



## Coca Cola deal is just a scam

*New offer isn't  
the real thing*

See Page 3



## Pam's words tackle crime

*Poetry is used to  
tackle fraud issue*

See Pages 5

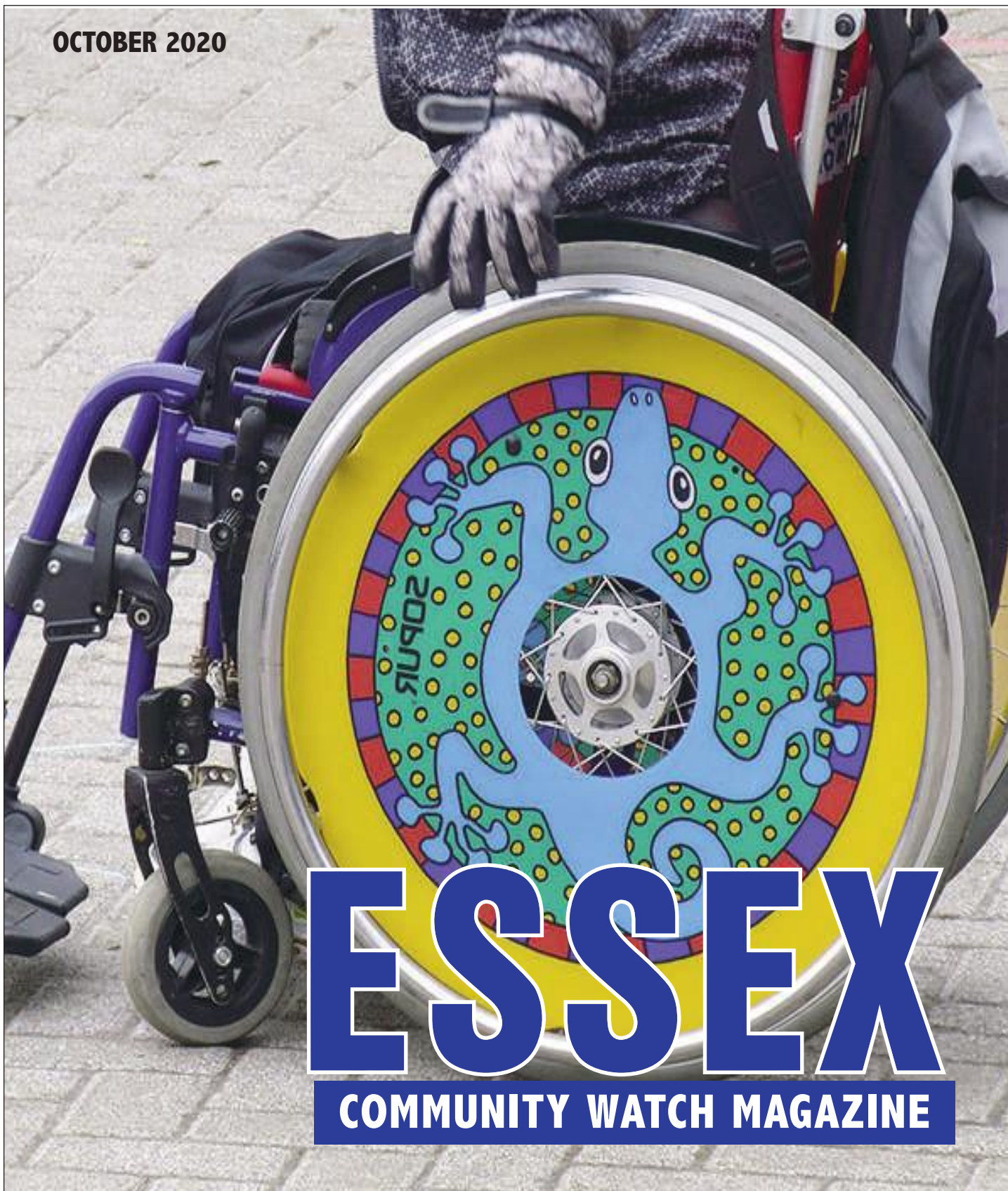


## Are you ready for big bang?

*Warning to help  
you stay safe*

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OCTOBER 2020



COMMUNITY WATCH MAGAZINE

SHOCK RESEARCH ON DISABILITY HATE CRIMES - TURN TO PAGE 2





“Our neighbour has also physically intimidated us because they find my son frightening and don’t want him out in his own garden. Now he not only feels isolated from the community, but his own garden too.”

**Hate victim**

## Disabled feeling the hate

TWO leading disability charities want disability hate crimes to be taken more seriously after research found that only 1 in 62 cases resulted in a charge by the police.

Leonard Cheshire and United Response said over 7,300 disability hate crimes were reported to the police across Great Britain in 2019/20.

These shocking figures were released for National Hate Crime Awareness Week last month and now both charities are calling for the authorities, Government and online platforms to start taking disability hate crime more seriously.

Two thirds of the 36 police forces that responded to the Freedom of Information (FOI) request reported increases in disability hate crimes in 2019/20.

Just 12 forces reported drops in numbers for their region. The charities added that this “shocking” trend continued across the UK with an overall 11 percent increase in reports.

Worryingly, while nearly 21 crimes were reported to the police every day in England and Wales during 2019/20, an average of 10 crimes per day involved an act of violence against a disabled person, including assault and harassment.

One disabled mum, who has seven children, a number of which have autism, said that as a family, they

have been the victim of disability hate crime frequently.

“Most of our experiences have involved being yelled at or threatened when out as a family,” she explained. “People call us offensive names like ‘retard’ and ‘spastic’ and make us feel like we shouldn’t be part of the community.”

“Our neighbour has also physically intimidated us because they find my son frightening and don’t want him out in his own garden. Now he not only feels isolated from the community, but his own garden too.”

Cyber abuse also continued to be endured by disabled people across online platforms like social media or gaming forums, with 1 in 10 reports of all disability hate crimes taking place online in 2019/20, increasing by a staggering 46 percent in the last year.

Leonard Cheshire says that with lockdown necessitating increased online communication, it predicts that these figures will continue to rise.

Working together to raise awareness about the impact of disability hate crime, Leonard Cheshire and United Response said in a statement about the statistics:

“As this abhorrent crime continues to rise year on year, it’s time for the authorities, Government and online platforms to start taking this damaging behaviour more seriously.

“Offenders must face appropriate repercussions and be educated on the impact of their cowardly acts, while increased funding for advocacy services is also urgently needed.

“Victims need to have better access to support across the entire reporting, investigative and judicial process. This is the only way to make victims feel safe and confident in reporting these crimes to the police.

“With online hate crime showing no signs of slowing down, provisions also need to be made to make the internet a less threatening place for disabled people.

“Disabled people must also be involved in the development of digital strategies to help ensure this type of damaging behaviour doesn’t slip through the cracks.”

The charities are advising victims of disability hate crime to report it to their friends or family or call the police, if it is safe to do so.

A hate crime is classified as ‘Any criminal offence perceived by the victim or any other person, to be motivated by hostility or prejudice based race or perceived race; religion or perceived religion; sexual orientation or perceived sexual orientation; disability or perceived disability and any crime motivated by hostility or prejudice against a person who is transgender or perceived to be transgender.’

# Drinks offer is not the real thing



“Instructions for cashing the cheque indicate that a certain portion of the money is to be kept as your payment and the rest is to be sent via wire transfer to the company who will supposedly wrap your vehicle.”

MOST of us would give up our jobs today if we were guaranteed a staggering £315 a day just by driving our car.

Sounds crazy, but many people are being tempted by social media messages offering them a mind-blowing £115,00 a year.

The promises are made by what appears to be the Coca Cola company, Doctor Pepper, Casio watches, Red Bull and Nike and other reputable brands asking motorists to wrap their car in stickers in return for amazing rewards.

However people are being warned not to sign up because it is just a scam that will not give you the promised cash bonanza but will instead leave your bank account massively in the red.

The scam claims that vehicle owners with a driver's license can be paid £315.76 per day or more weekly via check (cheque) to have their vehicle wrapped with an advertisement.

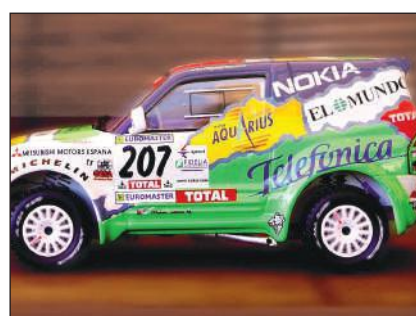
The message usually reads: "Our world-class partners such as Coca-Cola, Monster Energy, iPhone 6, XS Energy, Johnny Walker, and Budweiser will generously pay clients like you".

If you accept the offer, the scammers will then send a cheque for a large amount of money, according to the length of time you want to be the mobile advertiser.

The instructions for cashing the cheque indicate that a certain portion of the money is to be kept as your payment and the rest is to be sent via wire transfer to the company who will supposedly wrap your vehicle.

After wiring the money, you'll find out that the original cheque was a fake and the transaction bounced. Now your bank is after you for thousands of dollars.

No major brand would hire just anybody to wrap their cars with advertis-



ing. It's great to get paid to advertise on your car, but corporations are very careful about their image and typically have huge marketing departments within.

The scammers steal images from websites belonging to reputable companies that do professional car wrapping and make you believe it's their business. Delete the email, because not every online job opportunity that comes your way is real.

Whenever you receive offers that are too good to be true, please do your research before participating, even if the offers seem legitimate.

A spokesman for Doctor Pepper said: "We do not have a programme offering to wrap cars in advertising graphics for any of our brands. Anyone sending these offers does not represent Dr Pepper Snapple Group or any of our brands and is most likely attempting a scam."

The car wrapping scam has been hitting neighbourhoods all across the world including United States, Canada, Australia, Great Britain.

# Make Yourself Heard

In danger, need the police, but can't speak?

1 Dial  
**999**



2 Listen to the questions from the 999 operator



3 Respond by coughing or tapping the handset if you can



4 If prompted, press **55**  
This lets the 999 call operator know it's a genuine emergency and you'll be put through to the police.



## Silent solution keeps you safe

If you're in an emergency situation and need police help, but can't speak, Make Yourself Heard and let the 999 operator know your call is genuine.

### WHEN YOU CALL 999

All 999 calls are directed to call centres and will be answered by BT operators. They will ask which service you need.

If no service is requested but anything suspicious is heard throughout the process, BT operators will connect you to a police call handler.

### IF YOU CALL 999 FROM A MOBILE

It is always best to speak to the operator if you can, even by whispering. You may also be asked to cough or tap the keys on your phone in response to questions.

If making a sound would put you or someone else in danger and the BT operator cannot decide whether an emergency service is needed, your call will be transferred to the Silent Solution system.

The Silent Solution is a police system used to filter out large numbers of accidental or hoax 999 calls. It also exists to help people who are unable to speak, but who genuinely need police assistance.

You will hear an automated police message, which lasts for 20 seconds and begins with 'you are through to the police'. It will ask you to press 55 to be put through to police call management.

The BT operator will remain on the line and listen.

If you press 55, they will be notified and transfer the call to the police. If you don't press 55, the call will be terminated. Pressing 55 does not allow police to track your location.

### WHAT THEN?

When transferred to your local police force, the police call handler will attempt to communicate with you by asking sim-

ple yes or no questions.

If you are not able to speak, listen carefully to the questions and instructions from the call handler so they can assess your call and arrange help if needed.

### IF YOU CALL 999 FROM A LANDLINE

Because it's less likely that 999 calls are made by accident from landlines, the Silent Solution system is not used.

If, when an emergency call on a landline is received: - there is no request for an emergency; the caller does not answer questions; only background noise can be heard and BT operators cannot decide whether an emergency service is needed, then you will be connected to a police call handler as doubt exists.

If you replace the handset, the landline may remain connected for 45 seconds in case you pick it up again.

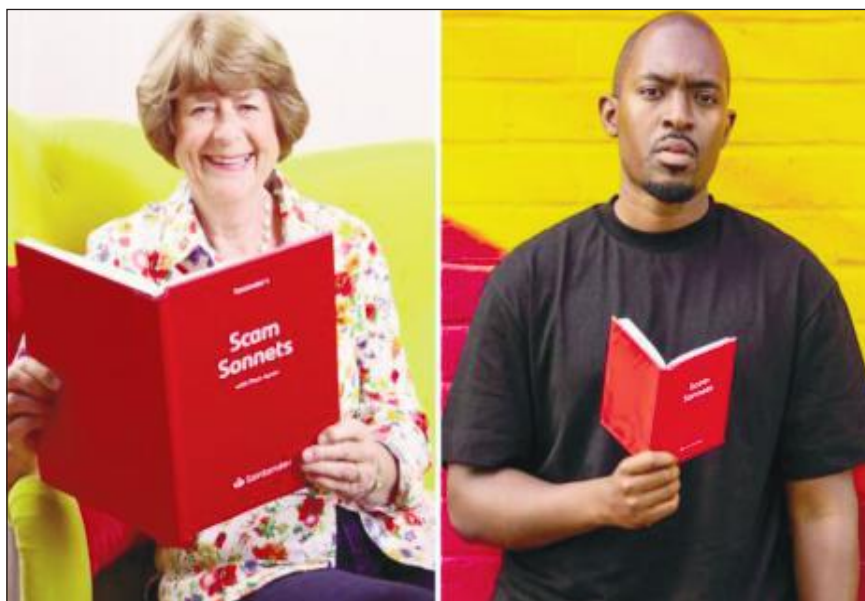
If you pick up again during this 45 seconds and the BT operator is concerned for your safety, the call will be connected to police.

When 999 calls are made from landlines, information about where you're calling from should be automatically available to the call handlers to help provide a response.





# Using rhymes to tackle crimes



“Fraudsters target and dupe their victims with clever use of language – professional, confident and reassuring communications that draw you in and make you feel in control.”

ACCORDING to a report by banking group Santander, 75% of investment fraud involves people over the age of 55 with many of them losing an average of £8,000 each.

The horrifying statistics have inspired **Pam Ayres**; MBE poet, comedian, songwriter and presenter of radio and television programmes, and performance poet **Suli Breaks**, to team up and highlight the dangers of investment scams.

The collaboration between the two pair is part of a scheme launched by Santander to help the public spot the signs of investment scams.

The poetry book called “Scam Sonnets” was released in time for National Poetry Day and Pam also revealed she felt “vulnerable” after being targeted by a fraudster who informed her that her account had been “compromised” in a scam over the phone.

The poet, who has teamed up with Santander to take on investment fraudsters ahead of National Poetry Day, said she managed to avoid being scammed by questioning the man who called her until he hung up.

Scam Sonnets includes; Pam Ayres’ “Have You Got Some Money?” and Suli Breaks’ “Too Good To Be True” which have incorporated words and phrases from real telephone calls received by

## Part of Pam’s poem

Have you got some money? Are you getting on, like me?  
Are you heading for retirement?  
Being wild and free?  
Are you looking for investments?  
Somewhere canny for your cash?  
Be careful. There are fraudsters who will steal it in a flash.  
They are thieving people’s savings, taking everything they’ve got.  
Especially the older folk who’ve got a pension pot,  
They do not stalk the foolish, no, that isn’t what they do,  
They target able, well-researched investors. Just like you.

investment scam victims, scam emails that have been sent and online adverts.

Pam Ayres spoke about her involvement in the awareness project saying: “Fraudsters target and dupe their victims with their clever use of language – professional, confident and reassuring communications that draw you in and make you feel in complete control.

“Sadly, the reality is far from it. That’s why I’ve partnered with Santander to use the language of the scammers to help the public spot the signs of a scam

and protect themselves from fraud.”

The over 55s are the most common target for investment scammers as they are preparing for retirement and want to get the most out of their savings and pensions.

The most common approaches by scammers are: email (71%), followed by 40% who receive unsolicited phone calls and according to Santander’s research, Brits over the age of 55 are likely to be contacted at least once a week by financial conmen.

Suli Breaks said: “You think you’ll never be the victim of an investment scam, but it can happen to anyone.

“Aspirational social media posts, the clever use of celebrity and the promise of a ‘now or never’ opportunity all exist to make a scam appear real and push you to take advantage of their ‘amazing returns’ – but we all need to watch out for each other. Remember, if it looks too good to be true, it probably is...”

Pam explained: “I did find it quite difficult because it’s not the kind of thing I usually write. I usually write things that try to make people laugh.

“I think this is a very good project to be involved with and it was interesting to try to condense all the information they sent me into a poem that bounced along in a nice way and actually got the message across.”



Kate, Aircrew Electricians  
Buy With Confidence Member

## Buy With Confidence

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

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

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



## It's safety first...

ESSEX Trading Standards have been enforcing the legislation surrounding the sale and safe storage of fireworks for many years and it is because of this that retailers in the County have a high compliance in this area, helping keep you safe.

Fireworks have become more popular over recent years. They are not just purchased leading up to the 5th November they are now purchased for birthdays, weddings and many religious ceremonies which is why we now have many retailers selling all year round, not just in October and November.

Retailers must have the correct licences to sell and store fireworks and trading standards will carry out inspections to ensure they meet all the necessary legal requirements.

As well as visible inspections, we also carry out covert test purchases with volunteers under the age of 18. We try and target areas or shops that we have received intelligence that underage sales are being carried out. This means that you and your family can buy fireworks with confidence that they are compliant.

However, some unscrupulous traders will try to sell you fireworks that don't meet the correct safety standards and /or haven't been stored properly.

**continued page 7**

## FIREWORK SAFETY TIPS

**Follow our advice - and stay safe**

- Only buy from a reputable licenced trader
- Check the fireworks for CE markings
- Keep fireworks in a closed box and follow the instructions on each firework
- Always maintain a safe distance
- Always keep pets indoors
- Always report anti-social behaviour

### Never

- Buy from the door
- Buy from a market, boot sale or vehicle
- Buy from Facebook
- Leave children unsupervised around fireworks and never give sparklers to a child under five
- Be intimidated by anti-social behaviour – just report it

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



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





# ...so you can enjoy the Big Bang



## From page 6

All fireworks must carry a CE mark. This is the manufacturer's declaration that the goods

conform to European safety standards.

If the mark is missing, do not buy them. These fireworks could be dangerous and put you at serious risk of harm.

Always buy from a licensed trader (if you cannot see their licence, you may ask for it) and never buy fireworks from the back of a "white van" or from unlicensed outlets such as car boot sales or market stalls, or from anyone who knocks on your door! It is also illegal to sell fireworks on Facebook.

These may be cheap, but they could be illegal imports which have not even had the most basic safety testing and could be dangerous.

Trading standards officers will always respond to any complaints regarding the storage or sale of fireworks and will assist the Police if there are any reports of any anti-social behaviour.

If Trading Standards Officers do find retailers selling fireworks either without a licence or not meeting the legal requirements, they may seize the fireworks and if necessary, carry out a prosecution against the trader.

**Having bought your fireworks, always follow the safety instructions on the firework and on the box.**



**Only  
adults should  
light the  
fireworks**

● If a firework doesn't go off as planned, don't go back. Wait until the next day, and then put it in a bucket of water for 24 hours.

● Always keep adult fireworks (category 2 and 3 fireworks - they do not include things like party poppers) away from children and make sure you stay a safe distance away from the display and keep pets indoors.

Due to Covid 19, all organised firework displays have been cancelled this

**Keep  
matches  
away from  
children**

year so we do anticipate that individual retail sales will increase which may have a knock on effect with anti-social behaviour, so we would encourage you to notify the Police if you come across this.

There are several ways you can report anti-social behaviour including the inappropriate use of fireworks:  
Online: at <https://www.essex.police.uk>  
Telephone: 101 for non-emergencies or 999 if your life is in danger.

**Only  
use your  
fireworks  
outdoors**

## SAFETY INFORMATION

For out door use only. Avoid overhead obstructions. Do not fire near tall buildings, trees or similar. Place battery on flat ground and fix article firmly and upright to a solid post. Ensure top of article clears post. Remove orange fuse cover. Standing sideways, light fuse at its outermost end and retire immediately at least 8 metres. Spectators must be at least 15 metres.




To find a reputable trader approved and vetted by Trading Standards visit [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)

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







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

# Buy With Confidence

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

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

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





“Customers of M&S are being duped into giving out their personal details on social media by a conman (pictured right) who claims to be Steve Rowe, CEO of the company who is offering vouchers as part of Marks 135th birthday celebra-



## M&S issues scam warning

WE are not sure whether criminals are becoming more sophisticated or some members of the public are getting more gullible when something free is offered.

The latest scam involves Marks & Spencer who want to make sure their customers are not duped by the crooks who are infiltrating social media with a new £35 vouchers offer allegedly from their Chief Executive Officer Steve Rowe.

The Free coupons are being offered to shoppers on fake Facebook pages, including one titled "Marks and Spencer Store" The vouchers claim the retail boss is offering free vouchers to celebrate Marks & Spencer's 135th anniversary.

In reality, it takes you to a fraudulent website that asks for your name, address, mobile phone number and bank details to enter a 'prize draw'.

It is yet another example of a criminal enterprise which is designed to steal your personal details, bank details and log-in credentials.

"Hello everyone, my name is Steve Rowe and I am the CEO of Marks and Spencer," the social media post explains.

The announcement says: "To cele-

brate our 135 Anniversary we are giving EVERYONE who shares & then comments by 11.59pm tonight one of these mystery bags containing a £35 M&S voucher plus goodies! Make sure you enter here [URL]."

It's followed by images of a man - not Steve Rowe - holding several Marks & Spencer shopping bags. So far around 150 members of the public have identified and reported the scam, which has been flagged to consumer groups and Facebook.

In a statement on social media, Marks and Spencer said: "We have been made aware of this and it isn't genuine, our colleagues are investigating further."

The scam was first spotted by



**The real Steve Rowe**

cyber researchers at think tank Parliament Street. It said victims could be left hundreds of pounds out of pocket.

Cyber security expert at Centrif, Andy Heather, said these "one time only" scams are likely to become more frequent in the run up to Christmas.

"With more people than ever committed to online retail shopping due to Covid-19, it's likely that we'll see a surge of 'exclusive' or 'one time only' deals pop up on social media, via email, and through SMS messages, over the course of the next few months up until Christmas.

"Unfortunately, many of these sales and deals, much like this M&S one, will be a scam, designed to steal confidential data, such as payment details or log-in credentials.

"If you, or anyone you know, feel they may have already fallen victim to a scam of this nature, it's essential that you take proactive measures to stop these scammers in their tracks.

"Treat these posts just like you would any phishing email; ask yourself if this deal seems legitimate and verify the identity of the person requesting you to take an action, before clicking on any links."

## Hunt for a killer

ESSEX Police have been leafletting the Pitsea area in an attempt to solve a two year old cold case.

A reward of £10,000 is on offer for information about the murder of 21 year old Dwayne Forrester, who died after a stabbing two years ago. He later died in hospital.

In the time since, a team of officers and staff have carried out an extensive investigation to bring those responsible to justice.

Officers have taken 377 statements, seized 755 exhibits, and viewed more than 180 hours of CCTV footage.

Six people were arrested in connection with Dwayne's murder and three men – aged 19, 23, and 24 – arrested on suspicion of murder remain released under investigation.

Crimestoppers is offering a £10,000 reward for information which leads to the arrest and conviction of Dwayne's killer.

Senior investigating officer DSI Julie Gowen, from the Kent and Essex Serious Crime Directorate, said: "A huge amount of work has gone into identifying those responsible for Dwayne's murder and bring them to justice.

"A lot changes in two years. Relationships change, loyalties change. If you know something about Dwayne's death now is the time to do the right thing.

"Dwayne's family are still distraught over his death and just want answers about what happened. Those answers are out there."

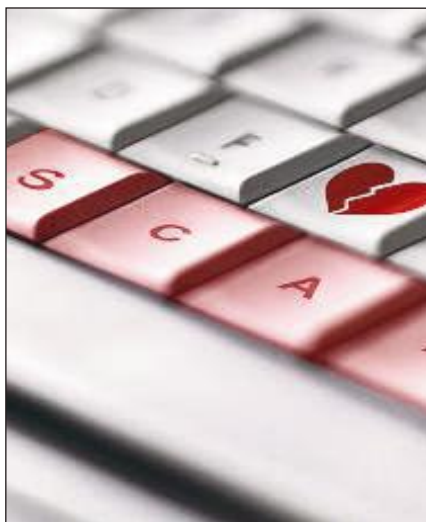
If you have any information call 101 quoting incident 1418 of 7 July 2018 or email [scd.appeals.essex@essex.police.uk](mailto:scd.appeals.essex@essex.police.uk).

You can also call Crimestoppers 100 percent anonymously on 0800 555 111 or go to [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org).

## No love for crooks

THE US authorities say they have frozen the assets of six Nigerian nationals for cyber fraud amounting to about \$6m (£4.7m).

Fraudsters targeted American individuals and small businesses in an "elaborate scheme" of romantic fraud or by impersonating business executives.



They allegedly received illegal money transfers and manipulated their victims to access their usernames, password and bank details.

Some victims of romance scams were targeted through emails and social media.

The US authorities say the majority of those affected were women, the elderly and those who had lost a spouse.

The whereabouts of the suspects is unknown, but authorities say all their property and interests in the US have been blocked. How much this amounts to is unclear.

American citizens have also been prohibited from dealing with the fraudsters.

## We are cyber idiots

CYBER criminals know that you are a much easier target than your computer or phone, which is why the number of phishing emails and text messages have soared recently.

But where in the past scammers wouldn't put much effort into correct grammar, punctuation and even proper English, modern phishing emails are a lot more convincing. They still tend to contain the tell-tale typos and not-quite-right logos and graphics, but they're certainly a lot harder to spot now than before.

Scammers also play on your fears to con you into tapping or clicking on links, and they've been quick to exploit coronavirus with plenty of COVID-19 messages.

Computer Disposals put together a

series of 10 example emails and text messages - containing a variety of genuine and fake ones from companies such as Netflix, Amazon and Uber – to test whether the British public can detect a phishing scam or not.

Of the thousand people who took the test, only 5% managed to correctly identify all 10 as either fake or real.

## Businesses hooked

A PHISHING scam targeting UK businesses posed as the government approving a business grant applications and directed recipients to an imitation government portal where users were prompted to enter their email and password.

The scam is targeting businesses that are struggling due to Covid-19 and the resulting lockdown and is one of many virus scams criminals are using.

When the UK's National Cyber Security Centre put out a call to the public to report any coronavirus-related internet scams in May, it was flooded with more than 160,000 suspicious emails within two weeks.

## Shock scam statistics

FEWER than a fifth of people bombarded by fraudulent emails and text messages from their bank, mobile phone provider or another company would always recognise them as scams, research suggests.

High street bank TSB showed 2,000 people 20 emails and texts, half of which were fraudulent, and found only 18 per cent correctly spotted all 10 scams.

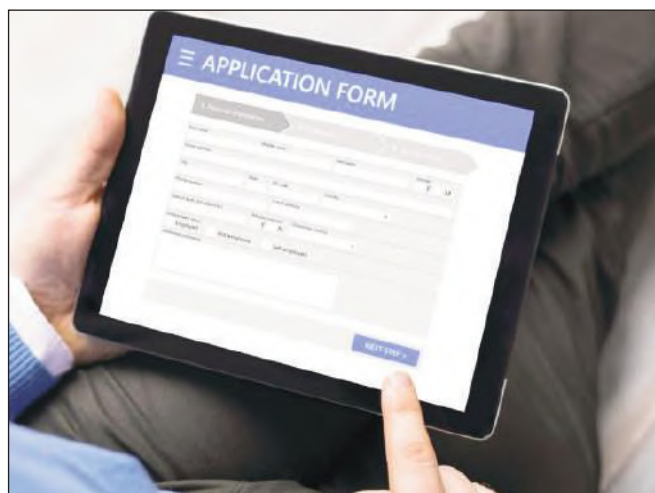
A slightly higher 25 per cent of those surveyed correctly identified all the messages purporting to be from their bank, but an even higher 37 per cent would respond to one of those messages, either by following a link or calling a phone number in the message.

These phishing links, delivered by email or in so-called number spoofing smishing scams where fraudsters copy a bank or other legitimate company's phone number to appear alongside real messages, are designed to capture people's details.

Stolen personal information can be used for the purpose of identity fraud,



“ Scam emails may show a fake licence number. Your licence number is on letters we send you, or search your email inbox for emails from ‘donotreply@tvlicensing.co.uk’ (or ‘donotreply@spp.tvlicensing.co.uk’ ”



# A licence for ripping you off

CYBER criminals are heartless and ruthless and no-one is safe from their cruel tentacles.

Their latest target is the millions of pensioners across the country who are now being asked to pay for their television licence.

Scammers are emailing pensioners asking them to set up a direct debit to pay their £157.50 licence fee.

The emails show an eye-catching number, with smiley pictures including a white-bearded man listening to ear-phones.

It warns: “You are about to lose your TV licence. Act now before it’s too late.”

The message then pretends to quote “Your TV licence details”, and asks for bank details via email.

It is, of course, a scam, designed to trick old people into giving fraudsters access to their bank account, which they will empty.

It is a despicable and wicked scam and once again our elderly and vulnerable population are the one’s being tricked into parting with their money.

Some elderly people, already upset and confused about losing their free TV licences, may have been conned.

TV Licensing was asked how these scumbags could possibly know that Mr Jones had lost the telly benefit, making him vulnerable to such a fraud.

The authority says it has written by post to all over-75s about the new policy, not via email or text. It insists there is no security breach. “Our records have

not been compromised,” said a spokesman.

A TV Licensing spokesperson said: “The main things to look out for are the name and/or part of your postcode in their emails. Many scams simply use your email address or say ‘Dear Customer’. TV Licensing send their emails from donotreply@tvlicensing.co.uk (or donotreply@spp.tvlicensing.co.uk).

Check the email address. Scammers often hide the true email address they’re using.

## What do scam emails say - or ask you to do?

Scam emails often tell you that you need to make an urgent payment. TV Licensing only email customers about payments if they have missed one. You can sign in to your account to check.

“The criminals often say you can get a refund or a cheaper licence. We will never do this unless you have contacted us about a refund and we are replying to you,” said a spokesman.

“Scam emails may show a fake licence number. Your licence number is on letters we send you, or search your email inbox for emails from ‘donotreply@tvlicensing.co.uk’ (or ‘donotreply@spp.tvlicensing.co.uk’).

## If you’ve clicked a link, are you on the real TV Licensing website?

Check the web address. Make sure you’re at tvlicensing.co.uk or spp.tvlicensing.co.uk

“We won’t ask for: your mother’s maiden name; your date of birth

(unless you’re over 74 and applying for a free TV Licence); your card details to make a missed payment UNTIL you’ve signed in using your licence number, surname and postcode.

## Safety tips

**Partial Postcode:** If you have provided us with your postcode details, our emails will include part of your postcode and/or the name on the licence.

**Look for your name:** If you’ve given us your name, then we’ll always address you using your last name and title. The scammers won’t normally have that information about you. So, watch out for emails that only address you as “Dear client” or “Dear customer” – or just use your email address (or part of it).

**Check spelling and grammar:** Because scammers can’t use our genuine TV Licensing web addresses or email addresses, they’ll try to use slightly different spellings – look out for things like hyphens and full stops in odd places. Be suspicious too if there are mistakes in the email with capital letters or other grammatical errors, like missing full stops – this could be a scam.

**Check the links:** Be wary of emails promising money/refunds. For example, phrases such as, “click below to access your refund”, followed by a request to provide your credit card or bank details (we would never process a refund in this way).

Always check links in an email before clicking or tapping them.

# Advice Directory

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

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



## Telephone scams

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

### Follow our advice

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

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

## Avoiding card scams

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

process a transaction

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

## Text scams

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

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

Our advice

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

## Email scams

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

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

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

## Distraction scam

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

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

## Vishing

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

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

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

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

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

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

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

### Security tips

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





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

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

# Advice Directory

Action Fraud



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

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

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

## Malware

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

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

### Security tips

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

■ Keep your important files backed up off your network

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

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

## Romance scams

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

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

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

develops, exchanges become more intimate.

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

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

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

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

## Phishing

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

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

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

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

## Pension scams

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

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

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

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

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

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

## Online shopping scams

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

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

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

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

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

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

■ Avoid entering your card details on shared or public computers

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

## Travelling abroad

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

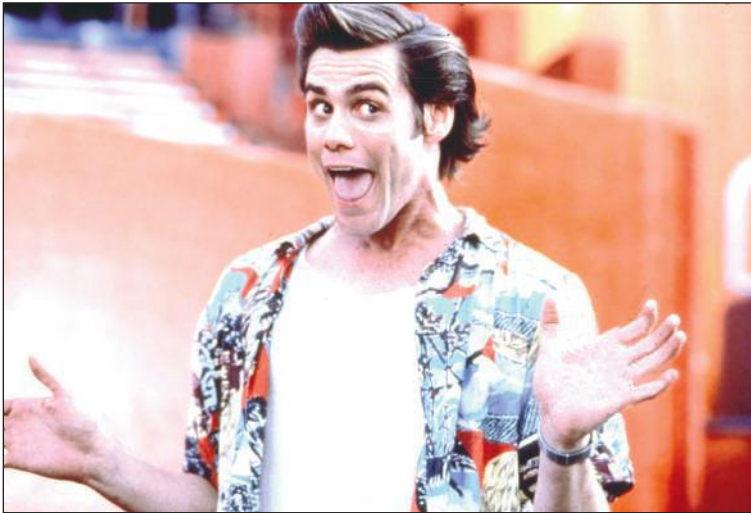
■ If your cards are registered with a card protection agency, take their number too

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

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

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





“With over three-quarters of people watching TV and two-thirds browsing the internet to pass the time during lockdowns, this is the perfect environment for web crime”

## The horror of movie nights

If you've got a soft spot for Jim Carrey's eccentric pet detective, or have become hooked on Keanu Reeves' John Wick – you're just the kind of target cyber criminals are looking for.

People trying to save a pound or two are scouring the web for ways to stream movies or TV for free, and walking straight into the money-grabbing arms of hackers.

New research has revealed which movies and TV shows are being hijacked most to trap their victims. The top flick is Ace Ventura, and the top TV show Netflix's Unorthodox, cybersecurity firm McAfee discovered.

Scary movie fans are also at risk – half of the top 10 riskiest films fell into the horror/thriller genre.

Most of the top 10 at-risk TV shows were new releases, showing people were impatient to wait, or unwillingness to pay, for content.

"With over three-quarters of people watching TV and over two-thirds browsing the internet to pass the time during lockdowns, advice to stay at home has created the perfect environment for web crime," McAfee online consumer safety guru Alex Merton-McCann said.

"Cyber criminals are quick to use consumer trends and behaviours to

ensure their scam strategies are extra timely and convincing.

"Any link could very well lead to malicious websites that infect devices or steal valuable, personal information, so should think before you click."

The best way to stay safe? Ditch the free streaming and use a reputable, known platform for your couch potato sessions.

### The top 10 most at-risk movies

Ace Ventura  
Green Book  
John Wick  
The Machinist  
Annihilation  
Ex Machina  
A Star Is Born  
Fyre  
Lady Macbeth  
Bird Box

### The top 10 most at-risk TV shows

Unorthodox  
You  
Family Guy  
Big Mouth  
Homeland  
The Vampire Diaries  
Dynasty  
Lost  
Brooklyn Nine-Nine  
Stranger Things

"With consumers increasingly going online to stay entertained dur-

ing lockdowns it has created the perfect storm for web crime," says Baker Nanduru, VP of Consumer Endpoint Segment at McAfee.

"History has proven that cyber criminals follow consumer trends and behaviors to educate their scam strategies.

"It's important that consumers stay alert while online and avoid malicious websites that may install malware or steal personal information and passwords."

The report also found that the most targeted movie genre were children's films.

"Movies account for 4 of the top 10 movies McAfee identified as a high risk of being targeted by cyber-criminal activity.

"With cyber criminals regularly tracking changes in social trends like school closures, parents need to be extra vigilant when it comes to searching online for content for their children to watch," the company wrote in a press release.

McAfee also added some tips to stay safe online including cautioning viewers what links they click on, refrain from using illegal streaming sites, use parental control software and find a cybersecurity solution.





**Time to go electric before your petrol car is obsolete**

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**Why some air travellers feel the disabled are being let down**

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**Aromatherapy is proving a real tonic and is also therapeutic**

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October 2020

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**Lilies could kill your pet cats - see LP7**

**COMMUNITY WATCH MAGAZINE**

**LEISURE**



## Retirement- can you afford it?

WHEN your working life finally draws to an end at the age of 65, you should be able to look forward to some well-earned leisure time.

Unfortunately this is looking less likely as more of us end up supporting both our children and our parents, leaving a significant gap in our retirement savings.

As if this wasn't depressing enough, the problem only looks set to get worse, according to a recent study which shows Britain's pension crisis is set to escalate.

This is because the next generation of adults faces the triple financial pressure of supporting both their parents and their own children, while having no financial plans to safeguard their own future.

Simultaneously financing both your kids and your parents with minimal personal savings for your old age is something that one in three of us fears the most, according to the Norwich Union study.

Six in 10 over 50s admit their pensions and savings are unlikely to see them through retirement and as a result over half of us fear the knock-on effect for our own financial futures.

However, it is not just adults who are making sacrifices for their offspring. One in four adult children is ready to

cash in savings and investments to fund their parents' retirement, while 24 per cent would consider inviting their parents to live with them and 21 per cent would change their own lifestyles to find some extra money.

A Norwich Union spokesperson said: "Talk of the so-called savings gap is nothing new, but our study is an urgent reminder of the very real impact this issue could have on the next generation of retirees.

"The point that makes it all the more alarming is that, while adult children told us they feared supporting their own parents, an incredible two-thirds admitted they had no financial plans for their own retirement."

It's not just fears for our own future that trouble us, as 43 per cent of the

population are concerned that their parents could struggle financially in retirement and are concerned about the impact this will have.

Nearly half of us are worried that looking after dependent family members will cost us our own savings, while 37 per cent of the nation fear they will be forced to work for longer than they had planned to.

A quarter of people are concerned that financial obligations will prevent them from sending their children to university, while just under a quarter believe they will have to make radical cutbacks to existing lifestyles in order to accommodate the additional financial burden.

The situation could be made worse by the fact few of us are willing to broach the subject with our parents and family members.

Almost half of us have no idea how our parents plan to fund their retirement and 61 per cent of the nation say they could not imagine talking to their parents about their finances.

But this will have to change if we are to resolve the situation, says Brown. "Unless we tackle this now, we face a never-ending cycle of financial struggle. The first step is simply for families to talk about their finances together and break this taboo," he added.







# Electric revolution is no shock

NATIONAL and city governments are preparing to ban new petrol and diesel cars by 2030 so where does that leave today's motorists when they plan their new vehicle.

Manufacturers are switching production to electric, and the number of plug-in cars on our roads is going up and up. The electric vehicle revolution is here to stay.

This shift to electric cars, while by no means a panacea, is fantastic news both for reducing air pollution and tackling climate change.

But with such a rapid pace of change, people naturally have a lot of questions.

## 1. How much extra electricity will we need to power all electric cars?

If we're using electricity instead of fossil fuels to power our cars, it stands to reason we're going to need to generate more electricity. But perhaps not as much as you think.

To begin with, electric vehicles are much more efficient than conventional cars, so they don't need as much power of any kind to work.

Analysis by Cambridge Econometrics shows that a wholesale move to electric vehicles would add just 10% to overall UK electricity demand.

The real issue is the change in peak demand. The National Grid estimated peak electricity demand could increase by 6-18GW by 2050, depending on a range of factors. Peak demand today is about 60GW.

A key factor in making electric cars work most efficiently is when and how we charge our electric cars.

If we make the grid "smarter" and more flexible, we can match supply and demand more closely to variable renewables, and reduce the need for additional peak capacity.

Smart meters and time-of-day tariffs (changing the price of electricity depending on the time of day, for example making it cheaper when electricity is more plentiful) can help here.

Automatic time-shift charging could also set cars to charge through the night (when it may be windy) or during the day when it's particularly sunny.

Electric cars could even actively contribute to managing the grid, by helping to match supply and demand. Their batteries can store energy from renewables when they are producing more electricity than is needed, and release it when required.

This could help smooth out fluctua-

tions in the availability of wind and solar farms. That said, we're still going to need to generate more clean electricity.

## 2. Won't electric cars mean increased power generation from fossil fuels, and more carbon emissions?

Electric vehicles produce less carbon dioxide than petrol or diesel cars, even given the energy mix we have today (which includes fossil fuels). This is because – as mentioned – electric cars are more efficient than conventional cars.

More importantly, however, the future of electricity generation in the UK is renewable, not based on dirty fossil fuels (or nuclear). This means electric vehicles will be better and better for the climate.

Renewables in the UK are growing at an astonishing rate – in the 6 years from 2010 to 2016, renewable electricity production increased from 7% to 25%. Electricity generation from solar is consistently breaking records.

According to analysis by Cambridge Econometrics, a 2040 ban on new petrol and diesels would mean a saving of 42 million tonnes of CO2 in 2040. In comparison, the total emissions from petrol and diesel cars today is 60 million tonnes per year.

# Know your rights as a lodger



If you're renting from a private landlord you'll either be a lodger or a tenant. But there's an important distinction between the two and it's vital to know where you stand.

If you're looking for a room to rent, who you'll be sharing with makes a massive difference to your rights and responsibilities.

Put simply, if the landlord lives in the property too, you'll be a lodger. But if the landlord lives elsewhere, you're a tenant.

## Being a lodger

The current economic climate means more and more homeowners are taking in a lodger to sleep in the spare room. Being someone's lodger has a number of pros and cons.

Firstly because the flat or house is the landlord's main place of residence, the balance of rights is in their favour. So you'll have a lot less say over things, and less rights, than if the landlord lived elsewhere.

Unlike tenants, lodgers don't sign an Assured Shorthold Tenancy (AST) giving them a contract for at least six months and a two-month notice period. Instead your landlord is likely to get you to sign a "license" or "lodger agreement".

With this type of agreement, a landlord only needs to give "reasonable notice" to ask a lodger to leave. This is normally 28 days but could be shorter.

There are lots of other rules that apply to ASTs that don't apply to lodger agreements. For starters, the landlord doesn't have to protect any deposit in a deposit protection scheme.

Secondly if the landlord is sharing some living accommodation with the

lodger, they won't need a court order to get possession. Living accommodation means things like kitchens, bathrooms, and living rooms.

Whereas a tenant with an AST has exclusive use of space they rent during the tenancy, a lodger doesn't. This means you don't have the right to exclude your landlord from the room you're renting.

So, if your landlord wants to nose around your room they can (within reason).

Another key issue is that if you're a lodger the landlord has the right to move you to a different room in the property if necessary. So you could find yourself relegated to the box room if the landlord has guests.

The main advantage of being a lodger, rather than a tenant, is that it tends to be cheaper. Also the landlord will probably be more keen to repair things and keep the property nice than a live-out landlord might be.

## Getting a lodger

If you're a homeowner you can earn up to £4,250 a year tax-free from taking in a lodger.

However, if you do this it's important to choose a lodger whose lifestyle is compatible with yours – otherwise you're likely to resent sharing your space with them.

A thorough interview process should help weed out weirdos and drug dealers, but it's a good idea to draw up some house rules before someone moves in.

These could incorporate anything from shared cleaning responsibilities and use of broadband, to rules about guests. Many live-in landlords limit the

number of overnight guests a tenant can have each month to avoid bumping into a constant stream of boy/girlfriends en route to the bathroom.

Most live-in landlords will charge their lodger a rent inclusive of all bills. So the agreement you both sign should detail what's included, what's not and any restrictions.

## Being a tenant

If you rent a room in a property, or a whole property, and the landlord doesn't live there, you'll be a tenant (not a lodger). Being a tenant gives you many more rights than being a lodger.

In most cases you'll sign an AST which gives you full rights to remain in the property until the end of your contract, or after a notice period. So you have much more security of tenure than if you were a lodger.

Tenants only have to give one month's notice they intend to move out, while the landlord is required to give two.

Any deposit you hand over will also have to be protected in a recognised protection scheme.

Tenants have more rights over the space they're renting than lodgers. For example, a tenant has the right to exclude the landlord from that space. Landlords need to give 24 hours' notice of any visit and not come round when it's inconvenient. In short, tenants have the right not to be disturbed by the landlord.

However, tenants have more responsibilities than lodgers. These include looking after the property and paying utility bills. Services such as Council Tax and broadband will also be in your name.





## Disability - airports come under fire

**PASSENGERS with reduced mobility are sometimes being left humiliated, deprived of their dignity and in some cases even physically hurt when travelling through airports, putting them off flying altogether, a new Which? investigation has found.**

The consumer champion has heard from passengers who feel they have been robbed of their dignity and left in degrading situations by inconsistency in the assistance provided, accessibility staff not doing their jobs properly and poor communication between airlines, airports and service providers.

All UK airports must, by law, provide free support to any disabled passenger who needs it. The law also dictates that people with restricted mobility should have the same opportunities for air travel as anyone else.

But a survey conducted by the Research Institute for Disabled Consumers (RiDC) for Which? found that nearly half (46%) of passengers with reduced mobility felt unable to travel by air because of their disability in the past two years.

Even experienced travellers have been forced to rethink their travel aspirations because of traumatic and degrading airport experiences.

In one particularly shocking case, Martyn Sibley, a keen traveller who uses a wheelchair, had his foot caught and bent back as he was being lifted into his

plane seat, resulting in pulled tendons in his ankle.

Experiences like Mr Sibley's are rare but problems are all too common for people with reduced mobility.

The survey found that of respondents who had used special assistance at an airport, a quarter (25%) said that they were dissatisfied - meaning misery for thousands of passengers each year.

Which? Travel has received numerous other complaints about appalling experiences. In one instance, a 76-year-old with severe arthritis was left abandoned and despite booking 'special assistance' had to drag herself through Heathrow airport with no help at all. Recalling the experience she said she "felt drained and near collapse".

While this incident occurred before the airport received a 'good' rating by the Civil Aviation Authority (CAA), the special assistance service at Heathrow was deemed the worst overall in the RiDC survey, with over a quarter of respondents (28%) saying they were dissatisfied.

Despite the CAA's ranking, the regulator said that due to a dip in performance levels there was a chance London Heathrow will not meet the standard for a good rating next year.

The CAA's report found that there are now no 'poor' airports for disabled access in the UK and just one - Manchester - that 'needs improve-

ment'. The RiDC survey respondents found Manchester to be the second-worst, with one in five (22%) feeling dissatisfied.

One passenger discovered that while there was a wheelchair waiting for him upon arrival at Manchester, no staff were available to push it.

His wife reluctantly did it herself, after being assured the route to the plane was flat, but lost control of the wheelchair on the slope of the air bridge and it crashed at the bottom, leaving him dazed and shocked.

Highlighting the multitude of pitfalls faced by passengers with reduced mobility, one told Which? about a 'dehumanising' experience when he was told his mobility scooter could not be removed from the plane when he arrived at his destination. He was told he would have to stay on the plane and fly back to the UK.

Although many people receive excellent assistance at UK airports, Which? regularly hears from passengers who have experienced distress or humiliation as a result of poor levels of assistance from airport or airline staff.

The consumer champion believes more needs to be done to ensure better communication between airline, airport and special assistance staff as well as extra training to make sure all passengers are cared for in a dignified manner.

# 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





## Lilies are such a - cat-astrophe

LILIES are beautiful, and are part of many bouquets and they are also found year-round across thousands of florists and supermarkets.

Unfortunately, lilies and cats are a harmful mix. Even cleaning the pollen from their fur can be enough to send cats into critical illness.

Not all lily species are poisonous to cats. Calla, Peace and Peruvian lilies are not 'true' lilies, and while they may irritate the mouth if eaten, and cause pain, salivation and facial swelling, they do not cause the serious kidney problems.

True lilies include Easter, Rubrum, Asiatic, Day, Stargazer, Japanese and Tiger lilies. These are poisonous to cats and this includes their petals, leaves, pollen and even water from the vase.

Lilies can drop a lot of pollen, and cats can walk through this or brush against the flowers, getting pollen on their coat. One of the most common ways for cats to ingest lilies is as they clean pollen from their fur.

If you do receive lilies, cutting out the stamens can reduce the pollen drop and therefore the risk.

However, as all parts of the lily are toxic, not bringing lilies into a house

with cats is considered the safest and recommended course of action.

Lilies are nephrotoxic, which means they affect the kidneys. Signs of lily toxicity can occur within two hours of ingestion, and start with gastrointestinal signs such as vomiting, loss of appetite and drooling. Cats that have eaten lily are quickly lethargic and depressed.

Vomiting may subside after a few hours in some cases, but the other signs continue, and within 72 hours affected cats develop acute kidney failure.

Cats may urinate more at first, and have abdominal pain, a change in thirst, weakness, and seizures. In very severe acute kidney failure urination may stop altogether.

The kidneys are designed to regulate the levels of many substances in the blood. This includes potassium. A secondary effect of kidney failure is the development of dangerously high levels of potassium, which manifests as an irregular heart rhythm, twitching and muscle weakness.

If you think your cat may have eaten lily then bring both your cat, and the plant itself if possible, to the vet immediately. The sooner your cat

starts supportive care, the better the outlook will be. There is no antidote to lily poisoning.

Your vet will assess your cat and implement supportive care. This may involve inducing vomiting and reducing further absorption by feeding activated charcoal if only a short time has elapsed since your cat ate the lily.

Aggressive fluid therapy with a drip, anti-nausea medication, kidney function blood tests, and close monitoring of blood pressure and urine output may all be part of your pet's supportive care plan.

Cats often require several days of hospitalisation, care and monitoring at the vets to reduce the long-term impact on kidney function and clear the body of the toxins.

Even with prompt veterinary attention there is sadly no guarantee that a cat with lily poisoning will survive. Treatment ideally should be started within six hours of the cat eating the lily. Those seen more than 18 hours after the initial ingestion have a very poor prognosis, but even early, aggressive treatment can still result in death, and surviving cats often have permanent kidney damage.



## Keep calm - and get oiled up

INITIALLY used as a beauty treatment, aromatherapy is becoming increasingly popular as a medical and therapeutic therapy.

Essential oils used in this treatment are derived from plants and said to have different therapeutic properties. Some are calming, others stimulating and uplifting.

Such oils have been used for healing and relaxation by many cultures for thousands of years. Myrrh and frankincense are mentioned in the Bible and the ancient Egyptians used oils to embalm the dead.

### How can it work for you?

A few drops of essential oil can be either added to a vegetable carrier oil for a relaxing massage or placed in a vaporiser (a bowl of water warmed over a candle) to scent a room.

Six or eight drops added to a warm bath may also encourage relaxation. Medicinal oils like eucalyptus or peppermint can be added to a bowl of steaming hot water for inhalation, or placed on a tissue or handkerchief to sniff when needed.

Plant roots, flowers, leaves and stalks (even trees in some instances) are processed to extract the oils.

Distillation is the most common method of extraction, whereby the plant is boiled or steamed until the oil vaporises. This was developed about a thousand years ago by the Persian physician Ali ibn-Sina (Avicenna) and

brought to Europe by returning Crusaders in the Middle Ages.

### How does it work?

Molecules in the scents released by the oils are absorbed into the bloodstream either through the skin during massage or by inhalation through the nose and lungs.

These pass to the olfactory centres in the brain where they are thought to act on the hypothalamus, the part of the brain that influences mood and the hormonal system.

The psychological effects of smell have been well researched at centres such as the Smell and Taste Treatment and Research Foundation, Chicago, but the biochemical pathways that may enable specific scents to have particular effects is less well known.

Studies on hospital patients in the UK show that massage with essential oils of neroli or lavender can relieve anxiety.



A study found that epileptic patients who conditioned themselves to associate the smell of certain essential oils (jasmine, ylang ylang, camomile, lavender) with relaxation could prevent the onset of a seizure simply by sniffing the oil.

But oils of fennel, rosemary, camphor and hyssop increased the risk of seizure for some patients. Some French doctors now regularly prescribe essential oils for certain conditions, with a similar approach to herbalists.

### What is it good for?

Aromatherapists choose essential oils for their therapeutic effects in treating stress-related conditions such as insomnia and headaches, digestive disorders, colds and menstrual problems. It is also used to relieve stress, help relaxation and enhance well-being.

### How much does it cost?

If buying essential oils for self-help, be prepared to pay for quality. Only pure, additive-free oils should be used.

They should be in dark glass bottles to protect them from light and have internal droppers to allow accurate measurement.

Aromatherapy massage is usually based on Swedish massage techniques. Therapists' fees vary, but range from £25-£35 for an hour.



# Gardening - a tonic for loneliness



A STUDY commissioned by the Royal Horticultural Society (RHS) has highlighted that more than half of adults consider themselves to be 'lonely' because they are too busy or shy to socialise.

But the study highlighted the benefits of taking up gardening as a hobby.

The study of 2,000 adults found 28 per cent are too short of time to spend time with others, a third struggle to find people with similar interests and more than 36 per cent simply feel shy.

A fifth believed social media has taken over communication and three in 10 put their loneliness down to lack of money.

But while 52 per cent of Brits have experienced feeling alone, the younger generations suffer most, with 68 per cent of 18-24 year olds having felt lonely compared to 41 per cent of the over 55s.

As a result of this epidemic, half have attempted to tackle their loneliness with almost a third joining a social group such as a gardening club. Four in 10 have taken up a new hobby on their own to combat feelings of loneliness. Some 39 per cent of people said they garden or grow plants when they feel lonely.

More than half of adults 'enjoy' being sur-

rounded by greenery and a further 53 per cent said it boosts their mood.

The research was commissioned to promote gardening for good mental health.

Sue Biggs RHS Director General said: "It's worrying to see that half of all adults suffer from loneliness and it really does affect all ages.

"Loneliness is a key issue that can impact mental health and that's why personal wellbeing is a key theme of the RHS Garden for Friendship.

"We passionately believe gardening is good for mental health and want to encourage people to join local social gardening groups, garden with neighbours or volunteer in gardens in order to boost their wellbeing and confidence.

"Learning from others about gardening, sharing a passion for growing plants, texting or posting pictures of plants with friends and enjoying a cup of tea or glass of wine in a beautiful green space are just some of the ways that plants bring people together.

"Joining an RHS Britain in Bloom community group is another way to meet people and garden and it doesn't cost any money.

"We will be sharing ideas and ways to

bring people of all generations together through gardening this year."

Almost two thirds – 64 per cent – believe even with lots of friends it's possible to still feel alone and more than half of adults find it worse today than five years ago.

Similarly, six in 10 worry about feeling even more secluded as they get older, due to friends or family passing away or moving cities and 44 per cent fear living on their own.

As a result, 59 per cent agreed being a member of a community group would make them feel less lonely and a quarter said it would boost their confidence.

And more than a sixth of those polled via OnePoll wish there were more social groups in their community to join.

The average age when Brits have felt most alone was revealed as 37, although a fifth felt they suffered most in their twenties.

Focusing on the younger generation, more than half of 18-24 year olds said growing up in the digital age has had an effect on loneliness and more than a third of them communicate 'most' via social media.

## Gardeners Club [Gardeners-Club.co.uk](http://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



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