



Pension crooks want your cash

Clive backs fight to protect the pot

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Watch out for garden cheats

Tree adverts may be bad deals

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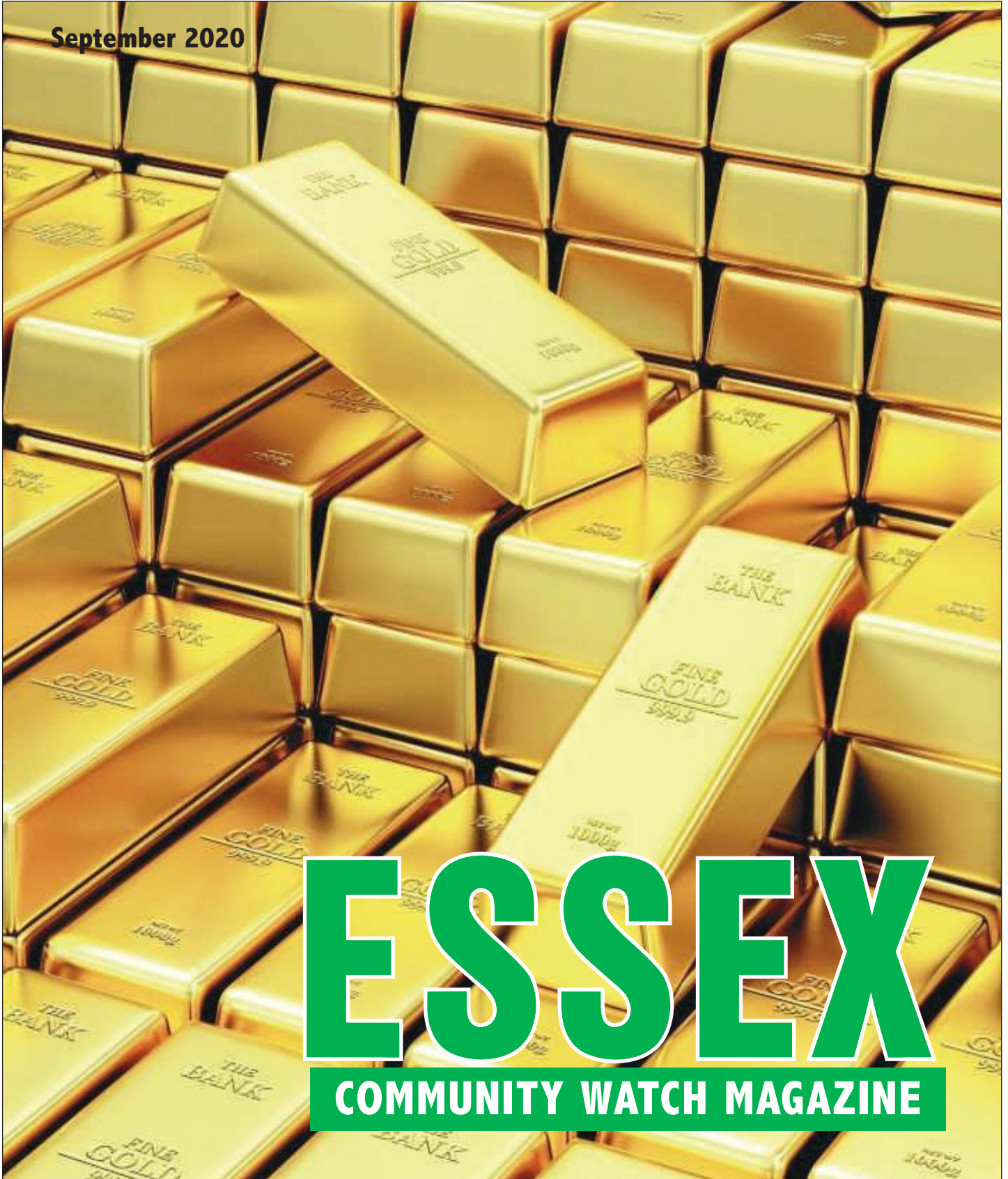


Cake queen in cannabis scam

Mary tricked into promoting CDB

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ESSEX

COMMUNITY WATCH MAGAZINE

BE ALERT TO THE DOORSTEP GOLD DIGGERS - TURN TO PAGE 5

Don't get hammered online

“ If you are a victim of shopping or auction fraud, you have no real prospect of returning the goods or having your money refunded and there is a risk your identity details could be compromised ”



SHOPPING and auction fraud involves fraudulent shopping scams that rely on the anonymity of the internet.

As the popularity of internet shopping and online auctions grows, so the number of complaints about transactions is increasing.

Some of the most common complaints

- you receiving goods late, or not at all
- sellers not receiving payment
- buyers receiving goods less valuable than those advertised or significantly different from the original description
- failure to disclose relevant information about a product or the terms of sale.

If you are a victim of shopping or auction fraud, the most immediate problem is that you have no real prospect of returning the goods or having your money refunded and there is a risk that your identity details could be compromised.

Fraudsters could steal your identity and use it to access your personal finances or obtain goods or finance from alternative sources. In an online auction or marketplace, such as eBay, Gumtree or Etsy.

Once the bidding has finished you find out that there's no way of returning the goods or having your money refunded, or you're not properly paid for something you've sold.

How it happens

Online auctions and marketplaces have become a very popular way of trading online, but fraudsters are using them to take advantage of your trust to sell poor-quality or non-existent items.

You may find that something you've bought online arrives late or never at all. In some cases the products you've paid for are less valuable than shown in the advert, different from the original description, or you weren't told crucial information about the product or terms of the sale.

If you're selling, you may not be paid. The buyer will give an excuse as to why they can't send payment and will ask you to deliver the items you've sold first and expect the money later.

In other cases you may be asked to give out your identity details or personal financial information to an online seller who has used them to defraud you.

The seller may try to direct you to a website that looks like the auction site, but has in fact been created by the fraudster to capture your payment details for themselves.

Check the URL in the web browser; a tactic often used by fraudsters is to change the address very slightly to make it look authentic at first glance (such as 'www.ebayz.com').

Alternatively, you may get 'spoofed' emails designed to look like they've been sent by the online auction or payment site and will ask you to update your account details or re-enter them because your account has been suspended. Don't follow links from these emails.

Be wary of accepting cheques. Even if it clears, you're still liable if the cheque is forged or stolen. You should never accept a cheque for a higher amount than what's due and refund the difference.

How to report it

If you've been in contact with the auction site but your dispute can't be resolved, report it to us online or call 0300 123 2040.



“

But your pension isn't a football transfer –

there are no deadlines! Your favourite team wouldn't buy a new striker just because his agent says he's good.

Clive Tyldesley

”

Stay alert and be a winner

ALMOST £31m has been lost to pension scammers since 2017 according to complaints filed with Action Fraud, says the Financial Conduct Authority and The Pensions Regulator.

Scammers targeted pension pots big and small, with reported losses ranging from under £1,000 to as much as £500,000 and the average victim being a man in his 50s.

But the true number of victims is likely to be much higher as savers fail to spot the signs of a scam and don't know how much is in their pots. The total recorded losses is £30,857,329.

New research shows that's particularly true for football fans approaching retirement, with just 43% knowing how much is in their pot and nearly half (45%) not knowing how to check if an approach about their pension is legitimate.

Scammers design attractive offers to persuade you to transfer your pension pot to them, often setting 'time-limited offers' or deadlines to pressure you into releasing your money.

That's why, as part of their ScamSmart campaign, the regulators have teamed up with legendary football commentator Clive Tyldesley (aged 65) who said: "Scammers are very good at breaking down your defences and

putting you under pressure with various deadlines.

"But your pension isn't a football transfer – there are no deadlines! Your favourite team wouldn't buy a new striker just because his agent says he's good.

"They'd ask around, check out his stats, do some research – just like you should when handling your pension plans. Before you fall foul to savvy scammers, remember to take your time, seek advice, and speak to an FCA authorised adviser. Don't agree to anything you're unsure of."

Fans are also risking an own goal by not knowing the value of their most prized asset. 76% know the cost of items related to their team, such as a football shirt or season ticket etc., but only 43% knew how much was currently in their pension pot**.

Overconfidence could be an issue with nearly two thirds (65%) saying they'd be confident in spotting a scam approach.

But 4 in 10 (39%) would put themselves at risk unknowingly by engaging with a common scam tactic such as being told it's a time-limited offer, or that there is a guaranteed high return on their savings.

Mark Steward, Executive Director of

Enforcement and Market Oversight, FCA, said: "During these uncertain times, it is more important than ever to defend your lifetime savings from scammers. Fraudsters will seek out every opportunity to exploit innocent people, no matter how much or how little you have saved."

You can check the status of a firm before changing your pension by visiting the FCA register, and get advice from an FCA authorised firm before making any changes to your pension. And give scammers the boot!

The regulators recommend four simple steps to protect yourself from pension scams:

1. Don't be rushed or pressured into making any decision about your pension
2. Reject unexpected pension offers whether made online, on social media or over the phone
3. Check who you're dealing with before changing your pension arrangements – check the Financial Services Register or call the FCA helpline on 0800 111 6768 to see if the firm you are dealing with is authorised by the FCA
4. Consider getting impartial information and advice.

“ Now an innovative device that prevents cars with keyless start and entry from being stolen could save the insurance industry around £380 million a year on car theft claims and keep premiums down. ”



Are crooks Mark-ed men now?

CAR theft in Great Britain has reached epidemic proportions with more than 300,000 vehicles stolen each year and the more expensive versions being sold on by criminals for rock bottom prices, experts claim.

With thieves having shopping lists of pricey premium models to target that they can steal using keyless 'relay' tactics, it comes as a surprise that some of these are sold for a fraction of their value.

Motor thieves are stealing some of Britain's most in-demand cars and selling them on the black market for between £1,000 and £3,000.

But while people spend thousands on a luxury car and the accessories to go with it, they are careless when it comes to spending a few pounds extra on proper security measures.

They neglect basic security steps which is why car crime has been going through the roof for the past few years and the criminals have been getting rich.

Now an innovative device that prevents cars with keyless start and entry from being stolen could save the insurance industry around £380 million a year on car theft claims.

The device, developed by **Hard-Off Security**, stops vehicle theft by a method called 'relay-hacking'.

It can be fitted to the car's existing fob and the East Anglia-based com-

pany says it is 100% effective at stopping a car's security system being relay-hacked.

The solution is based on the principle that the vulnerability of these types of cars to relay attack or 'cloning' is due to the fob's passive response to authentication challenges from the car's internal security systems.

Being able to easily switch the fob OFF when not in use, either manually or automatically, will prevent the fob from responding and therefore render it 'unclonable'. This device can be retro-fitted by owners or Hard-Off-approved technicians to most existing keyless-entry/keyless start key fobs and no change to original on-board car security systems or the key fob is required. It also retains full functionality of the manufacturer's original specification.

Police crime figures for 2019 show a three per cent increase in vehicle offences, mainly as a result of increases in 'theft or unauthorised taking of a motor vehicle' and 'theft from a vehicle.'

Figures revealed by the Association of British Insurers revealed that insurance claims for vehicle theft and thefts from vehicles in 2018 topped £376 million, or £16k a minute.

And figures from some of the local authorities makes even grimmer reading - Essex 5568 thefts up to June last year; Kent 3,444 thefts in 2018 and London motorists losing more than 300 cars a day.

An increase in keyless car crime has contributed to the rise in vehicle theft claims and misery for millions of motorists.

Managing Director of **Hard-Off Security**, Mark Churchward, invented the device after his daughter's car was stolen from her driveway in the middle of the night by relay hackers.

He believes the device will give car owners peace of mind and could be a major boost for the insurance industry that shells out millions on car theft claims and, ultimately, help to reduce insurance premiums.

He said: "Now that we have a solution to stop car theft by relay attacks it will be interesting to see how the insurance industry reacts as it will save them upwards of £360 million a year on car theft claims.

"I hope drivers who protect their cars in this way will be able to share in the benefits by not only keeping their car safe but also receive some of that benefit in premium reductions."

Beware, all that glitters...



“The downside is it’s easy to become a victim of unscrupulous dealers who will not pay you a fair price for your gold especially if you are doing this for the first time.”

Phil Williams, dealer

AS the impact of lockdown continues, some people are looking to raise cash by selling off their scrap gold or precious metals.

It has also led to reports across the country of salesmen going door to door to try and buy your gold items.

However, these doorstep callers are no better than the cowboy builders and will not offer you the best price for anything you have to sell.

Gold values are at an all-time high with an ounce of pure gold worth £1,310 'spot' price, the price that the dealer can sell for on a specific day and at a specific time.

Gold dealer Phil Williams said buyers need to do their research so that they are not short-changed by less than scrupulous people dealing in gold online or door to door.

"This is proving to be a busy time for us at the moment," Phil, of Gold Traders UK Ltd, said.

"For a couple of reasons, people are worried about money and are searching their homes for gold jewellery, coins or other items that they no longer need or want.

"The second reason is that the dealing can be done online and via post so there are very limited infection risks around it.

"The downside is it’s easy to become

a victim of unscrupulous dealers who will not pay you a fair price for your gold especially if you are doing this for the first time.

"There has also been at least one out-of-door dealer going door to door offering to buy gold - at a price which I believe to be unfair. Once your gold is gone, it's gone."

Phil has an established gold-dealing business which was created 13 years ago and he deals mainly online.

He buys a range of items from nine-carat gold jewellery and currently pays around £14.40 per gram (at time of writing). Once a client has submitted items, he offers them a price and then pays promptly.

"I've always prided myself on treating clients fairly. I offer them more than 90 per cent of the spot value on any one day - in the past, I've seen traders offer



as little as 40 per cent of that value.

"The latest door-to-door dealer was offering a low percentage. If you don't know the right questions to ask, how will you know if you are getting a good deal?"

His advice to anyone who is thinking of selling their scrap precious metal is:

- Ask the right questions eg. what's the spot value today?
- Ask what percentage of that value you will receive?
- Check the answers by doing your own research online before you commit.
- Read reviews of the dealers you are interested in to get a feel for their customer service.
- Get a couple of estimates from different dealers to see who is offering you the best deal.
- Check there are no hidden charges which become apparent later eg postage and packaging.
- Don't go ahead if you get no answers in a timely manner.

"I just want people to know that there are risks if you just panic and send your scrap gold off to the first dealer you see online.

"By taking a little more time and perhaps asking around your contacts for a recommendation, you may get a much better outcome," Phil said.



Kate, Aircrew Electricians
Buy With Confidence Member

Buy With Confidence

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

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

BuyWithConfidence.gov.uk



Bad weather...

AS Trading Standards professionals, we see a clear pattern of when and how rogue tree surgeons operate, and we are seeing an increase in rogue traders who are using the current situation to line their pockets.

Essex Trading Standards has noted an upsurge of leaflets through the door offering gardening and tree services.

Usually seen in early Autumn and then again in Spring, when we are all thinking about having our trees and large shrubs cut back and naturally, we are on the lookout for honest and reliable tradesman.

So why are we susceptible to rogues?

We all have a certain vulnerability when choosing a skilled tradesman. We assume, they are the experts with their expertise, skill and price, (sometimes not cheap) reflecting their work?

So, it's even more important to protect yourself when making decisions about garden and tree work. Leaflets can be well timed with a downturn in bad weather resulting in tree damage and these individuals know all too well that a leaflet through the door at the right time might entice a homeowner to reach for the easy option.

Turn to page 7

THINK YOU NEED WORK DOING? BE SURE AT THE DOOR

Follow our advice - don't fall victim to a rogue trader.

- Choose a 'Buy With Confidence' accredited trader
- Obtain several quotes
- Get a written quote detailing exactly what work will be carried out, how much it will cost and what the terms of payment are.
- Take your time to make sure you're happy with what you're undertaking
- Ask a trusted friend/relative for advice
- Ask to see identity

A genuine trader will not:

- Call without an appointment
- Ask you or offer to take you to the bank to withdraw cash or make a money transfer
- Ask you to pay in full before the work is complete
- Insist that you decide about the work they're offering to do on the spot
- Bully or scare you into doing work



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.



...could mean more bad deals



Leaflets from tree surgeons could turn out to be rogue traders in disguise so always check them out before you employ them

From page 6

Leaflets often contains fake or incomplete address details. It's long been established that this is not the best way for legitimate traders to advertise and can result in very poor workmanship, overcharging and links to distraction burglaries.

Fraudsters may just knock on your door, saying they are in the area. Never let these people into your house uninvited, don't let them push you into having work done and never let them take money from you under duress.



Tree work (Arboriculture) requires a high degree of technical competence supported by suitable qualifications and experience. Always ask a company about their qualifications; this will help separate legitimate business from rogue traders.

Check on their insurances, rogue tree surgeons won't have the required liability insurance to cover any damages that might occur on a job.

Remember: Tree Surgeons operating without licences or the correct qualification are just putting you at risk! Check the trader is a licensed waste carrier and will dispose of the waste correctly, as this time of year always sees an increase in fly tipping garden waste.

Do your homework, go on recommendation from close friends and family, or look for a Trading Standards approved trader from our Buy with Confidence Scheme – Where all traders have been vetted by Trading Standards.

<https://www.buywithconfidence.gov.uk>

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





**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.





Residents get advice from NHW and the

police on how to keep their community safe from criminals and what they should be doing to beef up security on their vehicles



Keep your community safe

THURROCK Neighbourhood Watch is making residents aware that car thieves are still active in the borough and are advising them to step up security.

Last month they successfully held an awareness event on vehicle crime prevention at Aveley New Estate.

Essex Liaison officer Kevin Blake, along with other officers and Thurrock watch members discussed local issues and the problems residents face.

One member raised the question about problems caused by vehicles parked on double yellow lines.

They have asked Essex police officer to send ticket patrols to cover the residential areas. NHW can see most of the time ticket masters will patrol the high street and school areas during peak hours, but after that no-one knows where they disappear to.

Essex PCSO Jo Jo Mitchell said parking ticket master patrolling comes under Highways England not Essex police and residents need to raise the complaints with them so they can take the appropriate action.

Before the meeting, Thurrock neighbourhood watch chairman Roger Passfield and senior coordinator Ken Collins along with ward coordinator Srikanth Panjala helped set up the tent and arranged a stall with neighbourhood watch materials along with vehicle crime prevention tips.

The meeting started with Thurrock NHWs Aveley & Uplands Ward coordinator Srikanth Panjala explaining how residents are involved and working together voluntarily to keep the communities safe by preventing crime.

- Before 2018, there were several burglaries in new estates of Aveley and he gave an example of his own experience. CCTV and security alarms alone will not help us until we get involved together to tackle community safety. Through Thurrock Neighbourhood watch, there are several campaigns to keep engaging residents and members to create healthy communities.

- Thurrock Neighbourhood watch scheme is not a one-day service; our families need a permanent safe and happier life. NHW must do its part bringing people together which will help minimize the crime rate. The good news is that burglaries are reducing with the support of our members.

- Neighbourhood watch members are monitoring when they will be available around the clock and staying vigilant with the support of weekly crime updates through the Essex Liaison officer. There have been many cases in the ward relating to vehicle theft or 'stolen from vehicle' crime cases only compared to house burglaries.

The main reason for this campaign is to bring down vehicle crime through

awareness of vehicle crime prevention.

Srikanth Panjala asked Jo Jo Mitchell and Essex police if having odd hour's night patrolling along with stop and search from Essex Police would help prevent vehicle crime in the ward. The criminal would leave the area if they saw regular police patrols.

PC Kevin Blake advised watch members about vehicle theft or loss, and that owners must take responsibility for their own vehicle by rechecking all windows and doors are properly locked.

Members have been circulated about the Essex Police vehicle crime prevention portfolio tips on theft of vehicles which can help minimize vehicle crime.

PC Blake praised neighbourhood watch members and Srikanth Panjala's excellent service keeping the community safe through various campaigns.

Thurrock chairman Roger Passfield spoke with members about their requirement and will run another campaign at Lakeside once they have been given clearance by the Centre's security manager.

If you would like to get involved in Thurrock NW contact Roger Passfield on 07538 195221 or Thurrock NHW coordinator Srikanth Panjala on 07878 044041.

Car theft security feature - turn to pages 4

Bulgarian fraudsters

BULGARIA'S Agriculture Minister Desislava Taneva (pictured right) admitted she is aware of fraud in the distribution of EU funds for farmers.

But she said all parties should keep it a secret otherwise the funding will be stopped. She made her remarks in a video published by investigative news outlet Bivol.bg.

Bulgaria has been widely criticised for the lack of any progress in the fight against top-level corruption. Critics of the ruling Gerb party led by Prime Minister Boyko Borisov have repeatedly insisted that the party is extremely active in utilisation of EU funds but the level of corruption in the use of funds is very high.

The recording was made during a meeting of the advisory board on fruit and vegetable production. During the meeting, Georgi Vasilev, a secretary of the association Bulgarian Pepper is asking Taneva why the sector has received more funding than expected under the EU's Voluntary Couple Support scheme.

"I suggest that we stick [to the claim] that we do not have such frauds and everything is fine, because otherwise this [financing] will also be stopped. In the end, we did what the industry wanted," Taneva says.

Her warning comes after Vasilev says his organisation was asked by 22 industry members about the higher subsidy.

"We are guessing where this money that is in excess might come from. I suppose it is not just about us but about all vegetables. We would like, if possible with numbers, [to know] officially how it happens that we have received the money we have got," Vasilev said.

Student tax scam

STUDENTS are being warned to watch out for a fresh wave of bogus tax refund emails – which often contain "scam warnings".

HM Revenue and Customs (HMRC) said there was a sudden spike in students reporting suspected scams received at their official university email addresses last week.



Some bogus emails tell the recipient to avoid scams and report suspect correspondence to HMRC.

HMRC said new scams targeting students often multiply – so it is warning students to take a pause and think before parting with their personal information.

The scam emails say that the student is owed a tax refund and invite them to click on a link to "complete the required form".

They add: "If you do not complete the refund form now, you will not be able to claim your tax refund online."

The revenue body said it has asked internet service providers to take down malicious web pages associated with the scam and has alerted universities and the National Union of Students (NUS).

Bogus superstores

CYBER criminals are capitalising on the boom in online grocery shopping by setting up spoof websites to harvest consumer data and card details, according to research by cybersecurity firm Mimecast.

Mimecast found 30 spoofed Tesco websites, 11 for Asda and 10 for Amazon in its most recent analysis of the activity.

"These extremely popular brands provide hackers with a way to cast their net wide," said Elad Schulman, VP of brand protection at Mimecast.

The online con-artists secure a domain name similar to a legitimate grocery website and create 'lookalike'

pages that fool unwitting shoppers into giving away their personal information.

The spoofed grocery sites are among more than 60,000 fake business sites discovered by Mimecast since January this year.

Sextortion trap

PREDATORS are increasingly blackmailing people with sexual photographs and videos during lockdown.

Police say they have received a number of reports of people being lured by predators into sending sexually explicit photographs and videos and then being blackmailed by the predators who threaten to release the images.

Officers urged people to be wary of such schemes, which often involve people being befriended online and then tricked by "attractive men or women" to perform sexual acts recorded by their webcams.

The predators then use the images to blackmail the victims demanding payment through Bitcoin and in some cases, release the images even when payment is made.

Little protection

A FIFTH of British consumers have suffered fraud over the past 12 months, but many could be doing more to protect their finances, according to a new study from Marqeta.

The card issuing platform polled over 4000 US and UK consumers to compile its 2020 Fraud Report.

It revealed that over a third (38%) of British adults had been the victim of financial fraud, leading 42% to accept it as an inevitable cost of participating in the digital economy.

Respondents were fairly split in terms of whose responsibility they think fraud prevention is, with 57% claiming it's their own and 43% pointing to their banks.

Over half (52%) of UK respondents admitted they could be better at protecting personal information, just 34% check online to see if their card details have been exposed after a data breach, versus 60% in the US.

What's more, 14% said they lose their card every year.

Mary Berry's cannabis hell



“ I get more emails than I can read because I start to read them and then I begin to get upset and I think I just can't read anymore. I was absolutely shattered to find my name being used to endorse cannabis products ”

Mary Berry

MARY Berry has been synonymous with good food and great recipes since the Seventies and is one of the best known food critics in the world.

Now Mary Rosa Alleyne Hunnings, as she was born, has been left in tears by heartless criminals and this should serve as a warning to all of us.

Mary, awarded the CBE in 2012, has been targeted by scammers who used her face in a series of adverts only to find out it was a huge con trick.

The 85 year old British food writer, chef and television presenter, - known as The Queen of Cakes - was floored to find her name and image was being used to endorse cannabis projects.

The adverts encouraged people to spend their cash on CBD oil and face cream and Mary said that she was left in tears after finding out fans paid huge amounts for goods they believed she had endorsed.

People were lured in by Facebook adverts for a CBD oil supplement and face cream – with fake photos appearing to show Mary holding the goods. They were charged a low initial rate before prices shot up to £200.

Speaking to Watchdog presenter Matt Allwright, the former Great British Bake Off judge recalled the moment she discovered she was being used to front the fake adverts.

“We began to get emails – “there's a cream and you recommend it. If you say it's good, we thought it was worth spending the money”,’ she said. “I was just absolutely shattered people could be conned.”

One of the products Mary's brand was unknowingly endorsing claimed to relieve chronic pain.

The TV chef believes she knows why she was the perfect name to attach to the brand.

“I've had Polio when I was a child and because I've got a bit of a wonky hand, they think its arthritis and perhaps this is the cure for arthritis,” she said.

While Facebook did eventually remove the ads, the damage was already done and Mary received many



letters from her fans who had already parted with their cash.

“I get more emails than I can read because I start to read them and then I begin to get upset and I think I just can't read anymore,” she sighed.

“I would like to see the social media platforms that all these are claims are on, being vetted before they go on and checked out.”

Bionic Bliss, the company behind the product, told Watchdog it has now stopped trading and stresses it wasn't responsible for the commercials using Mary's brand, placing the blame on an external marketing company.

Biography

Mary's first job was at the Bath electricity board showroom demonstrating electric ovens.

When she was 21, she worked for the Dutch Dairy Bureau in London, and a year later she went to Paris to train at Le Cordon Bleu school.

She then became a recipe tester for the PR company Bensons, before moving into food journalism becoming cookery editor of Housewife magazine and then Ideal Home magazine.

She became best known as a judge on the hugely popular The Great British Bake Off, which launched on the BBC in 2010.

Advice Directory

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

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



Telephone scams

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

Follow our advice

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

Avoiding card scams

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

process a transaction

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

Text scams

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

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

Our advice

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

Email scams

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

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

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

Distraction scam

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

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

Vishing

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

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

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

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

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

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

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

Security tips

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



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

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

Advice Directory

ActionFraud



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

- Don't rely on the caller display on your phone to confirm a caller is genuine – fraudsters can manipulate this
- Always check the call is properly disconnected before calling the bank or police to report it – wait 5 minutes or use a different phone

Malware

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

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

Security tips

- Protect your computer and mobile devices with the most up-to-date security software such as our free Kaspersky Internet Security software
- Keep your important files backed up off your network
- Be wary of opening attachments or links in emails or texts you're not expecting or are unsure about
- Never share any security information in response to an email or text or on a site accessed via a link in an email or text

Romance scams

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

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

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

develops, exchanges become more intimate.

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

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

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

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

Phishing

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

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

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

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

Pension scams

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

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

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

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

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

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

Online shopping scams

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

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

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

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

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

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

■ Avoid entering your card details on shared or public computers

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

Travelling abroad

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

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

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

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

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



“ Unless manufacturers become more transparent, and those offering vital updates for only a couple of years do better, there is a risk that second-hand phones will be vulnerable to hackers ”



Secondhand phone secrets

PRE-OWNED mobile phones offer a sustainable solution to a growing electronic waste problem, but as many as three in 10 models for sale on second-hand sites could be at risk of being hacked because they are no longer supported by the manufacturer.

These are the findings of a new Which? magazine investigation which found that consumers who want to make a sustainable choice or who don't want to pay the steep price of many modern premium mobile phones may want to choose a pre-owned, refurbished version instead.

Keeping devices in circulation in this way helps the environment, but with some phones losing important update support after a little over two years, this leaves future owners potentially using insecure devices.

In a survey, the consumer champion found that most respondents (62%) said that they think a mobile phone is broken down for parts when it is sent for recycling, but in an investigation *Which?* found most phones are actually resold.

Looking through the listings on three popular mobile phone recycling websites, Which? found all were reselling mobile phones that, unknown to customers, are vulnerable to hackers because manufacturers can stop providing vital security updates after a couple of years.

Some of the phones being resold that are no longer receiving security updates include the Apple iPhone 5, Google Pixel XL, Huawei P10, Samsung A8 Plus (2018) and the Samsung Galaxy S7.

Which? found that almost a third (31%) of the models on sale at second-hand goods chain CeX could be vulnerable because they are no longer supported by security updates.

This also applied to a fifth (20%) of the models Which? found on Music Magpie and one in six (17%) on SmartFoneStore. Both told Which? that these only accounted for a very small percentage of sales.

In response to the Which? investigation, Music Magpie has removed the unsupported devices Which? found from sale.

It also says that going forward, it will provide information to consumers if a product is no longer receiving security updates.

SmartFoneStore also issued an update, adding a warning on unsupported devices so consumers are aware before they buy them. CeX did not provide a comment.

Recently out-of-support devices might not immediately have problems, but without security updates, the risk to the user of being hacked is increased.

Generally speaking, the older the

phone, the greater the risk.

The lack of robust, sustainable solutions for the disposal of mobile phones is an ongoing concern.

With effective options in place to resell pre-owned devices, the potential is there to prolong their lifespans – but until manufacturers offer complete transparency about how long devices will be supported, and those offering only a couple of years of support do better, it is more difficult to take advantage of these services without putting consumers at risk.

Kate Bevan, Which? Computing editor, said: “Keeping mobile phones in circulation for longer is better for the environment but it shouldn't come at the cost of customer security.

“Unless manufacturers become more transparent, and those offering vital updates for only a couple of years do better, there is a risk that second-hand phones will be vulnerable to hackers or end up dumped in a landfill site.

“If your mobile phone is no longer receiving security updates you should consider upgrading as soon as possible.

“While you continue to use an out-of-support device, you must take steps to mitigate the risks – including using mobile antivirus software, managing app permissions and only downloading from official stores.”



Has business been hit by the virus? Are you going bust?

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Why adopting a rescue pet can be so rewarding for everyone

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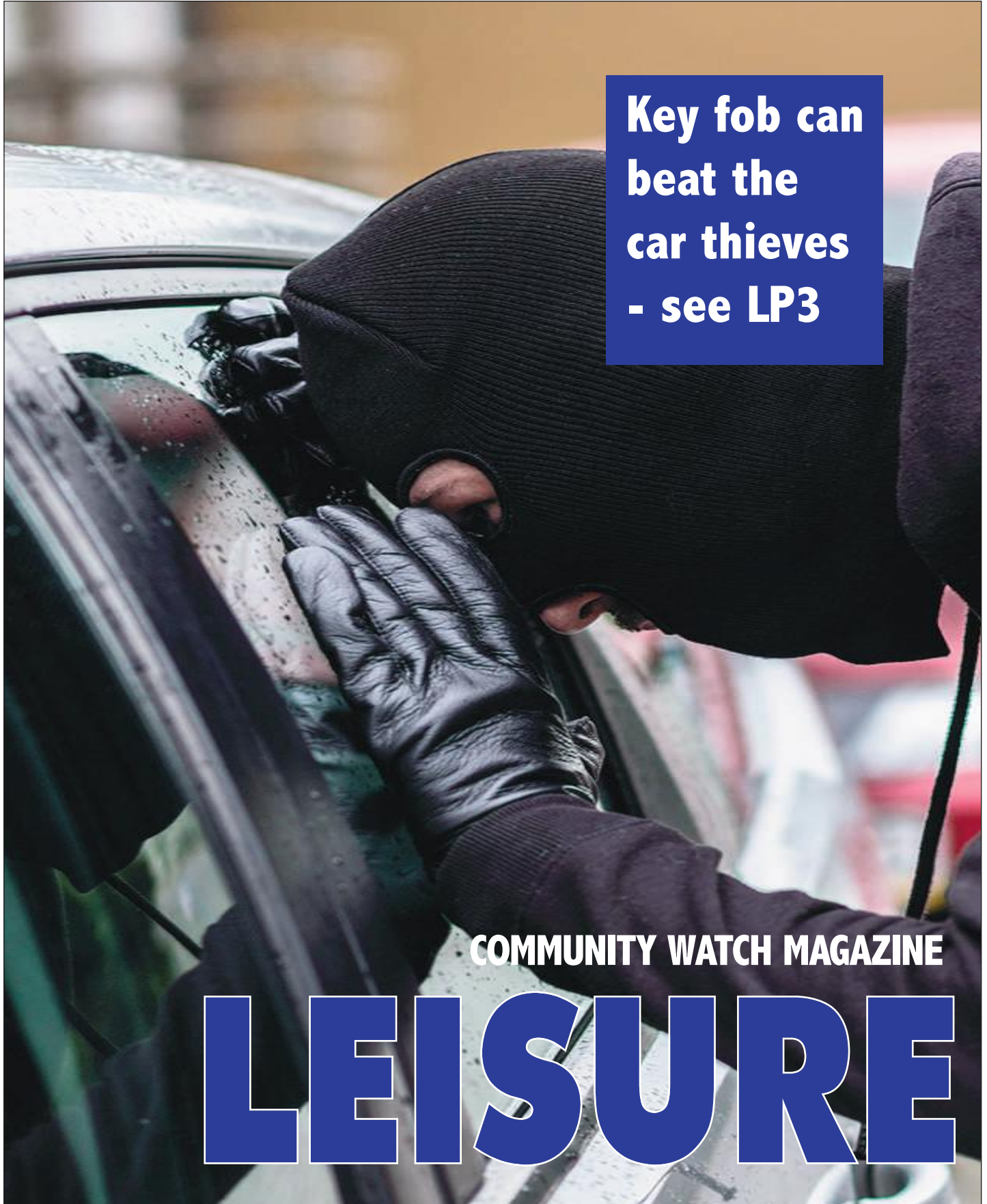


How getting high can often stop you from feeling really low

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Key fob can beat the car thieves - see LP3

COMMUNITY WATCH MAGAZINE

LEISURE



Bankruptcy - the virus is biting

DEBT is a word we will be hearing a lot about for some time to come as the coronavirus savages businesses and the economy.

With Britain facing up to the worst recession in history, individuals are teetering on the edge of financial ruin.

This means we could be seeing the biggest number of bankruptcies ever as the after-effects of the virus start to hit every household.

But what should you do if you have large debts?

If the debt owed to you is for more than £750.00 you can apply to make the person who owes you the money bankrupt.

You must first demand the money by serving on your opponent a "Statutory Demand Form", (this can be obtained from legal stationers).

You must then wait three weeks and if your debt is not repaid and your opponent has not applied to the court to set aside the Statutory Demand, you can carry on.

You must send to the court a "Creditors Petition Form", which you can obtain from the court and pay a court fee.

You must show that your opponent has not paid the debt and there is no possibility that they will be able to pay the debt.

The court will fix a hearing date to decide whether to make your opponent bankrupt.

If your opponent is made bankrupt then the court will appoint someone called a "Trustee in Bankruptcy" to look after your opponent's affairs.

The "Receiver" will be responsible for sharing out any money or property your opponent has between you and any other people your opponent owes money to.

However, the Receiver pays out in a special order.

Just because you have applied to make your opponent bankrupt, does not mean that you will be first in the

queue to be paid. Once you have made your opponent bankrupt you cannot start any other legal proceedings against him.

This means that you cannot go on to try a different method of enforcement.

Once a Trustee in Bankruptcy is appointed no court proceedings can be started against a bankrupt without the permission of the court.

When your opponent finds out that you are about to make him or her bankrupt they could try to avoid this by applying to the court for what is known as a "Voluntary Arrangement".

This will prevent you starting or continuing with bankruptcy proceedings. Instead your opponent will submit a report to the court with his proposals to pay his debts.

A meeting will then take place, attended by anyone who your opponent owes money to.

You and those other people are allowed to vote either to accept or reject your opponent's proposals.

If the majority of those at the meeting reject the proposals then you can carry on with your bankruptcy proceedings.

If the majority accept it then you may have to accept your opponent's proposals even if this does not guarantee you full payment of your debt.





Car theft, is this the answer?

CAR crime is soaring nationwide and the criminals are cashing in even if you have a keyless vehicle.

No an innovative device that prevents cars with keyless start and entry from being stolen could save the insurance industry around £380 million a year on car theft claims.

The device, developed by Hard-Off Security, stops vehicle theft by a method called 'relay-hacking'.

It can be fitted to the car's existing fob and the Norfolk-based company says it is 100% effective at stopping a car's security system being relay-hacked.

The solution is based on the principle that the vulnerability of these types of cars to relay attack or 'cloning' is due to the fob's passive response to authentication challenges from the car's internal security systems.

Being able to easily switch the fob OFF when not in use, either manually or automatically, will prevent the fob from responding and therefore render it 'unclonable'.

This device can be retro-fitted by owners or Hard-Off-approved technicians to most existing keyless-entry/keyless start key fobs and no change to original on-board car security systems or the key fob is required. It also retains full functionality of the manufacturer's original specification.

Police crime figures for 2019 show a three per cent increase in vehicle offences, mainly as a result of increases in 'theft or unauthorised taking of a motor vehicle' and 'theft from a vehicle.'

Figures revealed by the Association of British Insurers revealed that insurance claims for vehicle theft and thefts from vehicles in 2018 topped £376 million, or £16k a minute.

A report by Go Compare in February also revealed that the cost of car insurance is likely to reach record highs in 2020 as insurers push up prices to reflect larger claims costs.

An increase in keyless car crime

has contributed to the rise in vehicle theft claims.

Managing Director of Hard-Off Security, Mark Churchward, invented the device after his daughter's car was stolen from her driveway in the middle of the night by relay hackers.

He believes the device will give car owners peace of mind and could be a major boost for the insurance industry that shells out millions on car theft claims and, ultimately, help to reduce insurance premiums.

He said: "Now that we have a solution to stop car theft by relay attacks it will be interesting to see how the insurance industry reacts as it will save them upwards of £360 million a year on car theft claims.

"I hope drivers who protect their cars in this way will be able to share in the benefits by not only keeping their car safe but also receive some of that benefit in premium reductions."

Contact: 01692 651620

E: enquiries@hard-off-security.com

COWBOY builders are everywhere ripping people off for shoddy work and, quite often, very dangerous work too. But what action can you take?

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 his contract.

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 article gives you a step by step guide to what you can do if something like this happens to you.

Step one – asking the trader to put things right

Ask the trader to put things right. Let him 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



Dodgy work - how to claim

up your complaint.

Step three – write to the trader

Say what work needs to be done and suggest a deadline. You could try and negotiate a discount for the inconvenience caused by the delays and bad work, 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.

This could include ending the contract, as the work hasn't been done with reasonable care and skill, and the builder has broken the contract with you.

You could charge the builder for any extra costs you have because of employing a new builder and only pay for the work that has been done.

Step four – get 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 you may have because of employing the new builder.

If you have already paid, say how much you are willing to pay for the work done so far and what money you expect back.

If you still don't get anywhere, you may have to consider going to court. Before you do this, think about alternative dispute resolution.

The builder's trade association may offer this. Alternative dispute resolution uses an independent person to look at your problem and try and find a solution.

Getting a refund if you paid by card. If you've paid on credit or using a credit card, you may be able to make a claim from the credit company.

Claiming on your insurance

If you took out insurance on the work you had done, you may be able to make a claim using this. You may also be able to claim under a guarantee if a trader has gone out of business.



Car seats - the dangers of hiring

PARENTS hiring a child seat with their rental car are being urged to take extra care as **Which?** research finds nearly nine in 10 families reported problems that could put a child's life at risk - including seats that were provided damaged, the wrong size or without any instructions.

In a survey asking 1,800 parents with a child under 12 about car hire, the consumer champion found that 85 per cent of those who hired a car seat with a car had encountered issues with it when they came to collect their vehicle.

Seats that are not properly fitted could prove fatal in the event of a crash. **Which?** found that the most common problem, encountered by a third of parents (32%), was not being provided with any advice or instructions on how to fit the seat from the rental firm.

More than half (52%) of parents still used the car seat despite the lack of instructions.

Cost was seen as a massive issue by a quarter (27%) of the parents polled. **Which?** found that child car seats tend to cost between £7 to £12 a day - meaning a family with two small children could end up spending more than £300 hiring car seats for a fortnight.

Only three in 10 (31%), however, were put off sufficiently by the price to go without the car seat at all.

Many car hire companies give customers the option of selecting a car seat

for a particular weight or height bracket. However, a quarter (23%) of the parents surveyed arrived at the rental desk to find that they had been given the wrong sized seat.

Using the wrong size or stage car seat can not only carry a fine in the UK but could also put a child's life at risk.

Around half (49%) of the parents given the wrong size seat chose not to use it.

One in five (18%) parents said they had only been provided with a backless booster seat. While this type of seat is better than not using one at all, a child could still be seriously injured because it does not provide any protection in a side-on collision.

Half of parents (53%) chose not to use the hired child car seat if only a backless booster seat was supplied.

Which? also found that one in seven (15%) parents spotted missing parts and another one in seven (14%) noticed damage to their car seat.

More than half (54%) of parents admitted they would still use the car seat even if it was damaged.

Overall, despite the range of problems families faced with their car seat when they arrived at the rental desk, more than half (53%) of parents used the car seat anyway.

However, two in five (37%) of the parents surveyed told **Which?** they had been provided with another seat and one in 10 (9%) decided that they would

make do without a car seat altogether.

Parents planning on hiring a car seat with their rental car this summer should take care to request the correct car seat for their child at the time of booking - but **Which?** research shows that will not necessarily guarantee that an adequate seat is provided.

If given a seat that is damaged or unsuitable, parents should raise this with the rental firm straight away as they might be able to offer a better alternative.

If parents are concerned, **Which?** advises parents to bring their own car seat where possible. Most airline providers will let families put their car seat in the hold for free, while others can be folded so they are small enough to be hand luggage.

Another option if the car rental firm is unable to provide an adequate child seat is picking up a brand new one at a large supermarket near to the rental office. This may cost the same as hiring one but will be more likely to have the right choice of seat

Natalie Hitchins, **Which?** Head of Home Products and Services, said: "It's alarming to hear that so many parents have experienced problems with child car seats when hiring a car. Issues such as a lack of instructions might not seem important, but could make all the difference in the event of an accident."

WAITING...

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



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

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To the rescue - how to adopt

ADOPTING a shelter dog is one of the most rewarding experiences a person can have.

For dog lovers, there is no greater joy than bringing a new dog home for the first time and watching her explore her new surroundings.

When you adopt a shelter dog, you are not only getting a new best friend, you're saving a life.

In America, between 8 and 12 million pets are brought to animal shelters every year.

When you and your family are ready to bring a new dog into your home, consider visiting your local shelter to find the dog that's right for you.

A visit to the animal shelter can be an emotional experience. It's very important to focus on the types of dogs that you can properly care for.

Take your time deciding! If you're thinking about a puppy, be honest with yourself about what it's going to take to raise him.

If you feel in your heart that it's not the right time for a puppy, there are plenty of older dogs who would love to come home with you.

In general, look for a dog that is:

smooth skin, supple fur; Responsive – approaches you, accepts eye contact, wags its tail; Balanced – curious and interested in you but neither aggressive nor fearfully shy.

Remember to inquire about any medications the dog may be taking, and find out if she has been vaccinated.

Spaying or neutering is also a good idea, and most shelters will provide this service at no or low cost.

It's wise to bring certain items with you for the car ride home. Some dogs are susceptible to motion sickness, so you'll want to have a towel handy.

It helps for the dog to have a brand new toy, like a little stuffed animal, waiting for him in the car to ease his nerves.

Lastly, one of the most important things you'll need to do is have a name tag printed at your local pet store.

Even if you haven't decided on a name for your new pal, buy an inexpensive tag that includes your phone number, with the area code, just in case. The last thing you want is for your new dog to end up back at the shelter.

Adopting a shelter dog can be a great experience for you and your family, and an even greater one for your new best friend!

Puppies are undoubtedly small and cute, but they also have a lot of energy so will need to start learning some basic training from the very start to make sure they become well-rounded adult dogs.

Before committing to buying a puppy, it's important to make sure that you have the time and resources to dedicate to both training and looking after them. This is rewarding but is also hard work and shouldn't be underestimated.

It's also important to make sure that you have the time and resources to dedicate to your puppy as it grows.

If you are anticipating any significant life changes, for example spending less time at home as lockdown eases or going back to a work environment that would involve leaving them alone for long periods of time, then we would encourage you to think carefully before buying or rescuing a puppy.



Don't get high - just get healed

CANNABIDOIL (more commonly known as CBD) has experienced a surge in popularity in recent months, in part due to its availability in high-street health shops.

Previously viewed as an option only for the seriously ill, CBD oil is gaining traction among wellness fans.

"The media has no doubt helped drive this popularity," says Dr Sarah Brewer, medical director at Healthspan.

"However, the main drive is because people who take it experience the benefits very quickly, and "word of mouth" is a powerful thing.

"CBD oil also has such a wide range of benefits, reducing anxiety, promoting relaxation, ensuring a good night's sleep, reducing pain perception and improving general feelings of wellbeing. It therefore appeals to a wide range of people.'

Is CBD the same as cannabis?

CBD is one of 104 chemical compounds, known as cannabinoids, that can be found in the cannabis plant. It's a naturally occurring substance, which can be extracted and mixed with a carrier oil – often hemp seed or coconut – to create CBD oil.

Unlike the most well-known cannabinoid, tetrahydrocannabinol (THC), CBD is not psychoactive, meaning that it won't make you 'high' – the sensation most commonly associated with cannabis.

It is, however, reported to offer a range of health and medicinal benefits – the reason behind its growing acclaim.

Is CBD oil legal?

There has been a fair amount of confusion surrounding the legality of CBD oil.

But while the vast majority of cannabinoids are controlled substances under the Misuse of Drugs Act, rest assured that CBD oil is legal across the UK for medicinal purposes, provided it has been derived from an industrial hemp strain that is EU-approved. These strains contain very little to no THC (the psychoactive cannabinoid).

There are strict restrictions in place with regard to CBD oil's THC content: for CBD oil to be legal in the UK, it must contain no more than 0.2 per cent THC, and the THC must not be easily separated from it.

"I recommend starting with a low

dose and slowly building up over a few weeks, to find the dose that works best for you," agrees Dr Brewer.

"For example, start with Healthspan high strength CBD Oil 6.4mg Capsules, taking one to three daily.

"Then, if needed, move up to Super Strength CBD 15mg Capsules, taking one to two daily. CBD is not psychoactive and is not addictive.

"I prefer capsules, as CBD drops have a strong taste, although filter-clear peppermint flavoured drops are available.

While the majority of research done into the effects of CBD oil has been based on animal studies and anecdotal evidence, some pretty clear benefits have been highlighted: Many studies – both animal and human – have examined the link between CBD and pain relief, which are thought to be down to the oil's ability to reduce inflammation and interact with neurotransmitters.

"CBD has been described as a multi-target molecule,' expands Dr Brewer. 'It is highly antioxidant, so has anti-inflammatory effects on joints, to improve pain and stiffness. CBD also has an analgesic effect, to reduce pain perception in the brain.'

As well as pain relieve, CBD oil has been shown to offer benefits to those receiving treatment for cancer.



Tucking in - to an edible garden

FOLLOWING a routine of healthy living is not just a trend that was implemented by millennial's. Nowadays, all types of generations are thinking more seriously about the different foods they consume, and what the effect these foods have in regard to their overall health.

Having the ability to provide their bodies with more minerals, and nutrients have become a major factor in deciding what food to consume.

Most importantly, people like to know where their food comes from, the fewer processes they have, the better. That is why today, many people are choosing to harvest their own food at home to have greater control of what exactly they are giving to their bodies.

Also, it is well known that creating your own edible garden, growing and harvesting, is just a really great activity to relieve tension, anxiety, stress and other factors that can affect us emotionally.

This is primarily because we are taking part in an activity that connects us more with nature and makes us more aware and conscious of taking care of the environment and our planet.

Where to begin

To start this fun and relaxing project, the first thing we should think about is what kind of plants, flowers, vegetables we can use to eat and harvest easily and continuously.

There is a wide variety of plants, edible flowers, vegetables that have a huge source of nutrients and you probably had no idea that they even exist.

So the first thing we would recommend is that you make a list of all favourite vegetables, flowers, and plants in terms of taste, smell and nutritional factors.



Choose the perfect location

This is a very important step since this is where your plants have to grow happy and healthy.

Space should be considered according to the type of plants, flowers, vegetables that you want to harvest. Not all have the same requirements, some need more sun or water than others, so it is very important to consider this before choosing any random place.

Keep in mind, that you should start with a relatively small space or one with which you feel comfortable until you have the confidence to expand the space of your crop.

It is very important to have a water supply nearby so that your harvest can always be fresh and hydrated, also consider the levels of "healthy" sunlight at different hours of the day that will reach your plants – remember the excess of the sun might burn and dehydrate them.

Try to protect your crop from pets and any other animals that might affect the growth of your crop. **Tip:** it's easy to start your crop in small pots to test your skills before you go ahead and invest in a much bigger space.

Best equipment

It is important to have all the essential tools and materials at hand. Some of the tools we recommend are the following:

Garden scissors: once your garden has flowered and produced, they will help you cut small amounts needed to add to your meals.

Trowel: great for moving soil, digging, removing weeds and also mixing fertiliser. It is a really handy tool.

Spade: for bigger jobs that your trowel won't be able to fulfil, this is best used for digging, breaking up soil, and taking out of your way stubborn roots.

Hand rake: these are used to remove small areas of thatch without damaging your plants, best used for small areas.

Remember, not to water your plants too much since this can do more harm than good. It is also recommended that the best hours to water are usually early in the morning or at night for optimum performance.

Finally, you will need to fertilise your garden. Fertiliser is very important as it helps in the growth of your plants by providing the essential nutrients.

Guest article by : **Isabella Caprario**

Gardeners Club Gardeners-Club.co.uk

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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



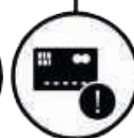
COMMON EXAMPLE OF COURIER FRAUD



Phone call
out of the blue



Claims to be your
bank or police



Advises of an issue
with your card



Asks for your PIN



Sends courier to
collect your card



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**