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CWN

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COMMUNITY WATCH MAGAZINE ESSEX

News in brief

Worst hit areas

THE UK towns and cities with the most catalytic converter thefts have been revealed, as well as those that have seen the biggest increases in the crime.

In the financial years from 2017/18 to 2019/20, London had 15,237 recorded catalytic converter thefts - unsurprisingly more than anywhere else. Birmingham was the second-worst area with 320 thefts, while Coventry came third with 287 thefts over the same period. **FULL STORY**

Stolen shocker

WHEN Neil Taylor* turned on the engine in his Toyota Prius in a Morrisons car park in October, his heart sank. The noise coming out of the vehicle was terrible, but Taylor knew precisely why. His catalytic converter had been stolen – and not for the first time. Just three months earlier, the previous catalytic converter had been stolen while his Prius was parked on the driveway at the family home in south-east London. **FULL STORY**

Prices spark boom

WITH metal prices soaring, thieves are finding any way they can to get themselves a Christmas bonus. Catalytic converters are an ever growing target of these thieves as they contain precious metals, which are often bought by scrap metal dealers at over £20 per gram! Since 2013, almost 25,000 thefts of this kind were reported to police forces across the UK. **READ MORE**

Catalytic converters are big...



Tracy Howl was a victim of thieves

OWNING a car today is an expensive business at the best of times with high insurance premiums, servicing costs, and equally high petrol and diesel prices.

Making a claim on your insurance can add to those costs as your premium increases whenever you make a claim.

But today many people are faced with colossal premiums through something that is no fault of their own....catalytic converter theft.

According to figures from police forces in England and Wales, 13,000 catalytic converters were recorded stolen in 2019, compared with 2000 the year before.

However, anecdotal evidence suggests that in reality, these numbers are far higher.

No matter where you live your car will become the target of criminals out to make a quick buck at your expense.

What attracts thieves to the converters is the precious metals that they contain – rodium, palladium and platinum – and whose prices have risen steeply in recent years. Easily the highest-riser is rodium.

In 2014, an ounce cost around £750, but today the same amount will set you back £9000, or seven times more than gold. **Continued on page 3**

...business today, follow our anti-theft advice

From page 2

Because their converters are less contaminated by exhaust gases, hybrid cars are favoured by thieves, although SUVs of all makes are also targeted for the easier access they offer to the vehicle's underside.

A new replacement converter costs around £1000 although it is cheaper if you shop around..

Assistant Chief Constable Jenny Sims, car crime lead for the National Police Chiefs' Council, said police were committed to tackling the thefts and the organised gangs behind them.

"Police forces across the country are involved in planning and undertaking intelligence-led operations, at both the regional and national level, to stop converters from being stolen, as we recognise the devastating impact these crimes can have upon the lives of victims," she said.

Tracy Howl, a photographer from south-east London, had her "cat" stolen at a retail park in broad daylight last month. "I'd parked in a very open car park, I was only in for an hour," she said.

"Then I switched on my engine and the noise coming from the car was like a motorbike - I thought the engine had blown up.

"Then I spotted there had been a clean split through the exhaust and I knew right away - it dawned on me - I'd been done."

As in most "cat" thefts, Tracy's car was simply jacked up and a power tool used to saw the box that contains the "cat" from the exhaust pipe under her car.

The damage almost left Tracy's car a write-off. She now faces a

repair bill running into hundreds of pounds.

Owners of Auris and Prius models whose converters have been stolen faced hugely increased insurance premiums (some by as much as 600%) and even some even refused cover.

Toyota says that to discourage theft it has reduced the precious metals content of the converters it fits to its newer models, while making available a converter-locking device at cost as well as tilt alarms.

ANTI-THEFT TIPS

● **Park your car in a locked garage where possible, but if this isn't an option, then park it in a well-lit and well-populated area**

● **Park close to fences, walls or a kerb with the exhaust being closest to the fence, wall or kerb to make the theft more difficult**

● **Avoid parking your vehicle half on the pavement and half on the road, as this may make it easier for thieves to access the catalytic converter**

● **If parking in a public car park, consider parking alongside other cars and facing you bonnet towards the wall if possible with the catalytic converter positioned at the front of your vehicle.**

● **If there is a fleet of vehicles, park the low clearance vehicles to block the high clearance vehicles, obstructing access.**

● **If your catalytic converter is bolted on, you can ask for your local garage to weld the bolts to make it more difficult to remove.**



The catalytic converter, a target for criminals

● **You can also etch a serial number on the converter**

● **You can even purchase a 'cage clamp' which is a cage device that locks in around the converter to make it more difficult to remove**

● **Speak to your dealership about adding a tilt sensor that will activate the alarm should any thief try to jack the vehicle up to steal the converter**

● **If you see someone acting suspiciously under a vehicle, report it to the Police.**



ACC Jenny Sims

The new fashion item for teenagers is an e-scooter...



ON YOUR BIKES, BUT MAKE SURE IT'S LEGAL

IT was probably the must-have present for every teenager this Christmas – a £300 electric scooter.

They are the 'toy' all kids want and they have become so popular that many retailers were running out of stock.

As much as they are the new fashion item, some youngsters are being given scooters without realizing they could face a £300 fine if they are caught using one.

From July 4, it was legal to ride a scooter on roads, cycle paths and cycle lanes, but only if it's part of a hire scheme.

If you own an electric scooter yourself, it will be illegal to ride it anywhere except private land, with permission from the land-

owner. The law is otherwise quite clear: no e-scooting allowed. If you're stopped by police, you could receive a £300 fixed penalty notice, plus six points on your driving licence (if you have one) – and although it might seem surprising considering how many e-scooters you see in a typical city, that does happen.

In the summer of 2019, police in London stopped over 100 e-scooter riders over a single weekend.

To hire an electric scooter, you must have a provisional driving licence, and be at least 16 years old. Scooters are limited to a maximum speed of 15.5mph, and although you don't have to wear

a helmet, it's recommended.

But why has it taken so long for electric scooters to be legalised – and why are electric bikes different?

Nearly 300 robberies, assaults, thefts and other crimes were carried out by people on electric scooters in London during a four month period during the summer, police have revealed.

The Met's Chief Superintendent Simon Ovens said officers had seized hundreds of e-scooters modified to reach 40 to 70 mph in a new crackdown.

He warned muggers are switching to them instead of cycles and mopeds because they are fast, silent and unregistered.

Continued on page 5

...make sure your one is legal

From page 4

Chief Supt Ovens, from the Met's Road and Transport Policing Command, said: "Where we saw bicycles and moped used in snatches, that's what we're now finding with e-scooters."

"We don't want these things exploited for crime – it's another tool the criminal can use."

YouTube star Emily Hartridge was the first Londoner killed riding an e-scooter. Ms Hartridge, 35, was thrown under a lorry in Battersea in July 2019 and died from multiple injuries.

A coroner found an under-inflated tyre was a factor in her death.

"They're too dangerous," said Mr Ovens. "They are not designed for roads, pavements or public places. They are too difficult to control."

"I don't want to see more families losing loved ones after Christmas."

"Whilst we have seized e-scooters which can operate up to 40 mph, there are some which can reach 70 mph."

"There is no test required to be able to ride one which means people often do not have an understanding of the road awareness - they do not wear a helmet or have lights on them so riding one means they are putting themselves and others at risk, especially at this time of year with the early evenings."

Police said due to their illegal use, collisions on e-scooters are underreported. In 2018, there were four re-

ported collisions. That rose to 32 in 2019.

Operation Hornet has seized 268 e-scooters and led to 604 warnings being issued.

Mr Ovens continued: "My priority is to keep people safe on our roads and make sure people are aware of the rules and look out for their own, and others, safety."

"I believe that some people are using e-scooters as an attractive mode of transport, especially in their commute to work."

"In the lead up to Christmas, we spent time reminding people that if you are buying one, under current legislation, you can only ride it on private land with the land owner's permission."

"If you are out on an e-scooter in London, expect to be stopped by officers as we continue to help keep Londoners safe."



News in brief

Scooter trials

TRANSPORT for London (TfL), London Councils and London's boroughs are working together on plans for a trial of rental e-scooters in the capital, with the aim of promoting safety standards and developing a better understanding of the impact of this emerging mode of transport on London's roads. The competition is open to all e-scooter operators and is due to start in spring 2021. **READ MORE**

Countries booming

DESPITE the huge disruption the pandemic brought, the biggest player in the electric scooter market, Lime, now says it is profitable for the first time.

Some markets are hitting all-time high ridership figures, these include Seoul, London and Salt Lake City. For example, in London each vehicle is now being used an average of 4.5 times a day instead of about twice a day. **FULL STORY**

Major investment

RIDE-hailing firm Ola said is planning to invest heavily to set up a factory for electric scooters in Tamil Nadu, adding it would be world's largest. The SoftBank-backed company aims to make India a manufacturing hub for electric vehicles.

Ola has signed a memorandum of understanding with the Tamil Nadu government for this facility. Upon completion, the factory will create almost 10,000 jobs. **READ MORE**



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

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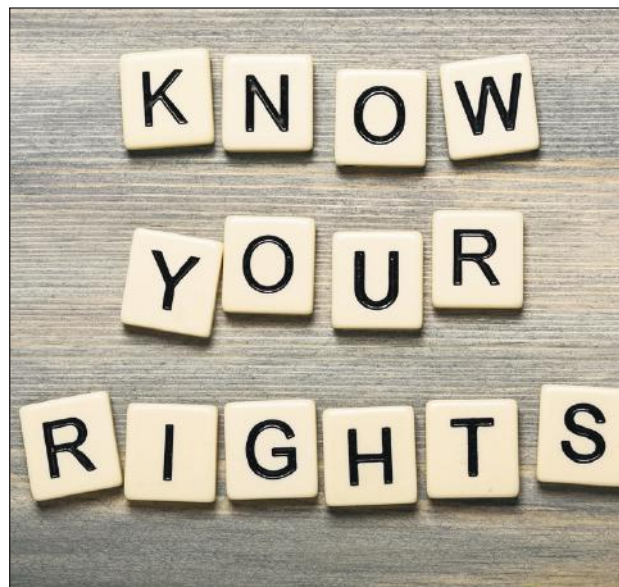
Online buying...

THE closure of shops during 2020 has highlighted some of the benefits and advantages of shopping online. It can be more accessible, easier to shop around, and help to save time and money.

However, it's important to know what to do if something goes wrong.

If there is a problem with an item you've bought online:

- Items purchased should be of 'satisfactory quality'. If the item purchased is broken or damaged, doesn't match the seller's description or fit the intended purpose, you may be entitled to a refund, repair or replacement.
- If your item arrives faulty or becomes faulty soon after purchase, you have 30 days from the date of purchase to claim a refund.
- If there's a fault with your item within the first 6 months, you're normally entitled to a repair or replacement, or if this isn't possible a refund.
- After 6 months, you may be able to request a part-refund, repair or replacement, although you may need to prove that you didn't cause the fault.
- If your online purchase is fake or counterfeit, you have the legal right to a refund, and you can report the seller to Trading Standards. Turn to page 7



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.



...what to do when it goes wrong

From page 6

These rights only apply to purchases made from a business and not from a private seller.

If your online purchase hasn't arrived:

- It's the seller's responsibility to make sure the item is delivered to you.
- If the seller used a courier, they should chase the courier to find out what's happened to your order.
- Check the delivery address you gave the seller, then contact them and ask where your order is. If the seller claims they've delivered it or doesn't know where it is, you can ask for a redelivery or potentially a refund depending on the circumstances.
- Your rights can be different if you're buying online from a private seller. Goods must be as described to you by the seller, but the seller doesn't have to disclose any faults. The seller can't misrepresent the item – for example claiming something used is brand new.

What are my rights to return items if I have changed my mind?

You have the right to cancel your order for a full refund up to 14 days after receiving your goods. You then have a further 14 days to send the item back.

However, the item must be in a 'sellable condition'. This can vary depending on the item, for example you won't be able to return a CD or DVD if you have removed the plastic wrapping.

Check the terms and conditions to see if you need to pay postage on an unwanted order.

It is important to remember that the retailer should cover the cost of returning an item that is not of satisfactory quality, not fit for purpose or not as described.



What can I do if I have a problem?

Contact the seller first to try to resolve the issue. If they have an official complaints procedure, ensure you keep a copy of anything you send to them.

If the seller is part of a trade association, they may be able to help you if you cannot solve the problem with the retailer.

For purchases over £100 paid by credit card, you can tell your credit

card company that you want to make a claim under section 75 of the Consumer Credit Act.

If you paid by debit card you can contact your bank to find out if they operate a chargeback scheme.

Check if the trader belongs to an alternative dispute resolution (ADR) scheme, this may offer an alternative solution to going to court.

Ultimately, you can make a 'small claim' to the court if your problem hasn't been resolved.

If purchasing from a company that is not based in the UK, be aware that your usual consumer rights will not apply.

This is a summary of some of your key rights. For detailed information from Citizens Advice or to report a business to Trading Standards please visit citizensadvice.org.uk or call 0808 223 1133.



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 0808 223 1133





**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 **BuyWithConfidence.gov.uk** to find Trading Standards Approved businesses you can trust.



buywithconfidence.gov.uk
ESSEX TRADING STANDARDS

Shock report accuses Instagram of fuelling fake industry



WE all know that counterfeit products are sold online and that we must be vigilant in making sure we do not get duped by the criminals.

However today it is getting harder and harder to know whether a website is the real deal.

What makes it tougher is that analytics company, Ghost Data, has discovered there are over 50,000 accounts either promoting or directly selling counterfeit goods on Instagram.

And Instagram is a medium we have come to associate with trusted purchases.

According to the company, one in five fashion posts on Instagram includes at least one fake item.

More people are tricked into buying fakes during Black Friday or Cyber Monday because they are attracted by the bargain prices.

Research has shown that 25% of people bought a fake on Black Friday in 2019. Price drops make it harder for people to spot a fake and with a large increase of online sales 2020 due to shop closures the Anti-Counterfeiting Group (ACG) is warning consumers to be extra careful.

The number of illegal offers has increased by a staggering 171% since 2016 according to the company.

Influencer commerce is now a pow-

erful economic force, with many consumers swayed by endorsements from their favourite trend-setters.

Criminal fraudsters are acutely aware of the growing potential of selling counterfeits through a plethora of fake websites and online marketplaces, such as eBay, Amazon, Alibaba, AliExpress or Wish.

ACG is warning consumers that counterfeit luxury and fashion goods have now been joined by dangerous fake toys, electrical goods, pharmaceuticals, mobile phones, chargers, alcohol and beauty products.

The criminals involved have no morals or conscience because they knew what would be on people's Christmas lists and were working to take consumers' hard-earned cash, in exchange for cheap and dangerous junk. They will also be looking to steal their personal and financial details through phishing and other scams.

Recent seizures at ports revealed, fashion items, sportswear, watches, handbags cosmetics toiletries, headphones, electrical appliances, smartphones and toys.

Phi Lewis, chief executive of ACG, warns: "The scope of fakes continued to grow in the run-up to Christmas and included more and more unsafe products, including household appli-

ances, toiletries, perfumes, hygiene and body care items.

"We are warning all consumers to be vigilant and check what they are buying. If you are buying from a social media site make sure you check the product is being sold by a reputable source."

Here are some ACG tips on how to spot fakes on social media:

1. Take time to check the source
2. Is the price too good to be true?
3. Check the post or website it links to for evidence of flimsy packaging, spelling mistakes, etc.
4. Check the website for reviews
5. Are there customer service contact details and how to return the goods?
6. If you have doubts look elsewhere.

Buying fakes is not a victimless crime, it funds child slavery, terrorism and serious crime.

The global economic value of counterfeiting and piracy is now worth \$509 billion, which feeds other forms of trafficking, including people drugs and weapons.

Get more advice on how to avoid buying counterfeits here: <https://www.acg.org/consumer-advice>

To read the Ghost Data report go to https://issuu.com/peter2491/docs/instagram_counterfeiting_report-min

CRIME AND COMMUNITY NEWS FROM ESSEX POLICE

Paedophile caged

A PAEDOPHILE who paid to watch children in the Philippines being abused has been jailed. Officers from the Police Online Investigation Team (POLIT) carried out a warrant at an address in Langham, Essex, in January 2018 after receiving information that the internet was being used to access images and videos of child abuse. **FULL STORY**

The new faces

THANKS to two local councils, Essex welcomed four new Community Special Constables on the beat. Three officers are taking up their roles with Maldon Town Council under the Community Special Constable scheme, which is unique to Essex Police and the fourth is the new Community Special for Woodham Ferrers & Bicknacre Parish Council. **READ MORE**

Pub's last orders

A PUB in Harlow has had its licence revoked following concerns about its links to alleged drug activity. The White Horse in Old Road was one of 18 addresses in Harlow that were raided. The operation resulted in 19 arrests. Seven people have so far been charged with drugs-related offences.

FULL STORY

Assaulted kids

A MAN who indecently assaulted four children has been jailed for four years. Gabriel Uttley, 62, was convicted of seven offences of indecent assault following a trial at Basildon Crown Court.

READ MORE

Abused four girls

A MAN who sexually abused four girls has been jailed for 16 years. James Paffey was convicted of 26 crimes following a trial at Chelmsford Crown Court. The offences came to light in September 2019, when one of the victims bravely came forward to police.

FULL STORY

Lily in the pink over toy appeal success

AN idea that began in London has swept across Essex and means thousands of vulnerable children were given Christmas presents last month.

Essex Police launched their Community Christmas Giving Tree initiative for the first time last year and saw 1,300 presents collected and distributed to 164 families within Tendring.

This year it has been such a County-wide success that 12,000 toys were donated in just two weeks.

Following its original success, Superintendent Lily Benbow, (pictured right) who brought the initiative with her from London when she joined as Tendring's district commander last year, widened it to take place across the whole county this Christmas. She was staggered by the response to the appeal.

Due to Covid-19 restrictions, this year's initiative has utilised the Amazon wish list but people could still take presents to a Covid-secure police station.

Superintendent Benbow said: "It's an amazing total, I never dreamed we'd get so many. People have been so very kind. Children have bought gifts with their pocket money and some older people have said they used some of their Winter Fuel Allowance because it hasn't been very cold recently and everyone has agreed it's for such a good cause.

"Presents are still arriving at our stations but, don't worry, we'll find a good home for them. To everyone who has donated, I just want you all to know that your wonderful generosity will provide some Christmas cheer for children and young people who have very little."

"Thankfully, working with our partners, we got most of the presents to children and young people before most of the county went into Tier 4.

"We'll give some of the remaining gifts to young victims of crimes such as burglary and domestic abuse over the festive season, where it's appropriate, and the rest we'll deliver when we go back down the tiers."

Officers and staff worked with children's social carers, local councils, charities, churches, schools, refuges, foodbanks, hospital children's wards, hospices and social housing developments to make sure presents went to a good home.



Beat his ex-partner

A MAN who subjected his ex-partner to a violent assault, leaving her with broken cheekbones and a broken jaw, has been jailed for nine years. His ex-partner was awoken by a noise at her home in Dunmow in July 2017. **FULL STORY**

Illegal ravers

VILE yobs targeted cops who tried to break up their party at the disused All Saints Church near Basildon, Essex. They launched drinks and ice cubes at officers, told them to "f*** off" and chanted abuse as they caused £1,000 in damage. **FULL STORY**

A word of warning as we prepare to celebrate Valentine's Day...

DON'T BE A VICTIM OF FAKE LOVE

THE Chartered Trading Standards Institute has issued a warning on the dangers of romance scams to would-be star-crossed lovers for this year's Valentine's Day.

According to card payment body UK Finance, romance scams cost the UK public £12.6 million in a single year, with over 1,400 cases reported. Only £0.6 million was able to be returned to the victims.

The scams usually involve 'catfishing', a technique where the scammer sets up a fake online profile which seduces the target into entering a relationship.

Some scammers set up networks of fake social media accounts to simulate a real person.

The con artist builds trust and confidence in the mind of the victim before claiming to be experiencing a financial problem. At this point, victims are all too happy to help, leading to terrible consequences.

CTSI Chief Executive Leon Livermore said: "Romance scams are on the rise, and the financial and emotional distress they cause is unbearable.

Anyone can potentially fall victim, but there are ways to steer clear.

"Always remember that profile photos can easily be stolen – don't accept them at face value. Perform an image search on a search engine, and check if the photos appear on other websites.

"Be especially suspicious of requests for money from people you have never met in person, or have only recently met.

"Speak to your family or trusted friends about it - don't allow yourself to be isolated. If you believe you are a victim of a scam, contact your bank immediately and report the incident to the police."

For advice on scams, contact Citizens Advice on 0808 223 1133, and to report fraud, call Action Fraud on 0300 123 2040

Follow these tips to protect yourself

- 1.** Only use reputable, nationally recognized dating websites. However, be aware that scammers may be using them too.
- 2.** Research photos and profiles in other online search tools and ask questions.
- 3.** Never provide your financial information, loan money, or allow your bank accounts to be used for transfers of funds.
- 4.** If you're planning to meet someone in person you have met online, meet in a public place and let someone know where you will be and what time you should return home.
- 5.** If you're travelling to a foreign country to meet someone, check the Foreign Office advice beforehand, provide your itinerary to family and friends, and do not travel alone if possible.



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 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

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.



News in brief

Software scams

MORE than 2000 reports of computer software service fraud were made to Action Fraud last month. Victims reported losing a total of £2,148,976.

Action Fraud has received reports of criminals purporting to be calling from well-known broadband providers claiming there a problem with their computer, router or internet. **FULL STORY**

Fight the conmen

UTILITY companies are working together to raise awareness around scams as it is a growing issue affecting people globally. With the digital age, it is becoming easier for criminals to pose as legitimate companies and scam people out of large sums of money thus impacting customers financially and emotionally. **FOR THE FULL STORY**

Gang boss jailed

THE head of an Organised Criminal Network (OCN) and nine of his co-defendants have been sentenced following a policing operation (Operation Edge). Matthew Harrod, the head of the OCN, and nine other defendants, appeared at Woolwich Crown Court where he was jailed for 22 years'after being found guilty of conspiracy to supply cocaine, amphetamine and cannabis. **FIND OUT MORE**

Action Fraud warns

ACTION Fraud is warning the public to remain vigilant as victims report losing £242,000 to criminals purporting to be from parcel delivery company DPD. In November alone, the Suspicious Email Reporting Service (SERS) received 5,478 reports of suspicious DPD emails - an increase of 655% when compared to the previous month. **READ MORE**

Jury service offer could be a scam to get your money

THE Chartered Trading Standards Institute (CTSI) has issued a warning about a bogus jury service text.

They have uncovered evidence of a series of bogus texts inviting recipients to perform jury service or delay it at cost.

The texts host a link to a scam website clad with what appears to be UK Government branding which asks the target to confirm that they can perform the service, or to postpone jury service for six months at a fee of £34.99.

The texts are yet another scam hitting the public at a time of increased vulnerability due to the COVID-19 pandemic.

Katherine Hart, lead officer at the Chartered Trading Standards Institute, **(pictured above)** said: "I am concerned because the website accompanying it looks so real and designed with the most authoritative branding - the Government.

"Also, the fact that members of the public may be fined if they do not reply to an official jury summons may provoke panic in those who receive this message. An official jury summons will never ask you to pay a fee for postponing service.

"A real summons will ask you to confirm whether or not you can go and to explain your reasons for being unavailable. Any message mentioning exchanging money is a red flag and should be ignored."

The public and businesses are encouraged to join Friends Against Scams and Businesses Against Scams, respectively.

These initiatives aim to protect and prevent people and businesses from becoming scam victims by empowering them to take a stand against scams.

This jury duty scam is the latest in a series of identity theft scams where scammers use the phone to try to get people to reveal their Social Security number, credit card numbers or other personal confidential information.

You will not be paid for doing jury service, but you can claim some money back if you lose earnings. You can also claim some expenses, for example travel.





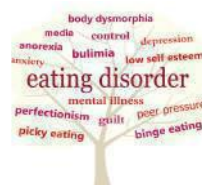
Range Rover has become the top target for evil car thieves

PAGE L3



Taking a tour of Greek Islands may be top of your travel list

PAGE L5

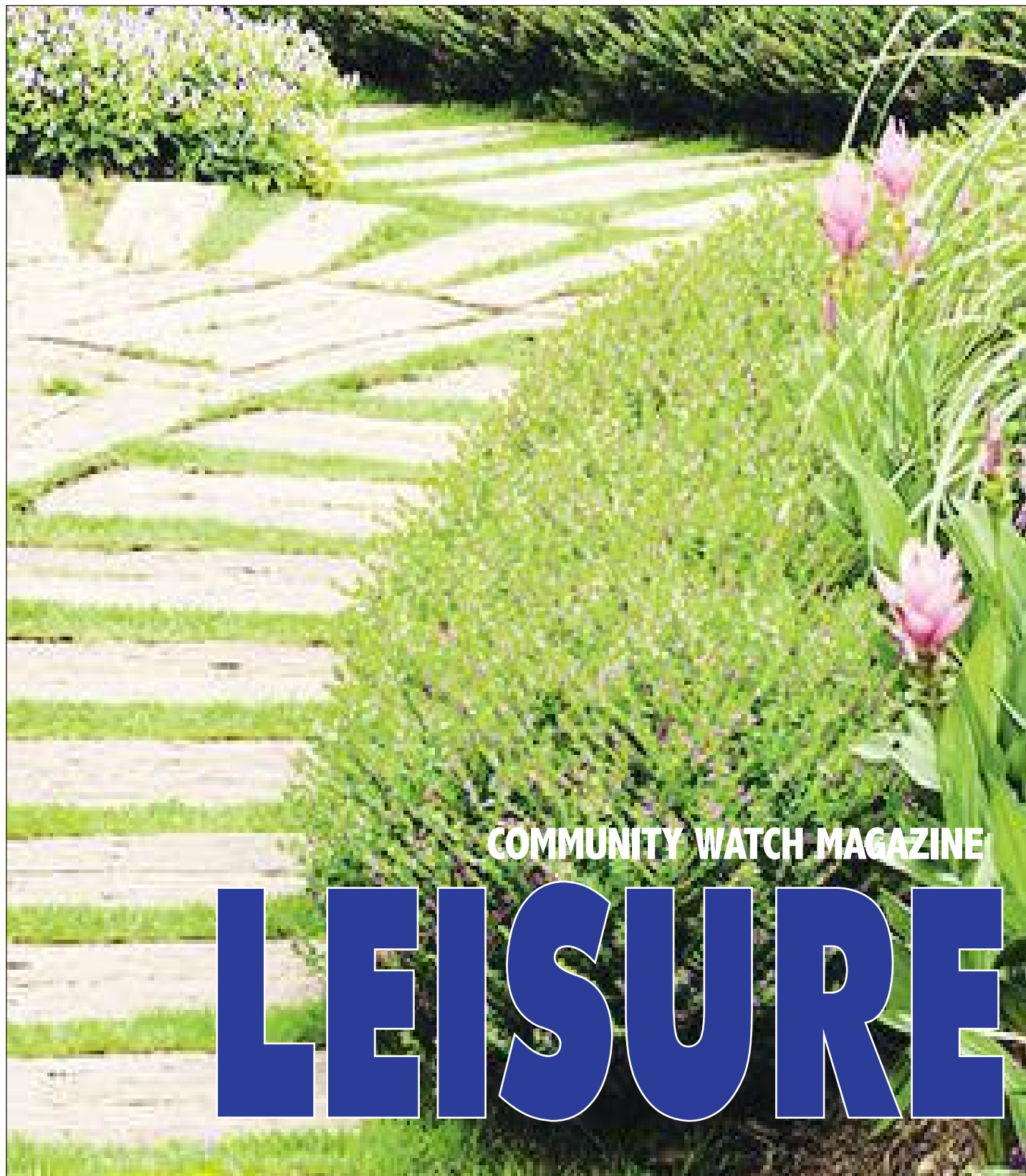


Eating disorders can be caused by a variety of different factors

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JANUARY 2021

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COMMUNITY WATCH MAGAZINE

LEISURE

L8: Going green could help to reduce your stress



Get divorced, and pay the price

ONE in four divorces occur after the age of 50, but this can have a significant financial impact on retirement according to research by Legal & General.

The insurance giant found that 27% of people who divorce are saving less for retirement as a result -£57 less per month, on average. Nationwide, this means that nearly half a million people are saving less for their retirement.

Cutting their savings at this rate could see their pension pots shrink by £30,000 by the time they reach 70, if they do not start saving more at a later date.

Dividing financial assets

Citizens Advice say the coronavirus pandemic is creating an enormous strain on relationships - views of its divorce web-page were up 25% on the first weekend in September, compared with the same date in 2019.

As more people look at how to separate, it is important that all assets are taken into consideration. However, Legal & General found that while people often consider the value of their family home (50%), there's a tendency for over-50s to overlook their pensions and retirement savings when agreeing a financial split.

During a divorce, just 12% consider pensions when dividing assets with their partners and 24% actively waive their rights to the value of them. Indeed, only 31% sign Clean Break Orders, meaning



that more than two-thirds (69%) could be liable to a future claim from their ex-spouses.¹

The research found that the perceived difficulty of disentangling shared incomes and property was a key reason behind the fact that 33% of people delayed their divorce for longer than they would have hoped.

“When going through a divorce, people are understandably keen to come to a settlement and move on, but our research indicates that too frequently people do not fully consider the financial implications and how that might impact their future retirement,” said Sarah

McLeish, CEO of Legal & General
Financial Advice

“We found that people in the process of divorcing tend to focus on the family home, and overlook the mutual value of their pensions. Considering one, but not the other, can leave one or both parties at a significant financial disadvantage.”

Financial advice for a more equitable divorce

More than one-third (38%) of over-50s consider their divorces financially unfair, yet just 3% of people sought financial advice when going through the process.

Over-50s are four times as likely to seek advice from friends when going through a divorce as they are from a financial adviser; however, 20% said their divorce would make them more likely to consult financial advice in the f

"Only 3% of people take the time to consult financial advice. Those that do could benefit from additional expertise and help to ensure all financial elements at play are fairly considered, which could help ensure an equitable separation and a 'clean break,'" added Ms McLeish.

"Financial advice can allow both parties to be confident they have made the right decisions allowing them to embrace their fresh start on an equal footing."



Range Rover, a crooks choice

DRIVERS across the UK are being urged to keep their vehicles secure, as new research finds owners of luxury cars are more at risk of having their car stolen.

According to data held by Tracker, obtained by Confused.com, Range Rover Sports topped the list as the most stolen and recovered vehicle in 2019, with the top 10 list consisting only of premium brand cars.

The data comes as crime statistics shows a 53% increase in car thefts in the past five years in England and Wales, suggesting that new, premium-technology cars aren't as secure as you might expect.

In total, Tracker's systems recovered £13m worth of cars in 2019 alone, with Range Rover, BMW and Mercedes-Benz among the most targeted models.

Top 10 models stolen and recovered in 2019

1. Range Rover Sport
2. BMW X5
3. Mercedes-Benz C Class
4. Range Rover Vogue
5. Land Rover Discovery
6. BMW X6
7. Range Rover Evoque
8. BMW 3 Series
9. Range Rover Autobiography
10. Mercedes-Benz E Class

Fortunately for drivers whose cars were recovered by Tracker, their car was installed with a system to help them get their car back. However, not all drivers have been so lucky.

According to new research from Confused.com, more than one in eight (13%) UK drivers have had their vehicle stolen, with a further one in three (33%) having had items stolen from their vehicle.

And with cars currently sat on driveways or down side streets for long periods of time under lockdown guidance, it's no surprise one in six (16%) drivers feel more at risk of theft at the moment.

For most (55%) this is because they feel people have more time on their hands to commit a crime, while nearly half (44%) are concerned because there are fewer police officers around.

With this in mind, it's more important than ever for drivers to protect their vehicles from theft or break-ins.

Although, knowing how to keep their car safe has proven confusing for some drivers, with nearly one in 10 (9%) unsure of the most effective methods.

But according to Confused.com's expert advice, there are eight simple ways for drivers to increase the

security of their vehicle, including installing a tracking system or parking in a more secure spot, such as a driveway or garage, if possible.

Worryingly, it's taken their car getting stolen for some drivers to invest in security systems. Nearly half (49%) of victims admit they didn't have any measures in place at the time.

And, considering the most common method for thieves to break into a car was through breaking the door (34%) or smashing a window (31%), something as simple as an alarm could've deterred the thieves from taking the vehicle.

Fortunately, for car theft victims, there are ways to track and recover stolen vehicles. And according to Confused.com research, three in four (75%) stolen cars have been recovered. But for drivers who've had items stolen from their car, they're less likely to see them again.

While more than half (55%) of drivers remove valuables, still nearly one in two drivers put themselves at risk of a car break-in by flaunting valuable items.

And given nearly a quarter (24%) of drivers believe car thefts are more prevalent during the summer because windows are left open.

Need cash? Try equity release



THE Coronavirus pandemic has left many people struggling financially and being forced to either work reduced hours or take employment in a completely new industry, with reduced wages as a result.

Many of these people are in the over 55 age bracket and a large percentage of those probably find that their biggest outlay is the monthly mortgage repayment.

Also a percentage of those are elderly home owners who took out interest-only mortgages and will soon have to face up to that dreaded day when the mortgage matures and you don't have the money to repay the bank or building society.

It is a nightmare prospect and across the country there are thousands of people conjuring up ways of clearing the debt so that they can enjoy their twilight years in peace.

Fortunately today there are solutions, proper solutions where age is no longer a barrier and reducing the monthly repayments - or even paying nothing at all - are being offered by banks, building societies and registered brokers.

We are talking about Lifetime Mortgages, Home Reversion Plans and even Retirement Interest Only (RIO) Mortgages. They are not a new phenomenon but not everyone has heard of them.

Today people with interest-only Mortgages - and even those without a mortgage - are using these new style schemes to finance a better lifestyle.

Because interest rates are so low you can now get a mortgage or remortgage at a far more competitive

rate than the one you are on.

This can save you hundred's a month and thousands over the life of the mortgage allowing you to have extra money to spend on small luxuries.

Many elderly home owners without mortgages but with substantial equity in their homes, are now taking advantage of these schemes, some of which allow you to negotiate a lump sum that doesn't have to be repaid until both partners have died.

These are ideal opportunities, especially for the over 55s, if you want money for a new car, for a luxury holiday, for major home improvements, to pay for a grandchild to go to college or to clear some debts.



We have outlined all the various schemes available and how they can save you money. As the pandemic is going to be with us for some time why not reduce your bills dramatically or treat yourself to a luxury item that can be paid for long after you've gone.

Make sure you are eligible for equity release

You need to be a homeowner and the youngest applicant needs to be aged at least 55 years old to qualify. Please note, the minimum age criteria for Home Reversion Plans can sometimes be higher than 55 years old.

Find out the value of your home

This will help you to establish how much you might be able to release.

You can do this in a number of ways:

- By getting an estate agent to do an appraisal of the approximate value of your property:

- By talking to friends or neighbours who have recently moved in to your area

- By looking in the local property pages at similar properties in your area;

Please note that this will only give you an approximate value and is not the same as a report and valuation from a qualified surveyor.

Check how the money released may affect any state benefits you receive

Any money you release from your home may have an impact on the benefits to which you are entitled. A financial advisor can advise you on how to work out what impact this might have for you.

However done properly there is unlikely to be any effect on any benefits you receive.

Consult with your family

If possible and appropriate, talk frankly to your family about the decision you are planning to make. Any decision you make could have an impact on their inheritance.

However, remember that the decision to release equity from your home must be your decision and you should not be unduly pressured by your family to make a decision.

There are two types of solicitor involved in the progression of an Equity Release loan. It is a key criterion for those Equity Release providers who are members of the Equity Release Council that both they and the customer have separate legal representation.

This is primarily to avoid any conflict of interest between the parties and to ensure that the customer has independent advice.





Greece - an island hoppers dream

THE beautiful Greek islands are just perfect for a spot of hopping, as many students will tell you. But you don't need to live out of a backpack and navigate your way round the island's hostels – just hop aboard a luxury liner for a tour of the very best places in Greece.

Here is a brief rundown of some of the most popular of the Greek Islands to get you in the holiday mood.

Santorini

One of the world's most dramatic backdrops of cliffs, sea and sky in the world was sculpted by a volcanic eruption during the Bronze Age.

The explosion caused the middle of this once-circular island to sink, leaving an enormous sea-filled crater flanked by mammoth cliffs.

This cataclysmic event is the reason for many of the island's remarkable features, from its black-sand beaches to exquisite wines grown from the fertile volcanic soil.

The town of Fira, located on the island's west end, is perched on the edge of sheer 260m cliffs. Wonderful



views combine with quaint streets filled with souvenir shops, jewellers and fine restaurants.

To truly appreciate this cliff-clinging spot, descend by cable car to the port of Athinio below. If you're truly daring, zigzag down the face of the cliff on a donkey.

Rhodes

Rhodes is said to be the sunniest place in Europe, with an average of 300 days of sunshine a year. Inhabited since pre-historic times, the island has a rich history spanning millennia.

The Old Town's character is greatly influenced by Italian architecture and this well-preserved society still maintains its charm of a medieval town with Venetian and Turkish influences.

This ancient harbour is where the famous Colossus of Rhodes, one of the Seven Wonders of the Ancient World, once stood. There are also ruins of the ancient acropolis and the Temple of Apollo.

Buy fine pottery, leather goods and painted vases in the winding streets of the old town and savour some local olive oil, homegrown fruits and vegetables and well-reputed Rhodian wine.

Mykonos

Mykonos is a dazzling destination filled with whitewashed houses, blue-domed churches and beautiful beaches set against an equally striking blue sky.

The hora, or main village, of Mykonos

is filled with a maze of tight-winding streets. With over 20 accessible sandy beaches, you'll discover secluded locations and family-oriented beaches.

Mythology cites Delos as the birthplace of Apollo, son of Zeus. Visit remnants of temples dedicated to Apollo or take a stroll to the Sanctuary of Artemis, dedicated to Apollo's sister.

The House of the Dolphins and the House of the Masks showcase superbly colourful mosaic pavements. The Terrace of the Lions, a row of marble lions erected in the 7th century BC, stand as eternal guardians of the sanctuary.

Corfu

Although most of the Greek Islands are located in the Aegean, Corfu is in the Ionian Sea. Lush and fertile with a cooler climate, Corfu is dotted with olive groves, orange and lemon orchards, and graceful cypress trees.

Explore living history in the streets of Corfu's old town and take in the old and new fortresses, or citadels, surrounded by delightful gardens. Narrow, winding streets, wander past quaint village squares, and richly decorated churches and homes.

Empress Elisabeth of Austria built the Palace of Achilleion. Adorned with statues and motifs associated with Achilles, the palace features a dramatic statue, the Dying Achilles, by German sculptor Herter and has lush, tropical gardens.

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



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Dog theft - virus drives up demand

CRIMINAL gangs are cashing in on an exploding demand for puppies driven by the pandemic lockdown.

In the last year dog theft in the UK went up by a staggering 250% - and police say that organised crime is without doubt behind it.

Pedigree dogs are being stolen and used for intensive breeding after prices quadrupled because of the desire for a COVID companion.

Detective Superintendent Neil Austin from the National Police Chiefs' Council said: "With more people working from home, the demand for puppies has increased - as has the cost of purchasing a puppy - which has increased from around £500 to more than £2,000.

"This has become a lucrative market for organised criminals to exploit."

Writer Melissa Cole's two female springer spaniels, Jess and Tig, were among dogs stolen from a kennel in Bedfordshire in September.

"The thieves were organised and determined. They got through metal bars, alarms and other security," she said. "It's organised crime, there is no other word for it.

"I've even had videos posted to me with ransom demands, messages from children and I can hear them being coached what to say in the background. It was quite terrifying. But to pay them would simply encourage more thefts."

Ms Cole got Jess back after she was rescued in a police raid on suspects, but the dog was not in good condition. Tig is still missing.

"This organised crime, there is no other word for it.

"I really hope we can get her back," she continued.

"I'm sure that like a lot of female dogs Tig has been taken so she can be bred for puppies. And the horrible thing about that is that they don't get proper veterinary care.

"They don't look after them and rinse them for as many puppies as they can. All they see are pound signs. They treat the dogs as cash machines that dispense puppies."

Ms Cole is backing a campaign for a change in the law that classifies stolen pets as property and tougher sentences to reflect the emotional impact on victims.

Dog behaviourist Stan Rawlinson launched a parliamentary petition for legal change that has attracted just under half a million signatures.

"Pets are not classed as animals and therefore the penalty for stealing a dog is exactly the same as stealing your mobile phone," he said.

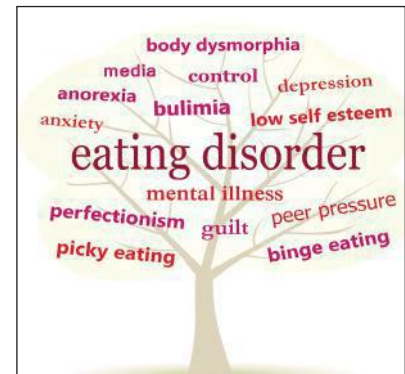
"The law views pet theft as a petty crime, but there is nothing petty about stealing a person's loved pet."

Wayne May from the organisation Dog Lost - saying: "I've been doing this for 30 years now and it's the worst ever year I've known".

"Unfortunately, due to lockdown, people are at home more and they're looking for companion animals to take up their time.

"Sadly the criminals capitalised on this. It's pushed the price of dogs and puppies up in general, which has inadvertently sparked a high rise in dog thefts."

The Kennel Club reported a 168% increase in people searching for puppies for sale on its website from the beginning of lockdown until the end of May, compared to the same period in 2019.



Food fear, how disorders begin

EATING disorders, such as anorexia nervosa, bulimia and binge eating, are characterised by an unusual attitude towards food that may cause an individual to alter their eating habits and eating behaviour.

No single cause for eating disorders has been established. Although a preoccupation with body weight and body shape seem to be central to all eating disorders, research has so far shown that eating disorders are associated with (but not caused by) many different factors, which may be genetic, cultural, social, behavioural, psychological or biological.

Therefore, any "cause" of an eating disorder may be multifactorial and complex.

Risk Factors for Eating Disorders

Eating disorders can affect individuals from any race, age or socioeconomic class. Risk factors that increase the likelihood

Genetic Factors

Research suggests that genetic factors may increase the likelihood of an individual developing an eating disorder.

Individuals with a first-degree relative who has a history of an eating disorder are more likely than individuals without such a relative, to themselves develop an eating disorder. In addition, researchers have identified specific genes that influence hormones such as leptin and ghrelin.

Experts believe that as well as regulating feeding, these hormones may influence the personality traits and behaviours that are associated with anorexia and bulimia.

Influences at Home or at School

Existing research into the role of family in triggering an eating disorder is largely cross-sectional, retrospective and unsubstantiated.

However, it has been suggested that parents' behaviours may influence their child's eating habits. For example, mothers who diet or worry excessively about their weight may trigger their child to develop an abnormal attitude towards food, as may a father or sibling who teases an individual about their weight or shape.

Similarly, comments made by classmates in the school environment can influence a child's attitude to eating habits and a parent or teacher's high expectations of a child's performance at school may also help lay the foundations for an eating disorder.

Personality and Character

People with eating disorders tend to share similar personality and behavioural traits such as low self-esteem, perfectionism, approval seeking, dependency, and problems with self-direction. In addition, specific personality disorder

Avoidant Personality Disorder

People with this condition are typically perfectionist, emotionally and sexually inhibited, nonrebellious and terrified of being criticized or humiliated.

Obsessive-Compulsive Personality Disorder

Individuals with this disorder may be perfectionist, morally rigid, or overly concerned with rules and order.

Borderline Personality Disorder

This disorder is associated with self-destructive and impulsive behaviours.

Narcissistic Personality Disorder

Features of this disorder include an inability to comfort oneself or to empathize with others as well as a need for admiration and an oversensitivity to criticism or defeat.

Psychological Factors

Psychological conditions such as post traumatic stress disorder, panic disorder, phobias and depression have all been associated with abnormal eating habits, as have life stressors such as job loss, divorce, or coping with bullying or a learning difficulty such as dyslexia.

Body Image Disorders

Body image disorders such as body dysmorphic disorder, where an individual has a distorted view of their body, or muscle dysmorphia which describes an obsession with muscle mass, are often associated with anorexia or bulimia.

Biologic Factors

A bodily system called the hypothalamic-pituitary-adrenal axis (HPA) may play an important role in eating disorders.

The HPA releases regulators of appetite, stress and mood such as serotonin, norepinephrine, and dopamine. Abnormalities of these chemical messengers are considered to play an important role in eating disorders.

Serotonin is important in the control of anxiety and appetite while norepinephrine is a stress regulator and dopamine plays a role in reward-seeking behaviour.

An imbalance of serotonin and dopamine may help to explain why people with anorexia do not derive a sense of pleasure from food and other common comforts.

Go green - and reduce the stress



SCIENTIFIC research shows that greener front gardens reduce stress!

Even a few plants in a bare front garden could reduce your stress levels as much as 8 weekly mindfulness sessions, new research by the Royal Horticultural Society (RHS) and a collaboration of Universities (Sheffield, Westminster and Virginia) has shown.

Researchers have found that a greener front garden can also make you feel happier, more relaxed and closer to nature.

The four year scientific research project added ornamental plants to previously bare front gardens in economically deprived streets of Salford (Greater Manchester).

Forty two residents received: 1 tree (juniper or snowy mespilus), 1 shrub (azalea), 1 climber (clematis), sub-shrubs (lavender; rosemary), bulbs (daffodils, crocuses, snowdrops) and bedding plants (petunia, viola) to fill 2 containers. The experimental design included a control group who received the plants one year later.

By measuring the residents' concentrations of cortisol hormone before and after the plants were added, the research team were able to see if the greenery had any impact on stress levels.

Cortisol levels change across the day.

In healthy diurnal patterns, levels peak in the early morning shortly after awakening and drop to the lowest concentration at night. Steeper daily declines indicate more effective regulation of circadian and hormonal mechanisms, which is a likely consequence of reduced stress.

Before the experiment, only 24% of residents had healthy cortisol patterns. Over the course of the year following the plantings, this increased to 53% of residents having healthy cortisol patterns.

Perceived stress levels decreased by 6% after the introduction of the plants. Over half (52%) of the residents said their front garden helped them be happier; 40% said it helped them be more relaxed and over one in four (26%) said it helped them be closer to nature.

Dr Lauriane Suyin Chalmin-Pui, who conducted the research as part of her PhD and who is now an RHS Wellbeing Fellow, said: "We can now further evidence the vital need to incorporate plants into our front gardens and domestic spaces.

"This will require a change in the way we strategise, design, plan and build our living spaces.

"The stress reduction data is startling, in that we found such a significant response with just a relatively small number of plants. Now we know that access to even a tiny patch of nature has beneficial effects for our health.

"Re-greening our neighbourhoods is really important. This data supplements other studies where we know garden plants help mitigate flooding, encourage biodiversity, reduce air pollution, as well as improve our health and wellbeing.

"We must reverse the trend to pave over our front gardens entirely, as it is possible to combine attractive, beneficial plantings with car parking space.

"Since I started this research, it's been fascinating to see how adding plants to front gardens really did have a transformative effect on residents' lives.

"Residents suffering from loneliness and other mental health issues found it uplifting and motivational.

"One of the residents said that greening up the front gardens gave him pride not just of his house, but of the whole area. Another said that just looking at the colours of the plants made her feel brighter in herself."

Gardeners Club

Gardeners-Club.co.uk

The free to join on-line club for gardeners!

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

NEW YEAR TIPS THAT WILL SAFEGUARD YOUR CASH

THE banking industry claims it has stepped up measures to protect customers, but be aware of the risks to safeguard your cash.

Fraudsters' tactics range from the crude to the extremely sophisticated but, whether they target victims with a simple phishing email or trick them into giving access to their devices, the result is the same – innocent people lose money.

Banks have introduced better protections, but people will still get duped so consumer group **Which?** has issued a warning over five potential scams.

The most common and emerging scams in 2021:

Impersonation scams:

Is it really your bank calling?

Scammers will pose as any trusted organisation to win your confidence – your bank, a retailer, utility company, the police or even the government.

Almost 15,000 cases of impersonation fraud were reported to UK Finance between January and June 2020 – up 84% on the previous year. Victims lost a total of £58m. Number spoofing technology enables scammers to easily clone a bank's telephone number, meaning you can't trust the caller ID alone.

Remote access software scams:

Once they have made contact, a scammer needs to get access to your money. Common tactics include urging you to move money to a 'safe account' because yours has been compromised, or asking you to download software to your phone or computer so that they can 'fix' a spurious problem that could wipe out your life savings

Scam adverts

Criminals can pay for adverts to



appear at the top of search results, so be on your guard when using Google and other search engines such as Bing.

In September, **Which?** reported that scammers had taken out malicious Google ads on at least three occasions to target Revolut users and trick them into calling a fake customer services number.

This advert appeared at the top of Google search results when customers searched for 'Revolut help desk', above the genuine website.

Sim-swap fraud:

Has your number been hijacked?

Banks are increasingly sending security codes by text message when customers use online banking or make online card payments. This does offer a layer of protection, by making it harder for scammers to hack into your account or use stolen card details online. But it also makes your phone number more valuable to criminals.

This is why the past five years have

seen a 400% increase in reports of Sim-swap fraud, where a criminal takes control of your phone number by moving your number to a new Sim or network.

Once they have control of your number, they can intercept any text messages from your bank to steal your security codes.

Fake emails and texts from 'your bank':

Phishing messages have sadly become a part of daily life, and the slickest examples can catch anyone out. Clicking on a link in a fake bank email or text could take you to a cloned website where fraudsters steal financial or personal details.

Or the link might install malware on your computer as another means to capture details. You can send fake messages to The National Cyber Security Centre Suspicious Email Reporting Service at report@phishing.gov.uk.