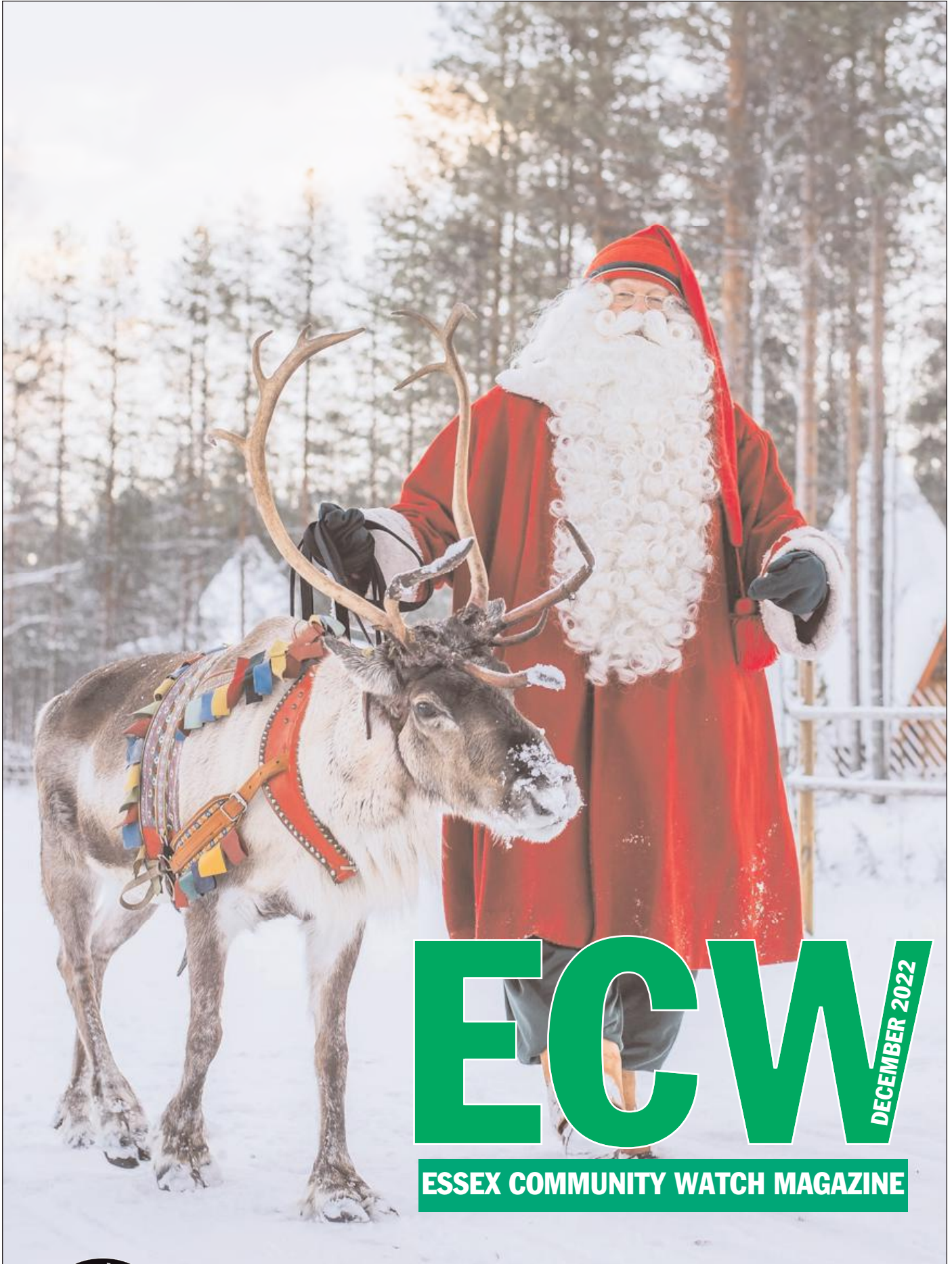




MERRY XMAS AND HAPPY NEW YEAR TO OUR READERS



ECW

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ESSEX COMMUNITY WATCH MAGAZINE



INSIDE: OUR 4 PAGE CHRISTMAS SPECIAL - PAGE 13-16



Stay safe in the winter

BURGLARS will always use a variety of ways to avoid being noticed because they don't want to be seen or heard by neighbours or passers-by.

So it's vital that, especially during the winter, you make your home like Fort Knox to keep them out.

Here's some useful advice, firstly on helping to keep burglars out by giving them no hiding place.

1. Lower fences at the front around one-metre high are preferable to high fences as they allow for a clear view over the top and don't provide cover for anyone wishing to hide
2. At the rear and sides, taller fencing is recommended to prevent easy access.
3. Trellis, thorny plants, or a suitable anti-climb topping such as plastic spikes make it difficult for anyone climbing over a fence or gate.
4. Planting prickly or barbed shrubbery along boundaries and fence lines acts as an effective natural barrier.
5. Gravel driveways and paths will make sure you hear anyone approach.

CCTV can be a valuable tool. However, it doesn't prevent a crime from being committed and does have limitations.

CCTV linked to a smartphone will alert you to someone crossing your boundary. Some cameras work by day and by night, and record when they detect movement. Some can be remotely viewed from a smartphone.

Position cameras where they obtain good quality images. Can you recognise or identify someone from the footage?



Protect your home

There is legislation for home CCTV use, so always seek advice from an accredited installer first to ensure your system complies with the law. Place signage up warning that CCTV is in use.

Alarms

Consider an accredited burglar alarm system with audible alarm boxes mounted high at the front and rear of your home.

Two visible audible alarm boxes are better than one. Mount them at the front and rear of your home, high up to resist tampering.

There are three types of burglar alarm, varying in capability and cost:

1. **Monitored** – Once triggered, an alarm company or designated key holder can check to ensure it isn't a false alarm.
2. **Unmonitored** – This type, once activated, will sound a loud alarm designed

to scare off an intruder and alert neighbours but they are reliant on someone such as a neighbour checking the house.

3. Auto Dialler – This system, once activated, alerts pre-programmed key holders with either a text or a phone call.

The police will typically respond to a burglar alarm if requested to do so by a monitoring company but are less likely to respond to an unmonitored alarm.

If you have an extension to your home remember to extend your burglar alarm coverage as well. Signage is an effective deterrent if used with an active alarm system.

External lighting

Lighting is a good deterrent and is recommended at doors as it makes it safer for you coming and going after dark.

A clear, low white light that activates at dusk to dawn is ideal for lighting a yard and garden.

Check to make sure that trees and plants do not obscure your lighting. Cut vegetation back.

Take care to position these lights so that light pollution doesn't annoy your neighbours.

Internal lighting

Use an automatic plugin time switch to operate a lamp or light at pre-set times when you're away.

Energy saving LED bulbs are best as they do not use as much electricity, last longer than conventional bulbs. In blocks of flats, automatic low energy lights that detect movement are recommended for corridors, stairwells and communal areas.



“ Fake electrical products, also known as counterfeits, are everywhere, targeting you on e-commerce sites you know and trust or appearing as you scroll through social media channels ”
INTELLECTUAL PROPERTY OFFICE

Be a bright spark at Christmas

ELECTRICAL goods, whether they are toys, appliances or kitchen accessories, are high on anyone’s shopping list at this time of the year.

But Kelsey Jones, senior outreach and engagement advisor of the Intellectual Property Office enforcement team, wants to make sure consumers stay safe from counterfeit electrical goods this festive period.

With prices dropping across retail and Christmas around the corner, cut price offers can be irresistible and who doesn’t want to make their Christmas savings to go even further?

But if you’re not a bright spark, did you know that you could be targeted by online traders selling counterfeit goods?

Fake electrical products, also known as counterfeits, are everywhere, targeting you on e-commerce sites you know and trust or appearing as you scroll through your go-to social media channels. Think fake AirBuds, straighteners, hairdryers, phone chargers.

Dodgy sellers will be trying to fool even more people into buying fakes this year, knowing that lots of us are looking for a bargain. They may look like the real deal, but counterfeits are often poor-quality imitations that aren’t guaranteed to work and can be dangerous. You might save a few pounds, but at what cost?

Use these tips to stay smart, stay savvy and stay safe. Don’t buy fakes. Don’t blow Christmas.

- Vet the seller
- Do they look official? Have you bought from this seller before, is the website or platform well known?
- Does the seller have a returns policy? If you are in doubt, look for a genuine online review, not just recommendations from influencers to buy the item.

■ **Avoid payments by bank transfer.**

Always beware of retailers asking for payment to be made via bank transfer. Well known credit card providers like Visa or Mastercard, and services like PayPal offer protection to buyers if the goods don’t arrive or are proven to be counterfeit.

■ **Trust your instincts**

Does the item on offer look and feel like an authentic product? Sellers of counterfeits often make spelling mistakes in their descriptions and sometimes on the products themselves, which is an obvious warning sign. Spelling and grammar mistakes can indicate fakes!

■ **Look for EU and UK safety markings**

The safety standards of counterfeit items are poor and can be dangerous, especially when they are shipped from abroad. Do items have EU and UK safety markings? You should always check for the correct age restrictions and hazard warnings on the packaging.

- **Question the price if much cheaper than elsewhere**
 Whether buying online or in person, always think about the price. Scammers often sell counterfeit goods at discounted prices to make you drop your guard.

If the item is significantly cheaper than you’d expect, that’s a good reason for alarm bells to ring. If the price looks too good to be true, it probably is.

If you or someone you know has purchased a counterfeit product or suspects that a website is selling counterfeit products, report it to the Citizens Advice Consumer Service on 0800 223 1133.

To remain anonymous, contact Crimestoppers or call 0800 555 111. Follow @dontblowchristmas on your socials for more advice and guidance on staying safe this Christmas.





“ Seventy percent of people told us they are more stressed about money than they were a year ago. Scams have always taken a huge toll on victims, but now people simply cannot afford to be ripped off. ”
LORD MICHAEL BICHARD, (left)

Criminals are after your cash so make sure you stay alert

NATIONAL Trading Standards is highlighting the threats to look out for as criminals continue to exploit cost-of-living fears – and hit the poorest people in the pocket.

For one in four (24%) UK adults*, losing just £100 to a scam now would tip them into serious financial crisis, unable to pay bills, buy food or buy other essentials, according to research** released today by National Trading Standards (NTS).

Although losing any amount of money to a scam today would hurt 70% of people more than it would have done a year ago, a loss of just £250 would tip 37% into crisis, with 48% unable to cope with a loss of £500.

As it publishes its annual strategic assessment*** on the emerging threats for consumers and businesses, NTS is warning that millions more people are now vulnerable to an incoming tidal wave of scams where criminals target victims on the doorstep, by phone, post or online, as well as being lured into the murky world of counterfeiters.

As the need to cut household spending intensifies, our buying behaviour is changing. More than three quarters of

people say they are looking for bargains more than ever before and NTS predicts that desperation will see many tempted by counterfeit products. 36% say they would buy fake goods; of these, 41% have never done so before.

This suggests 15% of adults – or 8 million people – could be newly drawn to fakes.

More than a quarter believe fakes are a cheaper way to get what you want and 17% think buying fakes doesn't do anyone any harm. But counterfeiting is not a victimless crime.

The criminal trade damages legitimate businesses and aside from being poor quality, fake electrical goods can be a fire hazard, while copycat toys can pose huge risks to children due to small parts, accessible batteries and toxic chemicals.

Even seemingly innocuous fake designer clothes and accessories cause huge harm as this trade props up organised crime such as drug trafficking, modern slavery and child sexual exploitation.

NTS is also braced for a spike in 'green' home improvement scams, with Citizens Advice† seeing an 18% rise in

complaints year-on-year, alongside a 28% increase in doorstep crime complaints.

NTS analysis of the incoming scam calls blocked by almost 10,000 call-blockers installed in UK homes, shows a staggering 85% increase from August to September alone in scam calls offering grants for solar panels, loft insulation, spray foam, double or triple glazing and boiler replacement. This is a sobering barometer of the onslaught of calls faced by vulnerable people across the country.

To reduce their bills, 64% of people are either currently making their home more energy efficient or considering doing so. Whilst these measures can lead to vital savings if handled properly, in the wrong hands they can be disastrous.

Trading Standards currently has five energy-related cases awaiting trial, including a firm that conned victims into paying for useless external invisible spray wall coatings, falsely claiming they would reduce energy bills, cure damp and reduce condensation.

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From page 4

With a third of people saying they have been targeted by home improvement criminals, NTS warns that those eligible for government grants will be particularly susceptible to criminals claiming to be from accredited government support schemes.

When asked how they would find a firm to work on their home, worryingly, 12% would respond to an online ad, 9% would reply to an ad on social media, 9% would respond to a leaflet through the letter box and 4% would hire a firm that knocked on the door – all classic tactics used by criminals.

Lord Michael Bichard, chair, National Trading Standards, said: “Seventy percent of people told us they are more stressed about money than they were a year ago.

“This means people are more likely to be in ‘panic mode’ when making financial decisions – and this is what we see criminals capitalising on.

“Scams have always taken a huge toll on victims but now more than ever, people simply cannot afford to be ripped off.

“With living costs rising across the board, we are anticipating that the trade in fake goods will receive a boost that will put families in danger and cost society greatly in the long run.

“We’re also braced for a spike in doorstep and cold-calling crime, energy-related fraud and mass marketing scams as criminals target people trying to reduce their bills or take advantage of government support.

“My message to the criminals exploiting people’s money worries is that they will not get away with it. Our teams are working relentlessly to identify and bring them to justice and I would urge the public to help us by reporting scams to Action Fraud or Citizens Advice.”

From today, the NTS scam-fighting website Friends Against Scams, which provides free online training to empower people to take a stand against scams, will include a dedicated section on the cost-of-living crisis, bringing together advice and resources and updates on the latest scams.

Friends Against Scams is also calling on more people to join their army of ‘friends’ and help raise awareness in their communities.

Matthew Upton, Director of Policy



Matthew Upton



John Herriman

at Citizens Advice, said:

“From fake texts to faulty goods, scammers are preying on people’s attempts to make their money stretch further.

“Anyone can be a victim of a scam and you shouldn’t feel embarrassed if you’re caught out. Reporting your experience gives us the best chance of fighting back and stopping fraudsters in their tracks.”

Chief Executive at the Chartered Trading Standards Institute (CTSI), **John Herriman** said: “These findings sadly come as no surprise to us, as we know from our own research that over two thirds of consumers see themselves as being much more vulnerable as a result of the cost of living crisis.

“For the unscrupulous, current circumstances provide a golden opportunity for the criminally minded to profit from the most vulnerable.

Tips to keep yourself safe from scams:

- Don’t be put on the spot when making any decision about money. Take a moment to stop and think before you give out any information. This simple action could save you hundreds – or even thousands – of pounds. Remember, a genuine organisation will never pressure you into an immediate decision.
- Don’t click on any link sent to you out of the blue, even if it looks legitimate. Go to the official website for the information, or for the correct contact details to get in touch yourself.
- Don’t be tempted by fake goods. They could be dangerous, they’re likely to be very poor quality – meaning you’ll have to replace them quickly anyway – and you will be putting money straight into the hands of criminal gangs. If it sounds too good to be true, it usually is.
- Never agree to work by anyone who knocks on your door uninvited, rings you out the blue or contacts you online. Get recommendations from trusted friends or use your council website for an approved list of traders.

“Local Trading Standards services are working in partnership with a range of other agencies, including the Police, and it is even more important that we continue to raise awareness to the public of the increasingly cunning and devious ways scammers are exploiting consumers.

“We continue to work with consumer protection experts to highlight emerging scams and to arm consumers with the knowledge they need to protect themselves at a time when every penny counts.”

If you or someone you know has been a targeted by a scam you should report it to Action Fraud online at www.actionfraud.police.uk or by calling 0300 123 2040.

For advice and information on how to check if something might be a scam, call the Citizens Advice consumer helpline on 0808 223 1133.

Stay alert to ticket fraudsters

NEW data from Action Fraud, the national reporting centre for fraud and cybercrime, reveals that 4,982 people fell victim to ticket fraud in the 2021/22 financial year.

Action Fraud received 623 reports of ticket fraud in September last year – the highest number of reports received since March 2020, as most festivals and events operated as usual for the first time since pre-pandemic.

Detective Chief Inspector Craig Mullish, from the City of London Police, said: “Criminals took advantage of coronavirus restrictions being lifted last summer and targeted victims looking for tickets to high-profile sporting events and festivals.

“We have seen reports of ticket fraud rise further this year as well. Many festivals and events have already sold out, so don’t be deceived by offers on secondary ticketing websites or social media, as this is often where criminals will advertise fake tickets to popular and sold out events.”

During the 2021/22 financial year, victims reported losing £3.8 million to ticket fraud – an average loss of over £750 per victim.

The highest percentage of reports (27 per cent) came from 20 to 29 year-olds and almost half (48 per cent) of victims were aged 20 to 49 years old.

One victim lost £900 after they found someone on Twitter selling a ticket to the Euro 2020 final. The victim contacted the suspect who showed proof of the ticket.



The victim transferred the money to the suspect and once the suspect had received the payment, they deleted their account.

Another victim lost over £150 after seeing an advert for tickets to a concert. They were told two tickets were available and then transferred the money. Once the suspect had received the payment, they blocked the victim.

Action Fraud is reminding the public to take extra care when booking online.

Spot the signs:

- Only buy tickets from the venue’s box office, official promoter or agent, or a well-known and reputable ticket site.
- Avoid paying for tickets by bank transfer.
- Credit card or payment services such as PayPal give you a better chance of recovering your money.

- Be wary of unsolicited emails, texts or adverts offering unbelievably good deals.
- Is the vendor a member of STAR? If they are, the company has signed up to their strict governing standards.

Action Fraud also advises that the public follow the advice of the Take Five to Stop Fraud campaign to keep themselves safe from fraud.

Stop: taking a moment to stop and think before parting with your money or information could keep you safe.

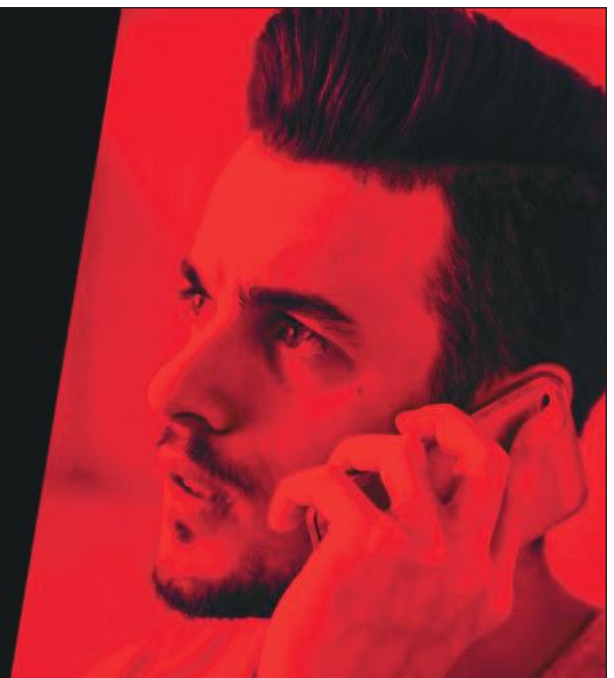
Challenge: could it be fake? It’s okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect: if you think you’ve been a victim of fraud, contact your bank immediately and report it to Action Fraud online at action-fraud.police.uk or by calling 0300 123 2040.

[@cyberprotectuk](https://twitter.com/cyberprotectuk)

“We detected suspicious activity on your account”

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





Avoid a festive shocker

TRADING Standards are asking consumers to be extra vigilant when buying electrical products online this Christmas.

Choosing authentic electrical goods from legitimate retailers is key to reducing the risk of faulty and hazardous goods ruining Christmas for families in the UK.

With the significant increase in internet shopping, many of us are falling prey to scams in pursuit of a bargain.

The simple message is counterfeit electricals are unsafe - with 98% of fake apple charges failing safety tests*1

Home Office data shows that 10 UK housefires each day are caused by faulty appliances and leads.*2

Counterfeit products are unreliable with 45% of survey respondents reporting quality issues after purchase *3 1 in 4 UK shoppers are considering or intending to purchase counterfeits this year *4.

The Law has put protections in place to help us when things go wrong but if the business is based on the other side of the world, it can be almost impossible to put things right.

Fake goods are big business and can fund large scale organised crime, particularly high-end branded purchases. Think AirPods, hair straighteners, hairdryers, and phone chargers, it

is important that you know what you are looking for and don't end up with inferior or dangerous goods.

Essex Trading Standards Officers know that plenty of online sellers try to sneak counterfeit products into the UK.

Many of these eCommerce traders are home-based, operate out of self-storage warehouses, or are even based abroad (typically in China).

Essex Trading Standards is part of a national team monitoring imports into the UK and has intercepted all manner of fake products, showing that just about anything can be counterfeited. Intercepting these consignments, and stopping them getting to market, helps keep you all safe.

Tips when buying online

- Do your research before you buy, especially if buying online, including online marketplaces.
- Check the seller's details and any address used. Are they overseas? If so, probably best to avoid. If the price is suspiciously low then ask yourself why?
- Always check the product description, if unsure, check the manufacturer's web site to compare descriptions and packaging.
- If you're new to buying online, ask a friend or relative to help, always take

care and follow our advice and purchase the genuine article rather than a fake.

To report counterfeit or unsafe products, call the Citizens' Advice Consumer Helpline and get advice at the same time 0808 223 1133.

References

1. <https://www.electricalsafetyfirst.org.uk/media/1119/counterfeit-and-imitation-apple-chargers.pdf>
2. <https://www.gov.uk/government/collections/fire-statistics-great-britain>
3. Survey conducted by Censuswide, November 2022 with a nationally representative sample of 2,012 UK residents over the age of 16 between 02.11.22 – 04.11.22. Censuswide abide by and employ members of the Market Research Society which is based on the ESOMAR principles.
4. 13.77% of survey respondents who said they have never intentionally bought fake or knock-off products before, but would consider doing so this year + 12.03% saying they have intentionally bought fake or knock-off products before and plan to again this year

FOOTNOTE: See Intellectual Property Office report on Page 3

CRIME AND COMMUNITY NEWS

On the right path

YOUNG people in Essex at risk of taking the wrong path in life are being given access to music lessons, life skills and a free gym to help them to build a more positive future.

Gavin McKenna grew up in London without a stable home life or good people to guide him.

His mission now, as a husband and father, is to ensure young people can access all the support they need to avoid crime and to build positive lives.

The Building Lives Project supports vulnerable young people at risk of crime, serious violence and criminal exploitation.

The Community Interest Company offers one to one mentoring sessions and life skills coaching from its hub, The Base, in Chelmsford.

The centre gives young people a safe space to gather regularly with role models and mentors, to relax and engage in positive activities which keep them off of the streets and away from trouble.

The Police, Fire and Crime Commissioner for Essex (PFCC) contributed £10,400 to Building Lives Project from the 2022-23 Crime Prevention Fund to develop The Base further.

As a result, The Base now offers a recording studio and music lessons; a creative room where young people can create their own logos and print them onto t-shirts; a DIY room where they can learn life skills; and a gym.

Young people can also use the TV, laptops – for schoolwork, CV writing and job hunting – and games console and play table tennis, pool and the keyboard.

Around the walls, words suggested by young people – including “respect”, “trust”, “patience” and “role model” – have been spray-painted as a reminder of what The Base stands for.

Long-term, it is hoped The Base will become an alternative provision facility, a place where troubled students can spend time away from mainstream school while they receive the support they need, with a view to returning when they are ready.

The charity is already working with Writtle College sports science department, offering an eight-week course focusing on fitness and life skills for those at risk of crime.



Security alert for Ford Ranger owners

ESSEX Police have issued a warning to car owners after a surge in car thefts. The force has warned owners of the late-model Ford Rangers of a rise in crimes targeted at these specific model of cars.

They say that there has been a rise in the thefts across the West Essex area, which encompasses areas such as Epping Forest, Brentwood and Harlow. As a result, car owners have been advised to add additional security to their vehicles and to be vigilant.

Taking to Twitter, a spokesperson for Essex Police's Stolen Vehicle Intelligence Unit said: "We are seeing a rise in the theft of late model Ford Rangers in the West @EssexPoliceUK area. Please be vigilant and consider fitting additional security."

Tips for tightening up security include locking your vehicle and to ensuring you haven't left any windows or the sunroof open, keep the keys safe and out of view of your home and away from your front door, be aware of carjackers, park responsibly and watch for illegal tow trucks.

Other options the force suggested is to fit in-car security locks such as steering locks, a gear lever or a clutch pedal security device may also help. Electronic devices can be used to jam the electronic signal from your key fob to lock your vehicle said an Essex Police spokesman.

Fire awards night

ESSEX County Fire and Rescue Service acknowledged its longest serving employees in a special awards presentation.

The event, which was held at the Lion Inn, Boreham, celebrated fire and rescue service employees that have completed 20 years' service and more.

At the ceremony Jane Gardner, Deputy Police, Fire and Crime Commissioner for Essex, commended employees for their long and dedicated service, in which they had contributed over 690 years of combined service.

Firefighters recalled momentous events in their careers such as attending the Buncefield Oil Refinery, and a New Year's Eve fire in Hockley.

BJ is reappointed

BEN-Julian ("BJ") Harrington has been reappointed as the Chief Constable of Essex for a further three years to October 2026.

The Chief Constable has over 30 years in policing, with a proven operational and strategic background in both the Met and more recently Essex Police.

As well as local recognition the Chief Constable has also received national recognition for his contribution to policing and was awarded the Queen's Policing Medal in the New Year's Honours list.

Under him Essex Police has overcome major challenges, like COVID-19 and the tragic death of 39 people in a container in Grays.

CRIME AND COMMUNITY NEWS



The Rural Engagement Team in action recovering stolen bikes, vehicles and machinery

Cracking down on rural crime

OFFICERS investigating the theft of GPS systems from farms in the Tendring are asking for the public's help to locate them.

The Rural Engagement Team (RET) at Essex Police is asking anyone who is offered the equipment to buy or knows where it may be, to call them.

The thefts occurred sometime overnight on Thursday 13 October. It is believed that the person or people responsible stole four GPS screens and three domes from farm machinery. The thefts were discovered the following morning.

Sergeant Ben Felton, leading the investigation, said: "The rural community invest in this type of equipment to ensure a successful livelihood, without it, their businesses are severely restricted. To replace the equipment will need a significant investment from the farmers.

"We're asking farmers to check their machinery and make sure their GPS's are securely fixed, or better still, remove them when not in use. Any preventative measures

will help you to frustrate a potential thief."

Other crime prevention measures include recording all machinery serial numbers, photographing the kit and marking it with identifying marks so it can be returned to you if it is found.

It is estimated that the stolen equipment may cost as much as £100,000 to replace.

The Rural Engagement Team was set up specifically to engage with our rural communities. Officers investigate and help to prevent crimes which matter to them, such as animal cruelty, hare coursing, agricultural theft and fly-tipping.

And they also liaise with partner agencies to take enforcement action against those who breach legislation and to tackle specific rural issues through proactive operations.

■ **Pln** a crackdown on criminals, the Rural Engagement Team have been busy helping to keep our rural roads safe by seizing uninsured vehicles and recovering stolen vehicles.

Between January and September this year, they seized 107 vehicles.

The team regularly patrol the rural road network of Essex and carry out road safety speed checks while they are doing so.

The majority of vehicles seized in the past nine months – 77 – have been cars and vans found to be uninsured.

Sergeant Ben Felton, added: "The team is responsible for maintaining rural road safety across the force and for investigating the theft of machinery and vehicles from rural businesses and residents.

"These latest figures show how our officers are out every day helping to improve road safety in Essex, by keeping speeds down and taking uninsured vehicles off our roads, and seeking to recover stolen property."

CRIME AND COMMUNITY NEWS

Bleed kits will help save lives



Mrs Taylor, second right, with Essex Police at the Kings Arms, Stansted Mountfitchet

JULIE Taylor is keeping her grandson's memory alive - by trying to save lives across Essex, Norfolk and London.

Julie, whose grandson Liam Taylor, 19, was stabbed to death outside a pub near Chelmsford in 2020, has been raising money for bleed control kits and taking them to venues across Essex, London and Great Yarmouth, Norfolk.

The contents include a tourniquet, bandages and a foil blanket.

Three men were jailed for the murder of Mr Taylor, and since his death his grandmother said it was now her "life's work" to make sure the kits were installed "everywhere".

Mrs Taylor and other volunteers have raised funds for more than 100 bleed kits so far and they have been distributed to venues across Essex, and as far away as Great Yarmouth in Norfolk, and London.

Via the Liam Taylor Legacy crowdfunding page together with other fundraising initiatives, the Taylor family and others have raised funds for two defibrillators, bleed



Mrs Taylor after installing one of the bleed kits

control bags - which cost about £100 each - and several bleed control units - housed in boxes, which cost almost £600 each.

"Getting these kits out and helping to save people's lives is my passion in life," said Mrs

Taylor: "You can't ever let Liam be forgotten. He can't just be another statistic."

Mrs Taylor was given a Platinum Jubilee Champion award in June in recognition of her volunteering and fundraising work.

During each issue we will be highlight cases of shoddy and often dangerous work so that you take the correct steps before employing any builder to do work on your home. To be safe and to be sure, use the Kiistone App and this will save you untold heartache and heartbreak...and money.



Heaven not hell at Christmas...

ROGUE builder Waheed Butt boasted of 'a world class service' but he systematically destroyed homes across the Midlands as he provided 'shambolic' works carried out by both drug addicts and criminals.

Devastated customers said Butt 'promised heaven but delivered hell', many of whom were plundered of their life savings while some were effectively rendered homeless.

The 49-year-old 'career fraudster builder' who was also said to be a 'prolific gambler', conned around a dozen victims out of more than £150,000 worth of shoddy works.

He targeted vulnerable people, typically on RatedPeople or MyBuilder websites, looking for home improvements such as new kitchens, windows and extensions.

But the works were either never finished or carried out to a dangerous or substandard quality.

Building surveyors condemned at least two of the projects calling for them to be dismantled and reconstructed because they were unsafe.

Butt's scheme came crashing down after reports were made to Birmingham City Council trading standards and he was recalled to prison, having carried out the racket whilst on licence for dodgy car sales offences which earned him a prison sentence in 2016.

At Birmingham Crown Court he was jailed for six years and disqualified from being a company director for eight years.

This is just another case that serves to highlight how careful you must be if you are planning to employ any builder over Christmas or in the New Year.

In cases like this Kiistone would have been the key to all their problems. If any builder doesn't agree to this

method of payment then the chances are he is a cowboy and therefore you wouldn't employ him.

Kiistone is out to prevent cowboy builders from wrecking people's lives by taking upfront payments then leaving their homes looking like bomb sites.

We will continue to highlight cases like this where residents lives have been ruined, but where they could have saved all the heartache by signing up to the Kiistone app.



Waheed Butt

It does not ease the heartache and pain they caused to residents but had customers used the Kiistone App they would not have been out of pocket or living in a nightmare.

If you need a reason why you should sign up to Kiistone, check out Cowboy Builders (rogue Traders) on Facebook and read about the heartbreak suffered by hundred's of members.

The Kiistone App has been designed by Tim Mullock and it has been specifically designed to ensure that builders cannot rip you off in the way that

these criminals have done.

Kiistone, which aims to protect consumers from rogue traders, provide peace of mind to honest tradespeople and restore faith and improve the image of the building industry.

Built to reflect Tim's 23 years experience as a tradesperson, Kiistone safeguards all parties interests in a project by holding monies safely in escrow (a neutral bank account).

It offsets project stages (that include tasks mutually agreed by the customer and tradesperson) against money milestones - where funds can only be drawn down after a stage has been completed to the customers satisfaction.

The tradesperson also benefits because they know the money is 'ringfenced' allowing them to purchase materials and invest time in a job - leading to immediate payment on completion.

All messages, extras and job changes are recorded on the spot to avoid misunderstandings and reflect both parties' conduct should a dispute arise.

Kiistone is the key to peace of mind and is a small price to pay when you calculate the thousands of pounds you could lose or the condition your home could be left in.

Just remember, there are hundreds of Waheed Butt's out there waiting to take your money without providing the work.

Stay alert and do your homework before you employ anyone - better still use the Kiistone app to ensure peace of mind and make sure your festive celebrations are heavenly not hell.

helpdesk@kiistone.co.uk





Essex County Council
Trading Standards



**Do you
know which
businesses you
can trust?**
Buy With
Confidence

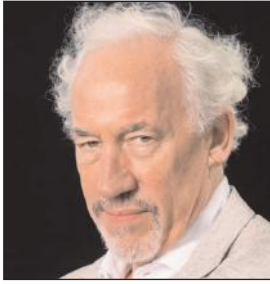
The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services.

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.

**Go online today at BuyWithConfidence.gov.uk
or call 0808 223 1133**





“ As someone who very nearly fell victim to these sophisticated scamming procedures and knows someone who lost their entire life savings, I’m extremely happy to be helping NatWest. ”

SIMON CALLOW

Booklet link - <https://www.natwest.com/fraud-and-security.html>

Christmas scams warning

TWO of Britain's biggest banks – NatWest and Santander – have issued Christmas warnings to prevent customers being scammed during the festive season.

NatWest has teamed up with actor Simon Callow to promote its free downloadable booklet, *The Scammer House of Horrors*, (available to anyone whether or not they are customers) offering advice on how to deal with scammers and fraudsters

Millions of Brits have fallen foul of, or been targeted by, fraudsters - with a quarter of those singled out while looking for love online.

Phone call phishing, invoice redirection fraud and cryptocurrency are also among the swindles people are most likely to fall for, followed by money laundering and pension scams.

A NatWest commissioned survey polled 2,000 adults which revealed 37 per cent have sent money to someone they've met online with 52 per cent of these too embarrassed to tell their friends about it.

The survey coincided with the launch of *Scammer House of Horrors* that aims to warn the nation about the dangers of fraud at Christmas and throughout the year.

Simon Callow said: "It's frightening how advanced scams have evolved to be. I find it increasingly difficult to stay savvy to the dangers."

"So it's more important than ever that we as a nation continue to educate ourselves on the new types of scams emerging, so as not to be taken advantage of."

"As someone who very nearly fell victim to these sophisticated scamming procedures and knows someone who lost their entire life savings, I'm extremely happy to be helping NatWest in its mission to educate the public and allow everyone to keep their finances safe."

The study also found just 22 per cent of adults know what money muling is - a type of money laundering where someone transfers cash illegally on behalf of others.

While only 29 per cent can identify the signs of invoice redirection fraud and more modern scams such as cryptocurrency investment.

Over a quarter 28 per cent aren't doing everything to protect themselves against fraudsters, using the same password for all devices and personal accounts.

A third (33 per cent) have also seen a celebrity advertising an investment product that promises high returns and 47 per cent of those looked further into it and made the investment, according to the OnePoll data.

But 21 per cent felt more confident in an investment opportunity if it was fronted by a famous person.

A warning also comes from Santander to anybody who holds an account with them.

The UK bank has found that 70 per cent of purchase scams within their company originated on social media, and various account holders have been caught

out time and time again.

Santander have said that a 61-year-old woman was persuaded to make several payments to a 'friend' who she played games online with.

She transferred over £80,000 to this scam artist, and was told to lie about where the payments were going.

The bank said it emerged the woman had been the victim of a scam when she started to experience financial hardship. The bank confirmed that they refunded the woman, and referred her to their specialist customer support team to keep in check with her welfare.

So now, Santander is asking other banks to include more consistent information on data sharing and the mandatory use of confirmation of payee.

This is a fraud prevent system in place that lets customers know if the name of the person they are paying to matches the bank account number they provided.

Santander also said that a similar movement was needed to stop authorised push payment (APP) fraud, when comparing the situation to how Chip and Pin has added a widespread layer of security to card payments.

The bank suggested that consideration should be given to whether some higher-value or higher-risk payments should require additional checks, which "could give potential victims the chance to 'break the spell' of scammers"



NatWest

CrimeStoppers. How you remain anonymous.

We're an independent charity giving people the power to speak up about crime, 100% anonymously.

When you make a report via our anonymous online form at **crimestoppers-uk.org**:

- We'll never ask for your personal details
- Your IP address is scrambled – it is impossible to retrace information back to your device
- You can tell us what you know in whatever language you feel most comfortable with, using your smartphone, tablet or computer

When you call our anonymous reporting line on **0800 555 111**:

- Your number can't be seen
- The call is not recorded
- The telephone line is scrambled – it is impossible to redial or track the source of your call
- The call won't show up on your phone bill

Our specially trained call agents will make sure your report contains no information that could identify you, and securely forward it to the most appropriate police or law enforcement agency.

Suspect something criminal?

If you have crime information but don't want to reveal your identity, you can tell us what you know by phone and online, 24/7, 365 days a year.

In an emergency always call 999.



CrimeStoppers.

0800 555 111

100% anonymous. Always.

FIRMS TRADING WITHOUT FCA APPROVAL

THE following companies, according to the FCA, have not been approved therefore your money is at risk and you will not be able to claim compensation if anything goes wrong.

CLAIM JUSTICE LIMITED

Details they are using:

Address: Carlebach 7, Tel-aviv, Israel.

T: 01613411004; 01379773486; 01302973034

Mobile: +19179792456, +972773002408, +972533975377, 07897045302

Emails:

compliance@claimsjustice.com,
sean.b@claimjustice.com,
matthew.r@claim-justice.com,
sarah.davis@claim-justice.com,

thomas.allen@claim-justice.com

Website: www.claim-justice.com,
www.claimjustice.com

FLAMINGO LOANS

Email: admin@flamingoloans.uk

Website: www.flamingoloans.uk

METAQUOTES LT

https://www.metaquotes.net/en

FUNDSBACK LTD

Email: mikepr@fundsback-law.com

Website: www.fundsback-law.com

RECOVER FUND

10-16 Bridge Street, Morpeth,
Northumberland, NE61 1NJ

Telephone: 02037473643

Email: reply@recoverfund.net,

support@recoverfund.net

Be aware that some firms may give out other details or change their contact details over time to new email addresses, telephone numbers or physical addresses.

TRADING SPACE UK LTD

Email: support@tradingspace.pro

Website: https://tradingspace.pro/

These firms is not authorised by the FCA and is targeting people in the UK. You will not have access to the Financial Ombudsman Service or be protected by the Financial Services Compensation Scheme (FSCS), so you are unlikely to get your money back if things go wrong.

Citigroup hit with £10m fine

THE Financial Conduct Authority (FCA) has fined Citigroup Global Markets Limited (Citigroup Global Markets) £12,553,800 for failing to properly implement the Market Abuse Regulation (MAR) trade surveillance requirements relating to the detection of market abuse.

By failing to properly implement the MAR trade surveillance requirements, Citigroup Global Markets could not effectively monitor its trading activities for certain types of insider dealing and market manipulation.

MAR was introduced in 2016 and expanded requirements to detect and report potential market abuse. It introduced a requirement to monitor both orders and trades to detect potential and attempted market abuse across a broad range of markets and financial instruments.

However, the FCA found that Citigroup Global Markets failed to properly implement the new requirement when it took effect, and took 18 months to identify and assess the specific market abuse risks it may have been exposed to

HARTLEY PENSIONS IN LIQUIDATION

THE directors of Hartley Pensions have placed the company into administration at the request of the Financial Conduct Authority, and appointed Peter Kubik and Brian Johnson of UHY Hacker Young LLP as joint administrators.

If you're a client of Hartley Pensions, the administrators will be writing to you to explain what this means for you.

If your SIPP is currently in drawdown, this is not affected by the firm entering into administration.

At the moment, Hartley Pensions is not accepting contributions from clients to be paid into their pensions. This will be kept under review and if this changes the joint administrators will contact any affected clients.



FUNERAL PLANNERS TO AVOID

THE FCA has warned that the following funeral plan providers are not allowed to sell or carry out funeral plans in the UK:

Bristol Memorial Woodlands FP Limited, Memorial Woodland, s Earthcott Green, Alveston, Bristol, BS35 3TA

Email: admin@memorialwoodlands.com

Telephone: 01454 414999.

Mairi Urquhart & Son Ltd, 1-3 Mitchell Lane, Alness, IV17 0QW. Email: info@mairiurquhartandson.com

Telephone: 01349 880901

P S Cremations Funeral Planning Ltd, Swalewood Lane, High Birstwith, Harrogate, North Yorkshire, HG3 2JN

Safe Hands Plans Limited, Find out more on the Safe Hands website or via the administrators on 0800 640 9928.

Sovereign Lifecare Ltd, 32 Brenkley way, Seaton Burn, Newcastle upon Tyne, NE13 6DS

Tyde Group Limited, Unit 4, St John's House, Haslett Avenue west, Crawley, West Sussex, RH10 1HS

Email: support@tyde.co. Telephone: 0333 444 2211



13 years for lottery fraud scam

JAMAICAN David Odean McIntosh has been sentenced to over 13 years in prison in the United States for defrauding Americans in a lottery fraud scheme.

McIntosh was ordered by US District Judge Raner C. Collins to pay approximately US\$1.8 million in restitution.

The 29-year-old was previously found guilty by a federal jury of conspiracy to commit mail and wire fraud, wire fraud, mail fraud and conspiracy to commit money Laundering.

The court heard that between 2013 and 2018, McIntosh was one of the leaders of an international fraud ring that targeted thousands of elderly victims around the US.

Jamaican-based scammers and others called elderly victims, claiming the victims had won a lottery or other prize. To receive their winnings, the victims were told that they must first pay money for taxes and fees.

The fraudsters provided some victims with phony letters claiming to be from the Internal Revenue Service that threatened to seize their assets if they failed to pay.

IRISH LOSE £381,000

POLICE have warned people to take precautions after it was reported £381,313 was lost to scammers in Northern Ireland.

The figure, published by the Consumer Council, accounted for 97 scams. The council said it involved internet, telephone, postal and doorstep fraud.

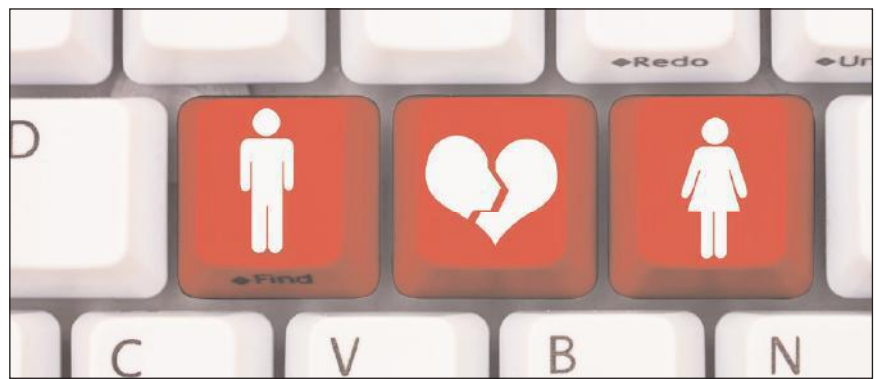
PSNI Supt Gerard Pollock said cryptocurrency scams, social media messages and transferring money overseas were among the main current issues.

If people receive messages with shortened website links they should "go directly to a trusted website.

SCHOOL FUNDS TARGETED

A COUNCIL defrauded of £1.1m was targeted for an additional £3.2m, an investigation has found.

The second foiled attempt targeted Bedford Borough Council, South East Midlands Local Enterprise Partnership (Semlep) and Luton Borough Council.



ROMANCE SCAMMER GETS 130 MONTHS PRISON

A Cobb County man is heading to prison and will be handing over more than a million dollars after being convicted in a romance fraud scheme.

Onovughe Ighorhiohwunu, 47 of Kennesaw, was convicted by a federal jury in Arizona of conspiring to commit money laundering and sentenced to 130 months in prison.

Prosecutors say that between July 2019 and May 2020, Ighorhiohwunu was part of a scheme where Nigerian conspirators used fake identities online to find victims in the United States.

Ighorhiohwunu was also ordered to pay \$1,342,150 in restitution to his victims and fined \$25,000.

It attempted to use email accounts to change bank details and redirect funds in March 2020.

Mimicked and compromised email addresses of genuine employees from the three organisations were used by fraudsters, reports the Local Democracy Reporting Service.

The first fraud targeted money intended to help pay for a new education block at Mark Rutherford School in Bedford and was being held by Luton Borough Council.

The Natis report found that the second attempted fraud "mirrored" requests made about changing bank account details in the funds intended for the school which were stolen.

EE BLOCKS SCAMMERS

UK phone provider EE claims to have blocked 11 million scam phone calls since rolling out new AI technology in July to detect potential vishing attacks.

The firm said it uses unnamed firewall technology to check Calling Line Identification (CLI) data and block calls which originate abroad but are spoofed to appear as if made from UK numbers.

CLI allows the person receiving a call

to see the number of the caller. However, scammers often try to trick victims by displaying a fake number.

Vishing calls could be used to trick the victim into handing over personal and financial information, or even to provide access to their devices.

EE claimed the new tech is blocking up to one million calls per day now.

ILLEGAL STREAMING SITES

NEW research carried out on behalf of the UK content protection organisation FACT has found illegal sports streaming sites expose fans to financial fraud, dangerous scams, and explicit content.

The research by Opentext Security Solutions, which investigates cyber resilience, found all 50 streaming sites were found to have malicious content.

More than 90% of sites were classified risky, while more than 40% had no security certificate; explicit and extreme pop-ups bombarded visitors to the sites.

This explicit content was extreme and a seen as a "real risk" to families who might share devices with children in their households.



Paul Saroya of Viva Retirement Solutions will explain in each issue what Equity Release is all about and how you can protect yourself from criminals and unlicensed brokers. Today he wants to explain some of the tricks used by unlicensed brokers that could cost you thousands.



Avoid becoming a victim

CORINNA Whitfield found herself £400,000 in debt after a man claiming to be a financial advisor turned out to be nothing more than a fraudster.

She had been convinced to use equity from her Buckinghamshire home in an offshore, unregulated property.

Corinna, 70, discovered that about £100,000 of her money had just disappeared and the rest was 'tied up' in bad investments.

Fortunately the fraudster was brought to justice and her money was reimbursed by her bank, but not all horror stories have a happy ending.

In a similar case Edward and Lorraine McLaren duped people out of £1.6m by targeting the elderly and the vulnerable and convincing them they were releasing equity from their properties to pay their debts.

In reality the McLaren's were using a loan or lease back agreement and the victims were unaware they were signing over full ownership of their property to the McLaren's friends and family.

Due to an influx of interest from the market, **Viva Retirement Solutions** – one of the premier, award-winning equity release specialists – warns that rogue firms posing on comparison sites and on social media, have already managed to successfully dupe record numbers of people.

They usually operate on sites like Facebook, convince homeowners to hand over personal details, such as their phone number, email address and the value of their home, under the guise of helping them to find the best deal.

In fact you have just given your personal details to a middleman who then promises to put you in touch with allegedly a legitimate broker.

Viva's golden rules

Unlicensed brokers will claim to be registered with the FCA and often quote a membership number. Criminals often use the FCA number of a legitimate company so be alert. Always check for yourself to make sure they are legitimate, if the number belongs to another company walk away.

Always make sure the company you are dealing with is reputable, and try to avoid those who seek you out.

If you are interested in an equity release scheme you must make sure the company you are dealing with are regulated by the Financial Conduct.

There have been many horror stories related to negative equity, compound interest and early repayment charges. This will only happen though if you are dealing with an unlicensed broker.

At **Viva Retirement Solutions** they will always make you aware of any potential charges or pitfalls before you complete and it is in your hands how you progress forward.

Find out more about Equity Release from the **Viva Retirement Solutions** website at www.vivaretirementsolutions.co.uk or call them free on 0800 046 9776

A lifetime mortgage is a long term commitment which could accumulate interest and is secured against your home. Equity release is not right for everyone and may reduce the value of your estate

BE ALERT
Unlicensed brokers
could steal your
life savings

BE ALERT
Follow Viva's
golden rules and
stay safe

BE ALERT
Checking FCA
membership is
so important



Essex County Council
Trading Standards



**Buy With
Confidence**

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

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

BuyWithConfidence.gov.uk



ESSEX TRADING STANDARDS CAN HELP YOU AVOID SCAMMERS

ESSEX Trading Standards can help you avoid scammers and rogue traders. Don't be a victim, follow our advice and stay safe at home.

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



A genuine trader will not:

- Call without an appointment
 - Ask you or offer to take you to the bank to withdraw cash or make a money transfer
 - Ask you to pay in full before the work is complete
 - Insist that you decide about the work they're offering to do on the spot
 - Ask what your cancellation rights are?
 - Bully or scare you into doing work
- Never be pressurised into buying anything or having any work carried out. Rogue traders and doorstep callers may do unnecessary work, or to a poor standard, and the price may rapidly increase.

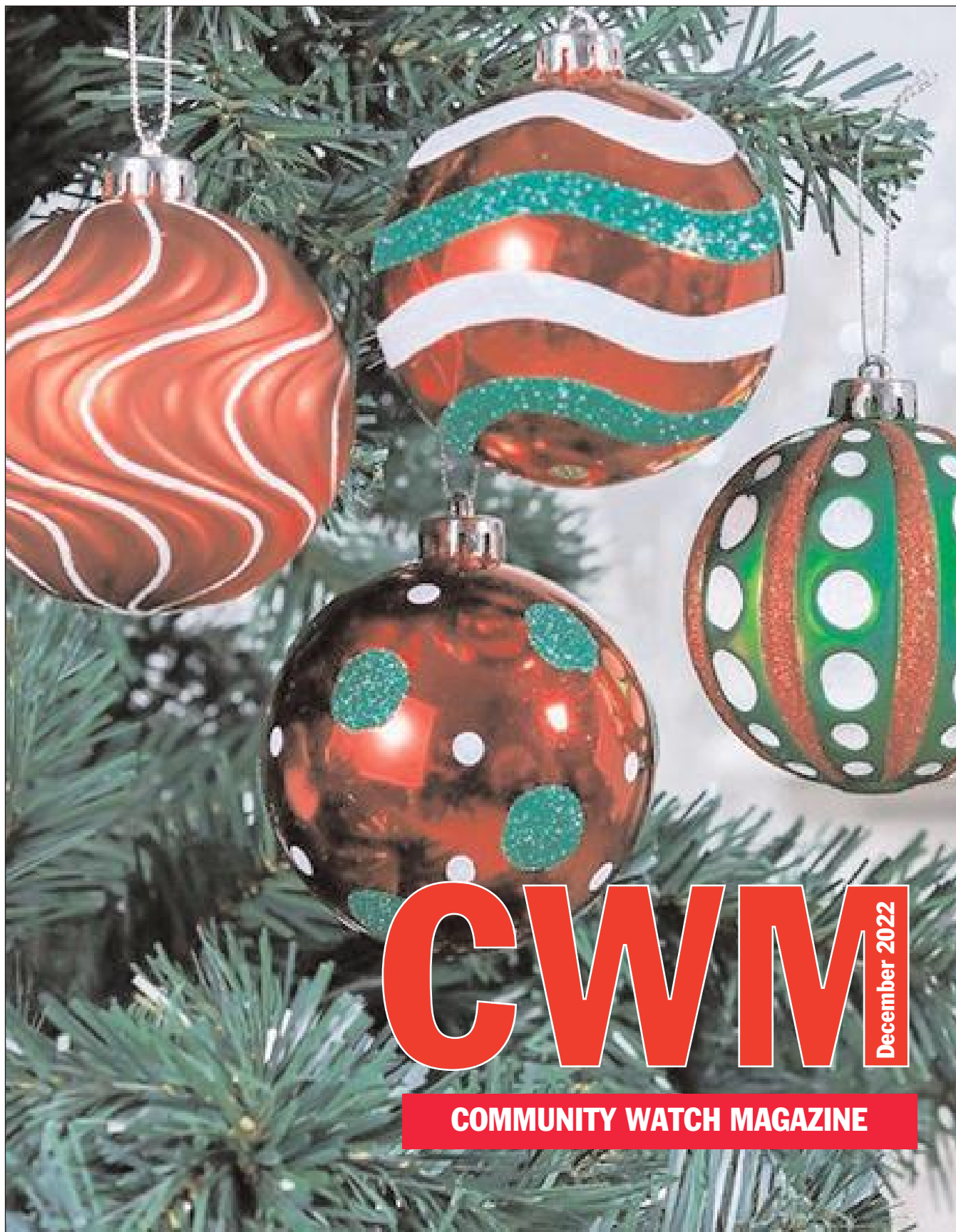
To find a reputable trader approved and vetted by Trading Standards visit www.buywithconfidence.gov.uk

For general help and advice or to report a problem with a trader telephone the Citizens Advice Consumer Helpline on 0808 223 11



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.





We have put together a four page Xmas quiz with questions relating to all the areas covered by Community Watch magazine - Essex, London, Kent, Norfolk, Lancashire, Manchester and Thames Valley as well as all our usual Christmas warnings to keep you safe from scammers and fraudsters and rogue tradesmen.

Merry Xmas everyone

TEST YOUR KNOWLEDGE



LONDON QUESTIONS

2020 Geography England

1. Electric Avenue takes its name from the fact that which market became the world's first to be electrified?
2. True or false; when founded by the Romans, London was originally known as 'Londinium'?
3. What was the name of the only British prime minister to be assassinated?
4. Which world first was erected outside the House of Commons in 1868?
5. London accounts for what percentage of the UK's population?
a) 9.7% b) 13.7% c) 17.7%
6. Which city overtook London as the world city with the highest population in 1957?
7. What was the name of the Soho theatre which was the only one not to close during the war?
8. True or false; more people died in the Great Fire of London than died falling or jumping from the monument dedicated to the Great Fire?

MANCHESTER QUESTIONS

2020 Geography England

9. There are three visible rivers running through Manchester city centre. Two of them are the Medlock and the Irwell, which is the third which disappears beneath Victoria Station?
10. Manchester was the original Cottonopolis. The number of city cotton mills peaked at 108 in which year?
a) 1853 b) 1893 c) 1933
11. The Metrolink has been part of city life for years now but in which year did it first operate?
a) 1972 b) 1982 c) 1992
12. True or false; boxing heavyweight world champion Tyson Fury was born and raised in Manchester
13. What is the name of the neo-Gothic library situated on Deansgate which opened in 1900?
a) Ernest Rutherford Library b) John Rylands Library or c) Steven Morrissey Library
14. Which politician became the first Mayor of Greater Manchester in 2017?
15. True or false; Manchester is further north than Liverpool?
16. The first computer to have stored memory was developed in Manchester. What was its nickname?
a) Alfred b) Baby c) Charlie

Xmas quiz answers can be found on page 23



TEST YOUR KNOWLEDGE



ESSEX QUESTIONS England Countries 2017

17. There two cities in the county of Essex, what are they?
18. Camulodunum is the oldest recorded town in Britain-what is it now known as?
19. What is the name of the forest that straddles Essex and Greater London?
20. There are two airports in Essex, name them.
21. The Lakeside Shopping Centre is in which unitary authority area?
22. Located on the River Thames, what is the name of the main port for London?
Port of Tilbury
23. Name the 2 counties that border Essex to the North.
24. Southend Pier is the longest pier in the world, how long is it? a) 753 metres b) 1.34 miles c) 3.1 kilometers

KENT QUESTIONS Countries England 2017

25. Now maintained by the National Trust, what is the name of Winston Churchill's former home?
26. The Dartford crossing links Kent to which other county?
27. Because of it's abundance of fruit and hops, Kent is regularly described as what?
28. Name Kent's principle river
29. In what year was the Channel Tunnel completed?
30. The St.Lawrence Ground in Canterbury is the base for which club
31. The Turner Contemporary is situated in which seaside town
32. What is the name of (as of 2016) the UK'S largest shopping mall?

Xmas quiz answers can be found on page 23

TEST YOUR KNOWLEDGE



LANCASHIRE QUESTIONS

England Countries

41. In 1998 a 'Walk of faith' was opened at which seaside attraction?
42. Cedric Robinson MBE is the current royally appointed 'Queens Guide to the Sands' of which coastal area
43. In 1612, 9 women and 2 men were found guilty of the murder of 10 people, and executed. How were they said to have carried out the murders? By witchcraft.
44. The Administrative HQ of Lancashire is in which City?
45. Six of the original 12 members of the Football League formed in 1888 were from Lancashire, name them (a point for each).
46. George Fox had a vision from the top of Pendle Hill in 1652 which led to the foundation of which movement?
47. Since the 1980's, Ramsbottom in Lancashire has hosted an annual throwing competition against Yorkshire. What is thrown and what is the target?
48. Haworth Art Gallery in Accrington houses Europe's largest collection of what? a) Paintings by Stubbs b) Tiffany Glass c) Faberge Eggs

NORFOLK QUESTIONS

Countries England

33. Born in Norwich, this famous Quaker prison reformer had her picture on the British £5 note.
34. This British nurse, born in Swardeston, was executed in 1915 by the Germans, having been found guilty of treason.
35. On the east coast of the county there is a collection of rivers and lakes which is known as what?
36. The Scroby Sands Wind Farm is situated off the coast of which seaside resort
37. Which celebrity chef is part owner of Norwich City Football Club?
38. Colman's of Norwich are famous for producing what?
39. Born in Greater Yarmouth, who wrote Black Beauty?
40. Originally built in 1820, and overlooking the town's pier, the Hotel de Paris is in which coastal resort?

Xmas quiz answers can be found on page 23



TEST YOUR KNOWLEDGE

SURREY QUESTIONS

Countries England 2017

49. Brookwood, situated near Woking, was once the largest of its type in the world, now the largest in the UK, is what?
50. Operating from Guildford, what is the name of the company famous for producing buses and fire engines?
51. Which author served as Deputy Lieutenant of Surrey and used the county as a setting for many of his Sherlock Holmes novels?
52. Paul Weller was born in this town and used it as his inspiration for the song A Town Called Malice.
53. What is the name of the Independent Day and Boarding School situated in Godalming?
54. The Derby, the most prestigious event in British Flat horse racing takes place where?
55. Which motorway running across the north west of the county, connects London to Southampton?
56. The Bicentenary Glasshouse is in which Royal Horticultural Society Garden?

ANSWERS

- | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------|----------------------------|----------------------------------|--|---|--|---|-----------------------------|----------------------------|-------------------------------|--------------------|------------------------------------|-----------------------------------|-------------------------|---------------------------|---------------------------|------------------------------------|---------------------------|------------------------|-------------------|
| Answer 1: Brixton Market | Answer 2: True | Answer 3: Spencer Perceval | Answer 4: First traffic light | Answer 5: b) 13.7% | Answer 6: Tokyo | Answer 7: Windmill | Answer 8: False. Six died in the fire and seven died jumping or falling from the monument dedicated to the Great Fire | Answer 9: The Irk | Answer 10: a) 1853 | Answer 11: c) 1992 | Answer 12: True | Answer 13: b) John Rylands Library | Answer 14: Andy Burnham | Answer 15: True | Answer 16: Baby | Answer 17: Chelmsford | Answer 18: Colchester and Southend | Answer 19: Epping Forest. | | |
| Answer 20: Stansted and Southend | Answer 21: Thurrock | Answer 22: Port of Tilbury | Answer 23: Suffolk and Cambridge | Answer 24: b) 1.34 miles | Answer 25: Chartwell | Answer 26: Essex | Answer 27: The Garden of England | Answer 28: The River Medway | Answer 29: 1994 | Answer 30: Kent Cricket Club | Answer 31: Margate | Answer 32: Blunwater | Answer 33: Elizabeth Fry | Answer 34: Edith Cavell | Answer 35: Norfolk Broads | Answer 36: Great Yarmouth | Answer 37: Delia Smith | Answer 38: Mustard | Answer 39: Anna Sewell | Answer 40: Cromer |
| Answer 41: Blackpool Tower - a laminated glass viewing platform | Answer 42: Morecambe Bay | Answer 43: By witchcraft | Answer 44: Preston | Answer 45: Accrington, Blackburn Rovers, Bolton Wanderers, Burnley, Everton and Preston North End. | Answer 46: The Religious Society of Friends (Quakers) | Answer 47: Black Puddings are thrown at Yorkshire Puddings | Answer 48: b) Tiffany Glass from the studio of Louis Comfort Tiffany. | Answer 49: Cemetery | Answer 50: Dennis brothers | Answer 51: Arthur Conan Doyle | Answer 52: Woking | Answer 53: Charterhouse | Answer 54: Epsom Downs Racecourse | Answer 55: M3 | Answer 56: Wisley | | | | | |

GET TECH SAVVY AND BE £1000 BETTER OFF

PEOPLE in later life who have reservations about using the internet could be losing almost £1,000 a year by not being computer savvy, according to a new study.

With nearly half (45%) of over 65s admitting they don't feel completely comfortable going online, and the cost-of-living crisis set to deepen this autumn, new research by Vodafone UK Foundation suggests many older people could face a further squeeze on their living standards due to their concerns about using the internet to shop around for the best deals or pay for goods and services.

Over 65s who are not fully at ease using the internet could be forking out on average an extra £97 on clothes, £158 on entertainment services, £184 on travel and missing out on £156 of state entitlements – adding up to a potential loss of £909 per person each year.

Importantly, the implications aren't solely financial. The research also highlighted that two-fifths (38%) of older people who have reservations about going online feel forgotten when 'digital first' is the default option, while 34% are more likely to feel stressed when services require an online action, such as booking a doctor's appointment using a website.

Of those who'd benefit from learning online skills, two-fifths (41%) in this group felt they'd been prevented from improving their digital skills because they didn't know where to look for help. And of those who already felt very comfortable online, more than a quarter (27%) said they would benefit from learning new digital skills.

Consumer champion and TV broadcaster, Gloria Hunniford has teamed up with Vodafone UK Foundation and national charity Independent Age to launch Hi Digital, a programme designed to help the over 65s develop



TV broadcaster Gloria Hunniford is backing the new Vodafone campaign

their digital skills, save money and feel more connected.

Hi Digital is a free online resource that offers step-by-step advice on digital essentials such as using a search engine, online shopping, accessing news and keeping in touch with family and friends.

Working with Vodafone UK Foundation, Independent Age will be promoting the resource to people over 65 and their friends and families, linking to the resource from their own website and working with their teams and volunteers on the ground in communities to help expand the reach of Hi Digital. The goal is to help 50,000 older people improve their digital skills in the next year.

Gloria Hunniford said: "At long last, I'm relatively comfortable online – but I absolutely understand older people's concerns. There are so many benefits to taking the plunge – from making financial savings, which are so vital at the

moment, to keeping in touch with loved ones and feeling less isolated.

"I'm delighted that Vodafone UK Foundation has created this learning programme, especially to help build up older people's digital confidence."

Other key findings from the study show that half (54%) of those who expressed some doubts about fully embracing the digital world said this was due to concern about scams and online security; not knowing how to fix something if it goes wrong (49%); and finding the pace at which the digital world changes too hard to keep up with (38%).

Traditional chores for over 65s could be revolutionised through the internet; however, currently only a quarter (26%) feel very comfortable claiming benefits digitally and less than a half (45%) say they are very comfortable booking a doctor's appointment or ordering a prescription online.