cars and, instead, getting fit by cycling round the country. Here are some safety tips for those turning to two wheeled transport.

ROAD safety and breakdown organisation GEM Motoring Assist is reminding everyone out on a bicycle during the current period of lockdown to follow a few simple safety tips.

The restrictions imposed during the current COVID-19 lockdown, helped by several weeks of dry and sunny weather, have led to an increase in the number of people getting their bikes out for exercise.

In some parts of the country cycling traffic has risen three-fold since late March, the organisation says.

GEM road safety officer Neil Worth commented: "It's great that so many people now choose cycling as their form of exercise.

"We just want to ensure they are conspicuous and confident when using the roads, and that they are aware of a few simple things that can help them stay as safe as possible whilst out and about on their bikes.

"Along with most safety groups, we hope that everyone will continue cycling once the lockdown is over, as all the research points to the significant positive impact cycling has, not just on our physical health but also on our mental wellbeing."

GEM's safer cycling tips:

- Obey the rules. For example, you must stop at red traffic lights and you should not cycle on pavements unless they are clearly signed as designated cycle paths.
- Check your bike's roadworthiness before a journey: brakes, tyre pressures, pedals, saddle – there are lots of moving parts and they all need to be working properly.
- Wear a correctly fitting helmet, with bright or reflective clothing that will make you easier for other road users to see. Use lights on your bike if you're taking your exercise time when it's dark, or when the weather is poor.
- Wherever possible, ride in the middle of the left-hand lane. This makes you easier to see by drivers approaching from behind you. It also helps them think twice about unsafe overtaking.
- Give clear, confident signals so that other road users know what you're intending to do.
- Anticipate, be ready for what a driver might be about to do (such as turning left in front of you without indicating).
- Be extra vigilant at road junctions,

where most collisions occur.

- As you're riding along, watch the road surface for hazards such as potholes, litter, puddles and slippery drain covers.

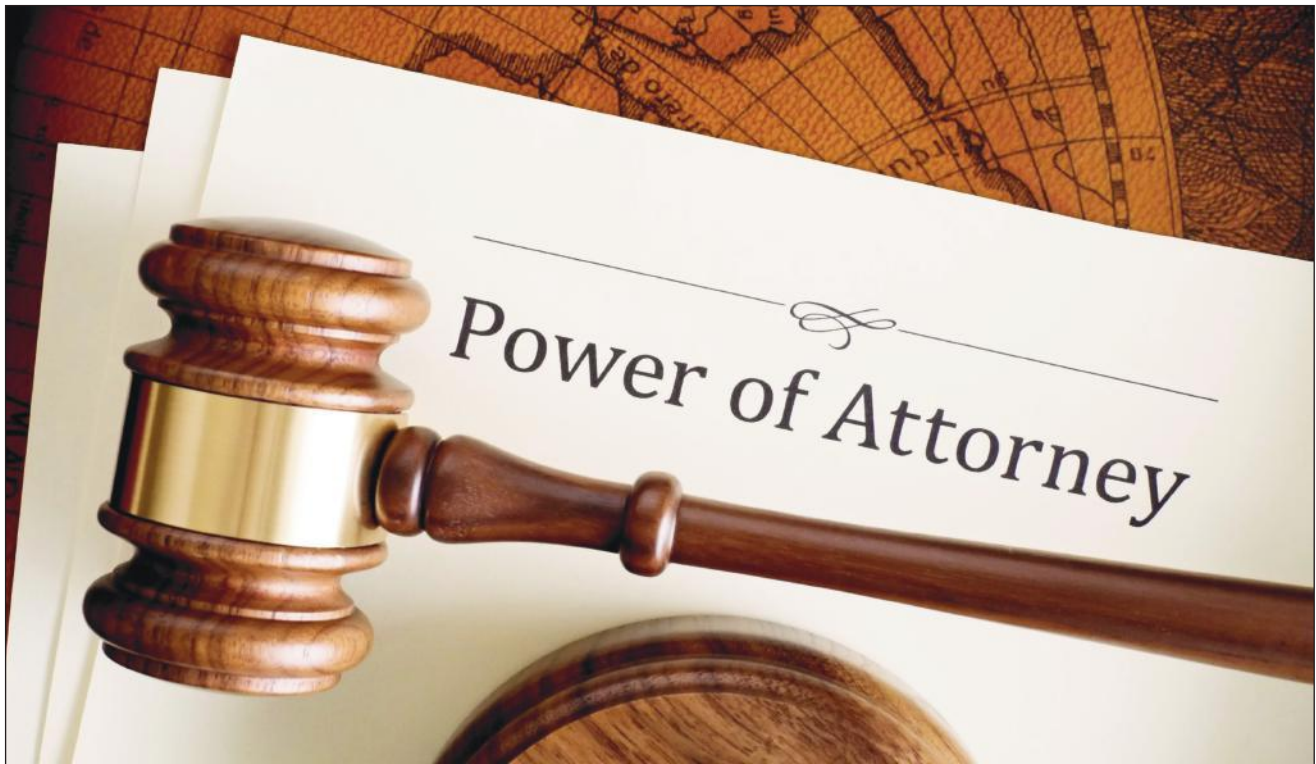
- Definite no-ride zones include: the extreme edge of the road; within a door's width from parked cars and along the inside of trucks at junctions.

GEM Motoring Assist provides two levels of recovery service; Recovery EXTRA and Recovery RECLAIM, to suit all needs and pockets.

They provide a unique, comprehensive and competitively-priced Roadside Assistance and Vehicle Recovery Service.

GEM has been voted number one for Breakdown Cover, or has been a close runner up, in the Auto Express Driver Power Survey for the last 12 years.

Its breakdown cover has also been awarded a 5 star rating by Defaqto, meaning GEM provides one of the highest quality offerings in the market. In 2018, GEM became a Which? Recommended Provider after coming first in their survey of breakdown recovery providers.



Future plans - not in family hands

UK adults are putting off preparing for later life, explaining they can't trust family members to manage their finances for them.

A study from Co-op Legal Services reveals that over three quarters (79%) of over 45 year olds do not have a lasting power of attorney in place.

Furthermore, three quarters (74%) of people aged between 65 and 74 and two thirds (67%) of people aged 75 to 84 also do not have a lasting power of attorney in place.

Perhaps to blame for the lack of later life planning, a third (35%) of over 45 year olds say there is someone in their family they wouldn't trust to give power of attorney to.

Furthermore, when UK adults were asked how they feel about a family member having access to their finances, just half (56%) said they would fully trust them.

Over a tenth (14%) feel their loved

one isn't responsible with their own money and so wouldn't trust them to manage theirs for them.

A further tenth (11%) said they'd worry that their family member would borrow money and not return it.

In terms of those relations over 45 year olds deem least trustworthy, almost a third (29%) wouldn't trust a friend to manage their finances for them.

A fifth (19%) would have concerns over a sibling managing their money and a further fifth (18%) wouldn't trust their sons or daughters.

Despite this lack of trust, two fifths (37%) of adults who haven't yet appointed a power of attorney, say they do still intend to put the important document in place. However, a third (35%) say they're not interested in doing so.

James Antoniou, Head of Wills at the Co-op said: "It's concerning that

so many people are not protecting themselves by properly planning ahead for later life.

"Whilst our research shows that part of the reason is due to people not knowing who to fully trust to make important decisions on their behalf, there is clearly still a serious lack of awareness of the importance and benefits of putting a Lasting Power of Attorney in place.

"A Lasting Power of Attorney is a legally recognised way for a person to choose trusted individuals to make decisions about their finances and also their personal welfare which, most importantly, continues in force even after that person becomes unable to make such decisions themselves."

Footnote

Research was conducted on behalf of Co-op among 2000 over 45 year olds by Atomik in December 2018.

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.

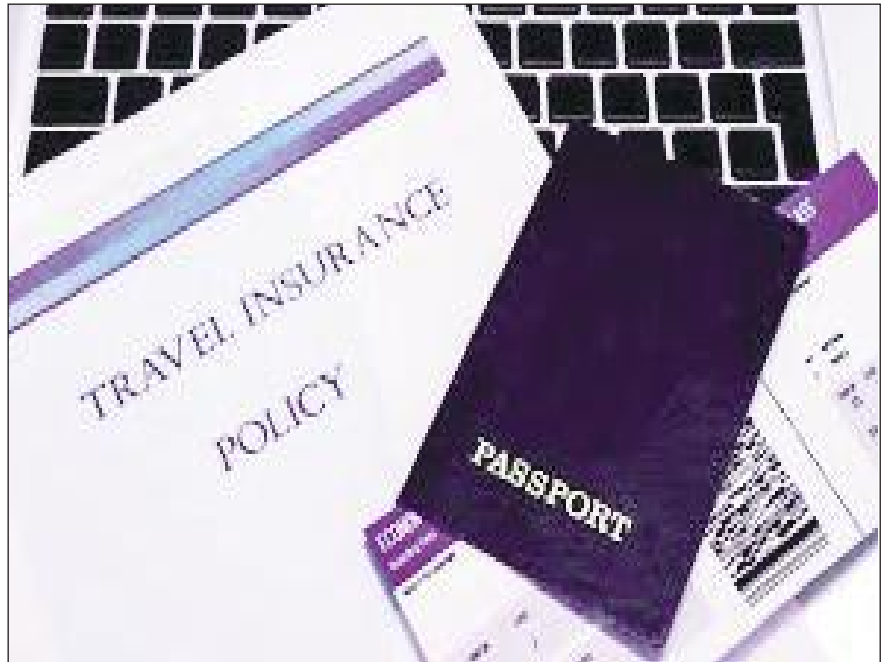
A spokesperson from LV= says: "In light of the significant impact that coronavirus is having globally, LV= General Insurance has taken the difficult decision to pause the sale of travel insurance to new customers.

"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...

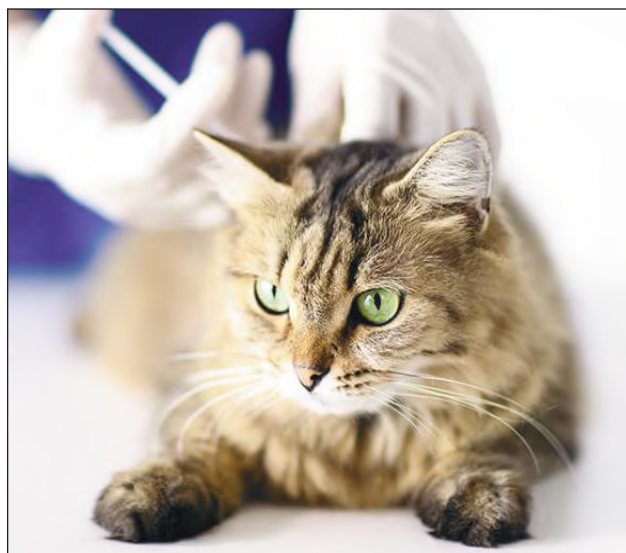
...to make my
HAPPY FACE
when you've got a
sad face



DogsTrust

**REHOME A DOG AND
CHANGE A LIFE FOREVER**

Reg Charity Nos 227523 & 50037843



Vaccination - a vital protection

VACCINATION is a great way to give your dog immunity to some of the worst infectious diseases, and make sure they are as safe as they can be.

It is given as an annual injection, which keeps immunity topped-up and your dog protected.

The only vaccination not given by injection is kennel cough. This is given via an annual intra-nasal vaccine – a squirt up the nose! This gets the vaccine right where it is needed to give local immunity.

Although it is important that your dog has a vaccination appointment every year, not all the vaccines will be given at every appointment.

This is because different vaccines last for different amounts of time – your vet will be able to tell you about the schedule for your dog.

Your dog will need at least one vaccine every year, however, and your pet should have a thorough health check at least once a year as part of their general healthcare.

This helps your vet check that no developing health problems can be detected.

Keeping your annual vaccination appointment every year is really important for both you, and your dog.

If you would like to learn more about vaccinating your dog, contact your local Vets4Pets practice.

When should I vaccinate my dog?

Once your puppy is 6 - 8 weeks old, they can have their first vaccinations – usually called the primary course. This consists of two or three injections, given 2 – 4 weeks apart. Some puppies will have their first of these vaccinations while they are still with their breeder.

For adult dogs, if you do not know if your dog has had vaccinations previously, or if you know the last injections were more than 15 months ago, your dog will also need to have a primary course of two injections.

Adult dogs can start this at any time, but if you know your dog is currently not protected by vaccination, the course should be started as soon as possible.

Your vet will check your dog over before administering any vaccines, to make sure there are no clinical reasons not to give the vaccine.

As an example, a dog already fighting any active infection would need to recover from this before a vaccination was given.

Once any dog has had their initial course of injections, they will only need one injection per year afterwards to keep that immunity 'topped up'.

Titre Testing

An alternative to some of the annual vaccinations is titre testing. In dogs which have previously had vaccinations, it is possible to measure the markers of immunity in the blood.

Checking these markers annually with a blood test, and giving vaccinations if the levels fall below a likely-protective level, is an alternative to routine vaccinations for some diseases.

Your dog would still need an annual vaccination against leptospirosis however, as titre testing is not possible for this disease. Although titre testing is an alternative to vaccination, it does have drawbacks. As titre testing requires a blood test, there is an increased cost.

The results are also not definitive – they are a snapshot of the immune system at a single moment in time, and this means that it is impossible to guarantee the validity of results, or if any immunity will be protective across the next 12 months.

Due to this, some kennels and insurers will not accept a titre test result in lieu of vaccination.

If you're interested in this service please contact your local practice for more information.



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!

STAY SAFE FROM COURIER FRAUD

Advice and tips to spot the scams



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

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

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

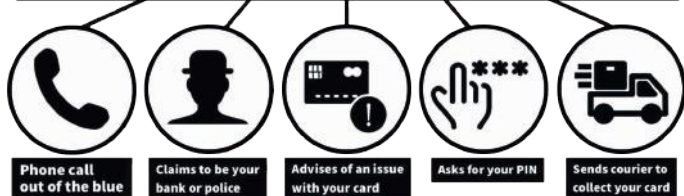
Some simple steps you can take are:

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

Be
Aware



COMMON EXAMPLE OF COURIER FRAUD



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