

### Muslims are put on annual Hajj...

# **ALERT**



THE City of London Police, together with key partners, is warning prospective Hajj pilgrims to be vigilant against fraud as they begin booking trips to Mecca next month.

Thousands of British Muslims are expected to book their once-in-a-lifetime pilgrimage, but in previous years, victims have lost thousands of pounds and their chance to fulfil this sacred duty.

Around 25,000 pilgrims head to Saudi Arabia from the UK for Hajj, which normally takes place in June.

Every year ABTA sees cases where individuals pay for travel arrangements that are sub-standard, or in the worst cases, non-existent, leaving them out of pocket by thousands of pounds.

Commander Umer Khan, from City of London Police, said: "Hajj fraud not only results in significant financial loss, but also shatters the dreams of those who have saved for years to make this once-in-a-lifetime pilgrimage.

"We're working closely with our in-

dustry partners to raise awareness and provide guidance on avoiding scams. It is crucial for pilgrims to book through the official Saudi Government Hajj Platform and report any concerns to Action Fraud.

"Together, we can help protect the spiritual journey of thousands of British Muslims and prevent criminals from exploiting their faith and trust."

The extent of Hajj-related fraud is believed to be higher than reported, as many victims may feel too embarrassed or frightened to come forward.

To combat this issue, authorities recommend booking Hajj packages exclusively through the official Saudi Arabian government website, accessible via the Foreign Office website.

Anyone who suspects they have fallen victim to Hajj-related fraud should report it to Action Fraud.

Fraudulent tactics may include fake websites posing as the official booking site or agents insisting on managing

bookings and funds.

Pilgrims should book their own travel through the Saudi website, even if they consult a Hajj and Umrah expert for guidance.

To avoid Hajj-related fraud, authorities recommend the following tips:

- Book Hajj packages only through the official Saudi Government Hajj Platform.
- Be aware that official Hajj packages are not ATOL protected. Seek advice from official trade bodies if unsure.
- Beware of fake websites attempting to steal money. Access the correct Hajj Portal via the link on the UK Foreign, Commonwealth and Development Office official webpage.
- Retain all receipts and details when making cash payments. Follow the advice on the Hajj Portal regarding where and how to send them, without relying on third-party agents.

To report Hajj-related fraud, contact Action Fraud online at www.action-fraud.police.uk or call 0300 123 2040. In Scotland, reports can be made by calling Police Scotland on 101.



Muslims celebrate Hajj

#### **FOOTNOTE:**

#### What is Hajj fraud?

Examples of Hajj fraud include:

- "Hajj Tours' being sold, discounted by up to 50% off the normal price.
- Shortly before departure the tour operator closes, leaving unhappy people with no tour and no way of getting their money back.
- Paying for a Hajj tour package via bank transfer and then hearing no more about it.

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## Santander Bank trying to help beat the...

# SCAMERS

SCAMMERS and fraudsters have always existed ever since the days of the Wild West when shifty salesmen would peddle 'magic' potions and lotions.

These snake oil salesmen were the Bernie Madoff's of their day.

Likewise people have always been gullible to fancy patter and style hence the reason why fraudsters continue to thrive and survive.

Santander, like any other financial institution, has to deal with this on a daily basis handling customers who have been innocent victims of romance scams or simple banking fraud.

They are aware of how frauds cost people money and misery, but it is also an industry that had to pick up a bill for £583m and now they want the Government to act.

Thousands of customers rare referred to the specialist Santander Break the Spell scams team every month where a group of ten specially trained fraud staff in Bootle, Merseyside, is tasked with talking to customers suspected of being victims of sophisticated confidence tricksters.

The majority of those referred to the service since September have fallen for romance scams, where fraudsters lure their prey into a trusting online relationship — and then extort them for cash.

Santander has now released its Tackling Authorised Push Payment Fraud Report (940 KB) outlining its recommendations for putting the brakes on Authorised Push Payment (APP) fraud and urging those from the banking and

payment sectors to the private sector, Government and law enforcement to come together to tackle the rise in this criminal activity.

Santander is calling for a radical plan of action. The recommendations put forward for the banking and payments industry are:

- that all banks and payment service providers should follow consistent rules to prevent fraud, including data sharing and mandatory Confirmation of Payee
- The banking industry should explore how more friction on high-value or high-risk payments could give potential victims the chance to 'break the spell' of scammers

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- The Government should take urgent steps to prevent scammers from reaching victims in the first place, using the much-delayed Online Safety Bill to tackle a £583m crime!
- Update payments systems to introduce new data sharing standards Pay UK should develop new data standards to define overlay services as part of the New Payment Architecture (NPA), which is the infrastructure that will further support digital payments;
- Ensure all payment providers follow a specific set of fraud rules — Confirmation of Payee (CoP) should be mandatory across all Payment Service Providers (PSPs) for all new payments; and
- Provide a more tailored approach to payments consideration should be given to whether higher-value Faster Payments require additional checks. Recommendations for Government and other industries to implement are:
- Prevent fraudsters from reaching people in the first place the Online Safety Bill should be brought forward, and consideration should be given to linking where the scam originally started e.g. social media platform, to who is responsible for reimbursing the victim:
- Greater collaboration between Law Enforcement and Industry law enforcement must have sufficient skills and resource to adequately respond to the crime; and
- Provide clear and accountable leadership there needs to be effective and streamlined Government leadership dedicated to tackling APP fraud.

Enrique Alvarez, Head of Everyday Banking at Santander UK: "The sheer scale and value of APP fraud can detract from the real impact of these crimes on individual consumers, who can lose more than just money – their confidence and mental health can also be significantly harmed.

"Unfortunately, we see this far too often, and it is time for us all to act to-





**Enrique Alvarez** 

gether. The criminals who perpetrate these scams shouldn't be getting away with it.

"As our report shows, there are changes the banking industry can implement - but there are other changes that are clearly outside the banking industry's control - like how fraudsters often reach their victims in the first place.

"We must all come together and address the issue, because currently the only real winners are the fraudsters."

Santander is urging Government to be more focussed in how it deals with fraud and for a cross-Whitehall response which ensures consistency across the Home Office, the Department for Digital, Culture, Media and Sport (DCMS) and HM Treasury.

It also believes it is crucial that the Government brings forward the measures proposed in the Online Safety Bill to tackle user-generated and paid for advertising used by fraudsters.

Currently, there is no consistent regulation or legislation that is applicable to all financial institutions in this space, and there is no single body centrally managing this at a 'payment system' level in the UK.

Creating a set of specific fraud rules that PSPs must adhere to covering

technical designs, policy and how to process payments to reduce fraud, should be a focus for the industry.

Pay.UK should also develop new data standards to increase the safety of confirming payees and requesting payments as part of the NPA, capturing extra data in any real-time payment transaction to stop fraudulent transactions from occurring.

The report also makes it clear that big tech has a role to play in preventing fraudsters reaching consumers in the first place.

Santander data shows that over 70% of purchase scams originate on social media (Facebook 54%; Instagram 15%; Snapchat 4%).

Alongside this, law enforcement agencies need to allocate significantly more resources to tackling these type of scams, create consistency in how fraud is reported, as well as effectively manage how the reports are followed up.

At the moment competing pressures on law enforcement means that there is insufficient resource and consideration given to this type of crime.

In the early 2000s, card fraud was rife across the world. The 'Chip and Pin Moment' that followed was a revolutionary solution to provide the extra layer of security needed to protect people's cash and offer peace of mind.

The change in the UK payments landscape fuelled by technological innovations means that a similar moment is now needed to stop APP fraud.

Typically, 'at risk' customers are identified either by the bank's payments technology, which monitors for unusual activity on current accounts, or by beady-eyed branch or telephone staff.

The Break the Spell team is sent a case file, with notes about the customer and an option to listen to their previous phone calls with other staff.

With background research complete, one of the team will phone the customer to find out more about where they are trying to send money, to whom and why — before deciding whether the payment can go ahead.

# Illegal vapes seized in Grays Town Centre

THURROCK Trading Standards team works hard across the borough to keep residents safe from illegal items that don't meet current safety legislation.

On a recent visit to a vape shop in Grays Town Centre, in partnership with Essex Police, they uncovered and seized just over 900 illegal, disposable vapes.

The illicit vapes, which had an estimated street value of £8,500, were examined by our team who found that the vapes were over the legal specified limit of 2ml and some even had a 12ml tank capacity.

This meant that not only were not registered with the Medicines and Healthcare Products Regulatory Agency (MHRA), but there's also no way of knowing what the vapes contained or what harm they could do.

E-cigarettes and vapes that don't comply with rules can have a serious impact on public health and shouldn't be sold to people under 18 years in the UK. If you use vapes, please only buy these products from a reputable shop.

# £10,000 damage to church roof

ESSEX Police are investigating the attempted theft of a large amount of lead from a church roof in Witham last month.

Police were called shortly to St Nicolas' Church, in Chipping Hill where three men were disturbed while removing the lead.

The lead had been removed from the roof but was left behind at the scene. As a result, a large amount of damage has been caused to the interior of the church because of overnight rainwater.

PC Dean Bell, of Braintree and Uttlesford Local Policing Team, said: "This crime has caused significant damage to the church.

"Not only has a large quantity of lead been removed but due to the holes left, extensive damage has been caused by rainwater.

"The cost of the damage is expected to be well over £10,000.

"I would ask anyone with dashcam or doorbell footage of the area around the church, including Chipping Hill, Church Street and Chalks Road."

# Revenge porn victim walks from court and claims the conviction is a big...

# RELIEF



GEORGIA Harrison, a victim of revenge porn has bravely spoken about her experiences and thanked the police, after her perpetrator was jailed for 21 months.

Stephen Henry Bear, 33 of Bryony Close, Loughton appeared at Chelmsford Crown Court where he was sentenced after being found guilty of voyeurism, disclosing private sexual images without consent and breach of bail conditions.

The investigation, which launched in December 2020 received a large amount of interest amongst the media and the public on social media platforms.

This presented challenges for investigating officer, Essex Police Detective Constable Brian Sitch, however following Bear's arrest in January 2021, he was charged with all three offences within a few months.

Following the sentencing, Georgia said in a statement outside court:

"I am happy and relieved this matter is finally over. This sentence is a vindication of what I have been put through and sends a clear message that the police and the courts take this matter very seriously.

"I want to let all other victims of this crime know that I stand in solidarity with them and I have absolutely no regrets about waiving my anonymity.

"I hope this puts anyone off committing this sort of crime and I hope this gives anyone else who has been a victim of it some sort of solace."

DC Sitch said: "What Bear did was inexcusable and his actions along with his behaviour throughout the investigation and trial, demonstrated a complete lack of regard for Georgia Harrison's feelings.

"This young woman stood in a court room, in front of strangers and went over the most personal details of her private life. She had to sit her family down and explain to them that this video had been leaked.

"This was all because Stephen Bear thought he could secretly film his former partner and he thought he could get away with appalling crimes in Essex.

"He has been proved wrong thanks to relentless work to bring him to justice, and thanks to Georgia Harrison's immense bravery."

"Georgia has taken the silver lining from this huge cloud, that has been hanging over her for over two years and she now wants to help other victims."

# Summer is round the corner and that means someone might want to ruin your...

# HOLIDAY



AS the holiday season begins to get into full swing and demand for holidays home and abroad soar,s so does the number of scams and criminals are always finding new ways to catch people out and make them part with their hard earned cash.

So when booking a holiday here or abroad, it's important to do your research before handing over any money or personal details.

Trust your instincts and remember, if a deal looks too good to be true, then it probably is.

Whilst many accommodation providers who make use of online booking platforms are legitimate, some criminals will use these platforms to defraud victims by advertising counterfeit accommodation.

Over 7% of victims reported falling victim to suspects impersonating legitimate travel companies, including clone comparison websites, airline websites and holiday accommodation websites. In some cases, victims have searched for flight tickets online and have found a website they believe to be the company's genuine website.

In other cases, victims reported responding to an approach or advertisement on social media or using what they believed to be legitimate flight comparison websites to search for flights.

In both instances, victims reported being contacted by someone purporting to be from the airline, or flight comparison website, to take them through the booking procedure and take payment.

The fraudster may completely end contact after receiving payment or provide the victim with fake booking information.

Sadly, some victims have only become aware that they have been the victim of fraud when they arrive at the airport and are unable to check-in.

### Tops tip to avoid falling victim to holiday fraud

Stay safe online:

Check the web address is legitimate and has not been altered by slight changes to a domain name – such as going from .co.uk to .org.

#### Do your research:

Don't just rely on one review – do a thorough online search to ensure the company is credible. If a company is defrauding people, there is a good chance that consumers will post details of their experience, and warnings about the company.

#### Look for the logo:

Check whether the company is an ABTA Member. Look for the ABTA logo on the company's website. If you have any doubts, you can verify membership of ABTA online on their website. If you're booking a flight as part of a package holiday and want more information about ATOL protection, or would like to check whether a company is an ATOL holder, visit the CAA website.

#### Pay safe:

Wherever possible, pay by credit card. You should avoid paying directly into a private individual's bank account.

#### Check the paperwork:

You should study receipts, invoices and terms and conditions, and be very wary of any companies that don't provide any at all. When booking through a Holiday Club or Timeshare, get the contract thoroughly vetted by a solicitor before signing up.

#### Use your instincts:

If a deal sounds too good to be true, it probably is.

For a full list of tips to avoid becoming a victim of fraud, please visit https://www.abta.com/tips-and-advice/planning-and-booking-a-holiday/how-avoid-travel-related-fraud.

If you think you've been a victim of fraud, contact your bank immediately and report it to Action Fraud online at actionfraud.police.uk or by calling 0300 123 2040, or call Police Scotland on 101.



## **CRIME AND COMMUNITY NEWS**

### Pervert, 91, jailed

A 91-year-old man has been sentenced to ten years in jail for sexual offences against a young girl almost two decades ago.

Eric Grant, 91 of Hall Barn Road, Isleham, was jailed at Basildon Crown Court for the offences which took place between 2004 and 2005.

The victim was just 11 years-old at the time she was abused. The abuse took place in Cambridgeshire and in Essex. The victim reported the abuse to Essex Police in 2021.

Prior to speaking to police, she called Grant to confront him about what he did.

She recorded this call, where Grant implied that the acts were consensual. The victim then bravely used this as evidence when reporting to the police.

### Poachers banned

TWO men have been banned from owning or keeping dogs for three years under new legislative powers to stop poachers.

Colchester magistrates handed David Hilden and Tyron Young disqualification orders under section 66 of the Police, Crime, Sentencing and Courts Act 2022 in what is believed to be a national first, after the pair each admitted a charge of daytime trespass in pursuit of game.

Magistrates made the orders after hearing both men had travelled to the Saffron Walden area from south London with dogs which were to be used to poach game.

### **Bravery awards**

TWO police officers who saved a woman from the sea at Clacton have been recognised with commendations from Chief Constable Ben-Julian Harrington.

Sgt Andrew Hynes and PC Zoe Bowers were called to the beach just before I Ipm on a cold night in January last year after a member of the public reported there was a person in the water.

The officers searched the shoreline and located the women after hearing her cries for help.

She was gripping onto the legs of the pier 30 metres from shore and struggling to stay afloat in strong currents.

T: 01268 566743 M: 0795875392

# **Businesses sponsor weapons detector**



(I-r) Sgt James Mint, Simon Patterson (Chinnerys), Joan Tiney (Borough Hotel), Suzanne Gloyne (Southend BID), Nick Singer (Star Amusements) and Insp Paul Hogben.

THERE is now a second OpenGate weapons detector on the streets of Southend after the local business community donated one to the force.

Southend Community Policing Team were the first in the country to use the £15,000 system, which is specifically designed to detect dense metal objects.

The OpenGate is more mobile and less conspicuous than a conventional knife arch and has popped up at locations across Southend including Marine Parade, the High Street, outside Southend Victoria and Southend Central train stations and by Adventure Island.

Stars Amusements' operations director Nick Singer, Chinnerys' Simon Patterson, Joan Tiney of the Borough Hotel and Suzanne Gloyne from the Southend Business Improvement District (BID) presented the OpenGate to Insp Paul Hogben and Sgt James Mint of Southend CPT at Circus Circus arcade.

Insp Hogben said: "The OpenGate has been a big success, so having an extra one gives us a far greater capability. Not only can we detect weapons, but by using our Project Servator tactics we've also recovered knives from people who've tried to avoid the OpenGate.

"We want to get those weapons off the streets and this is another tool to help us do that. If you come to Southend carrying weapons, you will be identified, searched and arrested.

"Our partnership with the local traders is crucial and we're grateful for their generosity. We're working together to prevent disorder and make it a safe and enjoyable environment for everyone who comes here.

"We are tackling knife crime, being innovative in the way we work, and our officers will continue to be highly visible across the city. Nick Singer, who's organisation runs many of Southend's arcades and Kingpins bowling alley, added: "Everyone has been very generous and put their hands in their pockets to make this happen. It's a really good team effort from local businesses and Southend BID."

## **CRIME AND COMMUNITY NEWS**



Roanna White receives her bravery award from Deputy Chief Constable Andy Prophet.

# Roanna is rewarded

A COLCHESTER woman who tried to save her neighbour's life after he was stabbed has been recognised with a National Police Chiefs' Council (NPCC) Bravery Award.

Roanna White had been watching television on 11 December 2020 when she heard a commotion next door – the home of 22-year-old Alinjavwa Siwale and his younger brother, Suwi.

As Roanna went to investigate, Suwi vaulted the fence into Roanna's garden and appeared at her back door covered in blood.

Suwi told Roanna that his brother had been attacked and needed help. Roanna called the emergency services and tried to treat a cut on Suwi's head, but he refused help as he was more concerned about his sibling.

When Roanna's saw blue lights approaching the house, she ran next door to see if she could help Aliniavwa.

"The door was barricaded so I kicked it three times and fitted through a small gap to get in," Roanna

said. "It was pitch black, there were no lights on. I was absolutely petrified but I was running on adrenaline."

Roanna went into the kitchen where she found Alinjavwa lying injured and immediately performed CPR.

She was then joined by police and ambulance crews but tragically Aliniavwa died at the scene.

Alinjavwa, also known as Swizzino, was a keen rapper with a young son and played football for Great Notley FC.

Sheldon McKay, then 25, and Phoenix Lee, then 20, were found guilty of murder and wounding with intent and were given life sentences after a trial at Chelmsford Crown Court.

McKay was told he would serve a minimum of 23 years before being considered for parole, and Lee must serve 24 years.

Reflecting the events of that night, Roanna said: "I was in shock, and it wasn't until I left the property and sat in the police car that I lost it. "Then the tears came, and the fear came. I was scared afterwards but in the moment, when I was helping somebody, I wasn't scared at all.

"It was a bit surprised to hear that I've been recognised. I'm really touched. I wasn't expecting it as I don't think I did anything any normal person wouldn't do. I had a few tears in my eyes today. I'm very happy to receive the award."

Roanna was presented with her NPCC Police Public Bravery Awards' Gold Medal by Deputy Chief Constable Andy Prophet.

He said: "Roanna's courage and selflessness was extraordinary as she didn't know what she would be faced with when she entered the house having called the emergency services.

"She could have potentially been in extreme danger but thought nothing of her own safety and attempted to save the life of man who was fatally wounded.

"Roanna is fully deserving of this recognition for her incredible act of bravery."

## **CRIME AND COMMUNITY NEWS**

# **Praise for pervert's victims**

A DETECTIVE who brought a "despicable" child rapist to justice has praised the bravery of two victims for giving evidence at his trial.

DC James Fowler, of Essex Police's Child Abuse Investigation Team, said 52-year-old Patrick Wakefield (pictured right) acted in a "completely abhorrent" way towards two girls.

Wakefield, of Twyford Avenue, Great Wakering, was jailed for 13 years at Basildon Crown Court after being found guilty at trial of a string of child sex offences, including two counts of rape.

The court heard how the predator left his victims "badly scarred".

Judge Ian Graham said: "You used your interest of photography to get alone time with these girls.

"You bought them presents and gave them money to peruse this course of conduct.

"The remorse you speak of would have been more open if you had admitted these crimes and saved these girls going through a trial. It's clear they were left badly scarred by the experiences."

Mitigating, Christopher Martin told the court Wakefield had lived in poverty as a child which has severely impacted his life.

Mr Fowler said: "Patrick Wakefield has been rightly jailed for his despicable actions.

"He acted in a completely abhorrent way towards his two victims, including forcing them to give evidence at his trial by denying any wrongdoing.

"Patrick Wakefield has been made a registered sex offender and a Sexual Harm Prevention Order preventing him from going near children in the future will go some way to protecting other children.

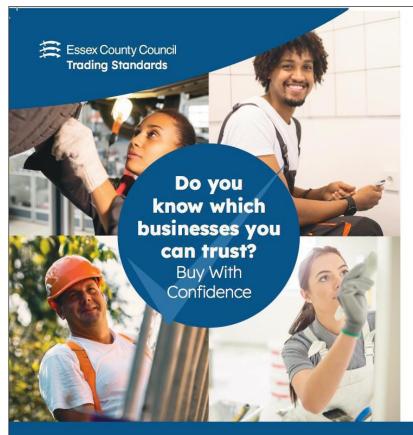
"I want to praise both victims for their courage and bravery in coming forward and reporting their abuse

to us, and in having the strength to give evidence at court, playing a part in stopping this man from offending against another child.

"They have stood strong throughout the judicial process with the love and support of their families.

"They have expressed their thanks and gratitude to us for our hard work and dedication throughout the investigation, and the support shown to their children.

"I would also like to urge other victims of abuse to come forward, to report any concerns and to know that they too will be supported by our specialist teams."



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### Catalytic converter thefts have become an...

# **EPIDEMIC**

CATALYTIC converter thieves are stealing 75 units a day leaving motorists with a £1500 headache to get it replaced.

The rise in thefts – almost 100,000 since 2019 – has coincided with the rise in the value of one of the precious metals the device contains – Rhodium – which rose 200% to £4000 an ounce.

Car insurance companies have noticed the growing problem too. From March 2020 when the price of Rhodium increased, one insurance provider reported a 57% rise in catalytic converter thefts in March 2021, compared with the year before.

The emissions devices, which often contain valuable precious metals like rhodium, palladium and platinum, are worth up to £600 on the black market.

In 2019 there were 21,996 thefts, but this has been steadily rising as thieves see the value of the precious metals in a catalytic converter namely rhodium, palladium and platinum. In 2020 there were 34,735 thefts and this went down in 2022 to 25.549.

The worst affected area is London, but positive police action has seen thefts drop slightly in the capital since 2020, but where the capital figures still represent 40% of the total market.

The data alone may be alarming, but it has to be taken into account that this is a crime hugely underreported and in reality there are many more catalytic converters stolen than on record - meaning many more lives deeply impacted.

But did you know that for around £200 you can have a cage fitted around your catalytic converter to prevent access by thieves?

Protecting your catalytic converters
To keep your catalytic converter safe,
you can ask your car dealer for advice
on locks or guards that are approved
by the vehicle manufacturer and tested
to Sold Secure Gold or Secured by Design.

Locks and guards for the underside of cars are available. However, you should declare the security features with your insurance provider and check if adding one might affect a future claim.

Some manufacturers are offering locks to slow thieves down if they try to remove your catalytic converter.

Toyota, for example, will fit a 'Catloc' for the Prius (3rd generation) and Auris (2nd generation). You can contact your Toyota dealership for more information.

Elsewhere, mechanics have started fitting makeshift 'cat cages' as an extra layer of protection. Alternatively, you could ask a trusted garage to weld bolts shut to make them more difficult to loosen.

There is one more option; a Thatcham category alarm. Category I

devices use tilt sensors to detect if your car is being lifted by a jack before it sounds an audible alarm.

Alternatively, try to make sure your vehicle is parked in a garage overnight, or if you have a commercial vehicle, park it in a secure compound.

If this isn't possible, park in an area that's well-lit and overlooked and try to park so that the converter can't be easily reached by potential thieves. Vehicles that sit high above the road are particularly vulnerable.

You should also register your converter and mark it with a forensic marker, which will make it harder for thieves to dispose of.

Because of their value they have become an attractive target for criminals and organised crime, it is why police forces are using covert operations to try to clamp down on the buying, selling and stealing of this car part.

Supt Mark Cleland is the UK police's metal crime lead. He said:: "Last year, in the first two weeks of an operation we reduced crime by 50% nationally.

"But still 30,000 offences over the last 12 months, and we need as much information about who is involved.

"That information is absolutely critical to help us catch and lock up people. In another operation we recovered over 2,000 stolen catalytic converters, so we're doing the work, we just need that critical intelligencer."

## 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, 24/1, 365 days a year.

In an emergency always call 999.



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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.



### Get the App, and kick out the....

# **COWBOYS**



**Darren Mitchell** 

IF you think you need a reason to make thorough checks on any tradesman doing work on your home, just read on. We have highlighted two stories which shows how some rogue operators behave.

And the heartache of all residents could have been avoided had they downloaded the **Kiistone** App to make sure that no tradesman could walk off with their money.

Between them, four residents have lost a staggering £700,000 beause they put their trust in local builders who were nothing more than criminals out to fleece them of as much money as they could.

Had these elderly residents been aware of 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 heart-break 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.

The message is: Stay alert and do your homework before you employ anyone - better still use the **Kiistone** app to ensure peace of mind.

helpdesk@kiistone.co.uk

#### SCAMMED FOR £600,00

COWBOY builders lured three pensioners aged 79-84, into a £600,000 scam that saw shoddy and unnecessary roof works carried out. Three victims, aged 79 to 84, were among those forced to quickly agree to extensive repairs.

Rogue trader Tommy Lee, 44, of Swift Lane, Bagshot, Surrey, was jailed for seven years and ten months at Winchester Crown Court. Accomplice Maurice Cole, 55 of Queen's Road, Hook, was jailed for five years and two months, while Charlie Bath, 24, of Wyke Avenue, Aldershot, was given a suspended two-year jail term suspended for two years with 250 hours of unpaid work.

#### FLEECED OUT OF £100,00

A ROGUE trader who took advantage of a retired Rugby resident, defrauding him of over £100,000, has been sentenced to five years and

three months imprisonment.

Darren Mitchell of Stately Paving Ltd offered to block pave the elderly victim's driveway and remove an old greenhouse for £120,000.

A Trading Standards expert witness estimated that the true value of the work carried out by Mr Mitchell and his workmen was less than £20,000, with remedial works being required costing approximately £3,835.





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\*Based on the Sunlife Cost of Dying Report 2022 (page 10), direct cremations are, on average, the least expensive option when compared with traditional cremation and burial alternatives.

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0808 141 0810



# Make an early decision where to spread a loved one's...

# ASHES



HERE in the UK, we have a complicated relationship with death. We're all aware that it's inevitable and most of us have experienced grief in some way, yet we bury our heads in the sand.

By talking about your funeral wishes in advance, you're helping to protect your loved one's from the emotional burden of making difficult decisions in a time of grief.

When someone dies, saying goodbye, honouring their memory and coming to terms with their death is essential for those that are left behind.

If you or your family decide to go down the cremation route – one of the most important decisions you will have to make is where you would like the ashes to be stored or scattered.

There are many options nowadays, but it all comes down to personal choice:

## Where can you scatter ashes? On private land

They can be scattered on a farm or in a field, but you might not have the

right to visit the private land in the future if the land is sold.

#### On common land

Local authority permission required.

#### On National Trust land

Get written permission from the property manager first.

#### In a public park

If the person who's passed loved to spend a few hours relaxing on a park bench, it could be a great resting place.

#### In a garden

A garden can be a very fitting place, especially if they appreciated the beauty of nature. Replanting a flower would be a loving gesture.

#### In a garden planter

Use a garden planter to bury or scatter a loved one's ashes at home, but choose their favourite plant so you can take the planter if you move.

On the beach? Most beaches and coastlines in the UK are accessible to the public.
Choose a sandy beach and scatter the ashes in an area below the high tide line.

#### Can you spread ashes in the sea? Scattering ashes at sea is another alternative to a sea burial. Unlike a sea burial, you don't

need permission from a landowner or a licence to spread ashes at sea. The Environment Agency will advise you.

#### In a river or on a lake

Lakes and rivers have become very popular for scattering ashes in the UK. You don't need a licence or permission. However, you should check with the Environment Agency that the water is not near an extraction point.

Scattering ashes on a family grave Scattering ashes on a family grave is a very straightforward option. It can be a very personal way to commemorate the life of a loved one. However, you do have to own the exclusive right of

#### Creative ideas

burial for the grave.

- Compress the ashes into a vinyl record
- Have the ashes made into a work of art. Glass is the most popular
- Take the ashes on a world trip.
- Take them on a skydive or hot air balloon trip









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

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- 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.buy-withconfidence.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.









## Ex-burglar reveals how residents can...

# STAY SAFE

OVER a million British homes have been broken into in the past five years, but there are ways to stop yourself being next on the burglary.

Speakling to The Sun newspaper, Lennox Rodgers said he knows exactly what burglars are looking out when seeking an easy target - because he used to be a thief.

The former criminal, who spent 21 years in prison, is now a security expert helping members of the public to keep their property safe.

He thinks that the cost of living crisis will drive up burglaries as opportunists look for ways to make easy cash.

Lennox warns: "There's crazy people out there, very desperate people, especially with the cost of living. I think that crime has gone up because people need to survive and they're stealing what they can."

Here, he shares the common mistakes people make when out of the house in holiday season - and how to keep safe.

#### Careless talk

Lennox says: "If you are a career criminal you need to get your information right. Pubs are a great place to hang about in and get chatting with people because after a few drinks, some peo-

ple get a bit careless with their mouth.

"The most common mistakes people make when they go on holidays? They tell people they're going away.

"During my years in and out of prison, prisoners used to do tear off the address when they got letters and destroy it because their cellmate might read the address, and - if they're getting out before them - they will go and burgle it."

"And burglars know that the property where they live is empty. It's a very easy trap that people fall into.

"Whilst they're away, they see some nice scenery, the beautiful weather, and post it on social media, so people know you're not at home."

#### Fake food cans

Don't go stashing your cash under the mattress - criminals know all the best places to search.

To hide your valuables properly when away, Lennox suggests getting creative.

He reveals: "Fake cans of food and beans which you can put jewellery and money in. Some burglars are unaware that that's where your money is.

"It looks like a tin of beans, but actually it's like a little piggy bank. I think it's quite useful!"

#### Video doorbell problem

While an increasing number of home-

owners are installing security systems and video doorbells, Lennox says it's not enough to deter thieves.

With cops solving just over five per cent of burglaries, not only can video systems be of limited use, but crooks are also targeting areas with low prosecution rates.

Lennox says: "The sad thing is that many people have reported that they've shown their security footage to the police and still nothing was done.

"So burglars are getting wise to the fact that some police forces aren't really answering burglary calls, it's not always seen as a priority."

#### Remember car keys!

Holidaymakers' best chance is to simply do the basics right - and remember to lock everything despite this summer's sunny weather.

Lennox advises: "In the hot weather where it's been quite humid and difficult to sleep, people have been a bit more lax with their security because they're hot.

"They're falling asleep with the doors or windows open because the hot weather makes you sleepy."

Lennox also says criminals will "go for the car keys" - so make sure to take them with you, rather than leave them in the drawer back home!

### CRYPTO ATM MACHINES SHUT DOWN BY THE FCA

■ THE Financial Conduct Authority (FCA) has used its powers to enter and inspect several sites around Leeds suspected of hosting illegally operated crypto ATMs.

The FCA gathered evidence from several sites around the city as part of a joint operation with West Yorkshire Police's Digital Intelligence and Investigation Unit.

Mark Steward, Executive Director of Enforcement and Market

Oversight at the FCA, said: "Unregistered Crypto ATMs operating in the UK are doing so illegally. We will continue to identify and disrupt unregistered crypto businesses operating in the UK.

"Crypto businesses operating in the UK need to be registered with the FCA for anti-money laundering purposes.

"However, crypto products themselves are currently unregu-

lated and high-risk, and you should be prepared to lose all your money if you invest in them."

Cryptoasset exchange providers, which includes Crypto ATM operators, in the UK must be registered with the FCA and comply with the UK Money Laundering Regulations. This includes operators of crypto ATMs

No crypto ATM operators currently have FCA registration.

## **Investors inspired by Sherlock**

NEW research from the Financial Conduct Authority (FCA) has found that a quarter (25%) of investors who avoided a scam are taking inspiration from Sherlock Holmes to stop scammers in their tracks.

It comes as the FCA launches its latest ScamSmart campaign which provides investors with the tools to identify and avoid scams.

The research shows how investors are 'turning detective' against scammers, using research skills and gut instinct.

FCA data reveals £2m was saved in 2022 by beady-eyed investors who spotted the warning signs and reported to the FCA, with calls to the FCA increasing 193% in the last five years.

Armchair detective investors say finding mistakes in material (34%) and requests for personal details to secure the opportunity (34%) are the most common tell-tale signs.

The FCA's latest ScamSmart campaign aims to spotlight the skills used by those who have stopped scammers in their tracks to protect other investors.

Analysis of data from the FCA's consumer helpline has shown a 193% increase in calls to the FCA in the last five years, as investors detect investment scam warning signs.

Two in five (39%) respondents claim that their investigative or research skills are helping them to spot the clues. A further 32% are relying on pure



gut instinct to distinguish between genuine investment opportunities and potential scams.

The research found that 'detective' investors cite finding mistakes (34%) and requests for access to their personal details to secure the opportunity (34%) as the most common tell-tale signs of investment scams.

Other warning signs that made investors suspicious included being contacted out of the blue (33%) and being pressured to invest before the 'offer' ends (26%).

Of the 1,036 investors who have avoided investment scams the FCA surveyed, a third (33%) came across the opportunity via email, while a quarter (25%) received a personal phone call.

Once investors realised the oppor-

tunity was fraudulent, 42% warned family and friends, while a further 27% posted on social media to warn others.

The FCA is calling on all investors to be ScamSmart and check its Warning List before making any investment decisions. This will help identify those who are running scams and are unauthorised to operate, or flag to investors where research is needed.

If investors were to deal with an unauthorised firm, they will not be covered by the Financial Ombudsman Service or Financial Services Compensation Scheme if things go wrong.

To help remind investors of the warning signs, the FCA has created an Augmented Reality (AR) experience. The AR sees several every day objects representing the main warning signs: Phone – Unexpected contact: scammers can cold-call or text, but contact might also come from online sources, or in person such as at an exhibition or seminar.

Piggy bank – Unrealistic returns: scammers often promise tempting returns that sound too good to be true.

Clock – Time pressure: scammers might offer you a bonus or discount if you invest before a set date.

**Book** – False authority: Scammers might use convincing literature and websites, or claim to be regulated by the FCA when they're not.

Leaflets – Social proof: scammers might share fake reviews and claim other clients have invested.



Paul Saroya of Viva Retirement Solutions will explain in each issue what Equity Release entails and how you access funds. In this month's issue we look at how equity release can solve a major problem of how your children get on the housing ladder.



## Getting a mortgage for your...

# CHILDREN

THERE are very few parents who haven't asked their kids the same question: When are you going to get a place of your own? And the answer, inevitably, is - when I can afford a place of my own.

Getting on the housing ladder today is difficult and it is expensive but **Viva Retirement Solutions** claims that most parents over 55 - providing they own their own home - have an easy answer. Equity release.

Parents in Britain are currently fuelling a £6.2 billion boom in equity release loans to help younger people get on the property ladder.

Households have doubled the amount they've borrowed through loans tied to the value of their homes in the past five years, according to the Equity Release Council.

Estate agent Knight Frank said that rising interest rates, being wealthy but cash poor, and the need to help relatives are driving more people to access cash through products known as lifetime mortgages.

The finding reveals the scale of what families can do for children after a decade of soaring house prices left millions with big buffers of wealth.

Even though prices have been falling for the past few months, housing affordability is at its worst in almost 150 years, putting ownership out of reach for many first-time buyers, according to Schroders.

"Older homeowners who have enjoyed many years of growth in the UK housing market now hold the vast majority of property wealth," said David Forsdyke, head of later life finance at Knight Frank.

"There is a growing need for older family members to pass this wealth down to the younger generations, who are struggling to afford property on their own."

About 93,400 homeowners borrowed a record £6.2 billion last year through equity-release loans, data from the Equity Release Council indicates. It's equivalent to about £66,400 per household.

Equity release products allow older homeowners (over 55) to release cash tied up in their properties. The most

T: 01268 566743 M: 0795875392

popular product is a lifetime mortgage, where people take out a loan secured against the property while still owning it.

Lifetime mortgages are offered to people over 55, allowing them to borrow a lump sum and then draw down cash when needed.

This is a pre-agreed, tax-free amount and the interest can be rolled up into the loan rather than paid monthly. When the borrower dies or moves into long-term care, proceeds from the sale of the home pays off the loan.

The loans also can work for wealthy households using interest-only mortgages to reduce the amount of money tied up in the property as they are facing much higher interest costs when they renew their deals.

And this is one surefire way to help your children onto the property ladder at a time when the chances of them doing it themselves are very slim.

If you would like to explore further how releasing equity in your home could help you or your family, please contact **Viva Retirement Solutions** today for a free, no obligation consultation in the comfort of your own home.

Viva Retirement Solutions, is a member of the Equity Release Council so are fully qualified and approved to provide you with advice. All equity release quotes can be tailored to your own circumstances and you are under no obligation to proceed.

Equity release is not right for everyone and may reduce the value of your estate. Viva charge an Advice Fee after any completion of £750, typically in the market most companies will charge you £1,695 for this.

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





## EU investigates rise in fake...

# HONEY



WHEN you're tucking into a slice of toast and honey for breakfast, have you ever wondered whether it was genuine or not? Well the European Union has been conducting a survey into brands of honey to test its authenticity and to find out how widespread the problem is.

It is no secret that expensive Manuka honey is copied worldwide and the company has made great strides in detecting the criiminals. But today the results of an EU-wide coordinated action "From the Hives" on honey contaminated with sugars have been published.

Sixteen EU Member States plus Switzerland and Norway embarked on a testing campaign. A total of 320 honey consignments - imported from 20 countries - were randomly sampled between November 2021 and February 2022.

Samples of these shipments were then sent to for analysis and 147 samples (46%) were identified as suspicious ans adulterated, which means non-compliant with the general provision of the EU Honey Directive.

However, the current analytical methods are not yet developed enough at international level and a simple test is not sufficient to detect adulteration. A proper follow-up of suspicions is necessary. Therefore, the coordinated action also included a collection of traceability information and then investigations at the place of import, processing, blending, and packing.

A new set of advanced testing methods were introduced. In previous studies, different methods were used to detect with sufficient sensitivity sugar syrups made of maize starch or sugarcane, but it was less effective in detecting other types of syrups tailored to mimic honey.

The study indicates that such sugar syrups made from maize are now rarely used to extend honey. They have been replaced by syrups made mostly from rice, wheat or sugar beet.

#### Attractive fraud opportunities

The important price difference between authentic honey and sugar syrups explains why fraud in honey is highly profitable. Figures speak for themselves: the EU average unit value for imported honey was  $2.32 \le k$  in 2021, whereas sugar syrups made from rice are available at around  $0.40 - 0.60 \le k$ .

In addition, the difficulty to detect the extension of honey with syrups makes the honey sector even more attractive for fraudsters. Although the adulteration of honey may not present a direct threat to public health, it remains an unfair practice for both honest honey producers and consumers.

# Alert over new WhatsApp scam

ACTION Fraud has received over 60 reports relating to a scam that steals access to a WhatsApp user's account.

The scam begins when a criminal gets access to another WhatsApp account which has you listed as a contact.

The criminal, posing as your friend or someone that's a member of a WhatsApp group you're in, will then send you seemingly normal messages to try and start a conversation with you.

However, around the same time you will receive a text message from WhatsApp with a six-digit code. This is because the criminal has been trying to login to WhatsApp using your mobile number.

The criminal will claim that they sent you their code by accident and ask you to help them by sending it to them. Once the criminal has this code, they can login to your WhatsApp account and lock you out.

The criminal will then use the same tactic with your WhatsApp contacts in an effort to steal more accounts and use them to perpetrate fraud.

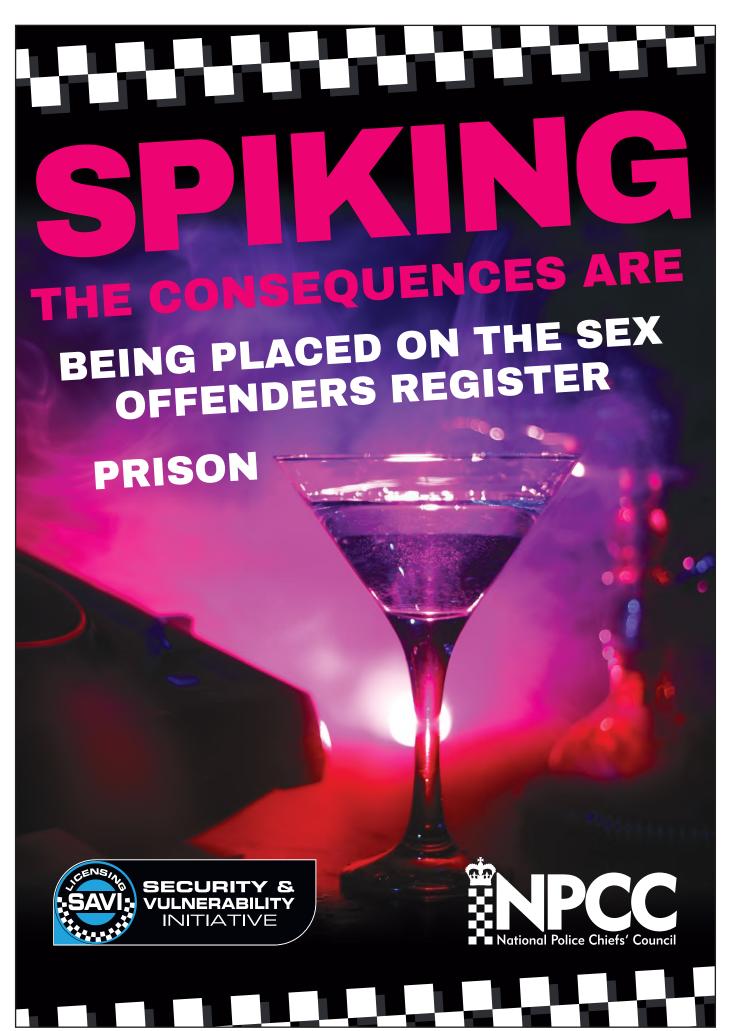
What you need to do VERIFY: Set up two-step verification to give an extra layer of protection to your account: Tap Settings > Account > Two-step verification > Enable.

THINK. CALL: If a family member or friend makes an unusual request on WhatsApp, always call the person to confirm their identity.

DON'T SHARE: Never share your account's activation code (that's the 6 digit code you receive via SMS)

REPORT: You can report spam messages or block a sender within WhatsApp. Press and hold on the message bubble, select 'Report' and then follow the instructions.

If you have been a victim of fraud or cyber crime, report it to Action Fraud or 0300 123 2040



## **Online fraud ring smashed**

WITH the support of Eurojust, authorities in Italy and Albania have dismantled an online investment fraud involving the use of cryptocurrencies and during an action, €3 million worth of assets were seized.

The investment fraud, which is estimated to have cost €15 million, was carried out by an organised crime group (OCG) that operated from a call centre in Tirana, Albania.

The suspects allegedly contacted victims by telephone using unidentifiable virtual numbers and delocalised virtual private networks (VPNs).

They asked the victims to create an account on a portal and, once the transfer had been made, reset the newly created account, embezzled the sum received and made themselves untraceable.

The perpetrators gained the trust of the victims by allowing them to secure an immediate financial gain against a small initial investment.

After consulting seemingly reputable online trading platforms, the victims were contacted by alleged 'brokers' trying to sell cryptocurrency investments.

#### **CRACKDOWN ON CROOKS**

THE Belgian government is stepping up its fight against organised crime and the drug smuggling that goes with it by hiring 100 more customs agents at the Port of Antwerp.

As Europe's second largest port, millions of shipping containers pass through its gates every year, which is why it is often called the gateway to the continent, alongside the Port of Rotterdam in the Netherlands.

Last year, there were 89 tonnes of cocaine seized in Antwerp and the numbers are still rising."

#### **EX-CZECH PM CLEARED**

THE former Czech prime minister, Andrej Babiš, was acquitted of charges of subsidy fraud just four days before a presidential election in which he was standing.

The verdict, handed down in Prague's



Andrej Babis, cleared of fraud

municipal court, amounts to a major vindication for Babiš – a billionaire tycoon and one of the Czech Republic's richest men – who has been labelled the Czech Donald Trump.

The ex-PM, 68, had been accused, along with a former aide, Jana Nagyová, of illegally obtaining €2m (£1.7m) in EU small business funds for the development of Stork's Nest, hotel and conference.

#### **DALI PAINTINGS RETURNED**

TWO 100-year-old charcoal drawings by surrealist master Salvador Dalí that were stolen from a Barcelona home last year have been found and returned to their owners.

The artworks, which have a value of around €300,000 (\$320,000), were stolen from an upmarket neighbourhood of Barcelona in January 2022, Catalan regional police said.

Police recovered the two drawings and arresting three brothers in their 50s who were involved in "highly-specialised" burglaries.

#### **BUM NOTE FOR MUSICIAN**

MUSICIAN Richard Uomo Endurance hit a bum note when he was jailed for six months in Lagos for his involvement in an internment love scam.

Justice Ramon Oshodi of Lagos State Ikeja Special Offences Court convicted the Endurance, following his plea of guilt after he was charged on a lone count charge of possession of fraudulent documents.

The defendant who claims to be a musician, was charged after his arrest in December by operatives of the Economic and Financial Crimes Commission (EFCC).

Investigations revealed that he has several emails containing romance scams one of which he falsely represented himself to be Jack Selver, a white male from a dating site.

Endurance was interviewed and he made a voluntary statement and admitted engaging in a dating scam using various false documents.

#### **RUSSIAN CYBER CROOKS**

SEVEN Russian cyber criminals who are linked to the group behind some of the most damaging ransomware attacks on the UK in recent years have been exposed and sanctioned by the UK and the US.

The sanctions form part of a concerted campaign by the UK and the US to tackle international cyber crime

The NCA assesses that the group was responsible for extorting at least £27 million from 149 UK victims, including hospitals, schools, businesses and local authorities, although their true impact is likely to be much higher.

#### SAFEGUARDED FROM PORN

FRANCE recently announced plans to prevent youngsters from accessing porn websites, in the latest round of a years-long struggle to protect children.

Digital Affairs Minister Jean-Noël Barrot told French lawmakers the system will operate under the principle of 'double anonymity' – meaning, it will protect the identity of the those over the age of 18 while testing age requirements. The age verification system will undergo tests by a group of companies starting at the end of March.

A report found that two thirds of children aged 15 or less had seen pornographic content.





# BANNED...

### Gove cracks down on laughing gas craze

KIDS across the country have been gambling with their lives and their health, risking heart attacks and even brain damage.

At the heart of this shocking statement is the rise in the use of nitrous oxide canisters - commonly known as laughing gas.

But it is far from a laughing matter. All over Britain people have seen the small silver canisters littering parks, waste grounds, and outside pubs, bars and restaurants as youngsters indulge in this new thrill.

Now the sale of laughing gas to the public will be banned as part of a wider crackdown on antisocial behaviour.

Levelling-Up Secretary Michael Gove said the "scourge" of nitrous oxide was turning public spaces into "drug-taking arenas" and was helping fuel anti-social behaviour that ministers are determined to stamp out.

The ban comes despite an assessment by the independent Advisory Council on the Misuse of Drugs (ACMD) concluding it would be disproportionate to bring in an outright ban given the level of harm associated with nitrous oxide.

This ban is part of a series of hard-on Monday designed to clampdown on

low-level crime, with plans for offenders slapped with community orders to be cleaning-up their own graffiti or vandalism within 48 hours.

Downing Street said the plans would include perpetrators wearing jumpsuits or hi-viz jackets while they carry out punishments, which could include washing police cars or carrying out unpaid work in shops.

Current legislation bans the knowing or reckless supply of nitrous oxide for inhalation, with dealers facing up to seven years in jail. But there have been consumer sales.

The drug is typically released into balloons from small silver canisters and then inhaled.

For some girls, if they are pregnant, it can also cause birrth defects in their child if consumed during pregnancy.

It is also more commonly used by dentists and medical professionals to sedate patients undergoing minor medical procedures.

The gas is inhaled, typically by discharging nitrous gas cartridges into another object, such as a balloon, or directly into the mouth. Inhaling nitrous oxide produces a rapid rush of euphoria and feeling of floating or excitement for a short period of time.

#### The following effects may be felt:

- euphoria
- numbness of the body
- sedation
- giddiness
- uncontrolled laughter
- uncoordinated movements
- blurred vision
- confusion
- dizziness and/or light-headedness
- sweating
- feeling unusually tired or weak
- sudden death.

## Long-term effects of prolonged exposure:

- memory loss
- vitamin B12 depletion (long-term depletion causes brain and nerve damage)
- ringing or buzzing in the ears incontinence
- numbness in the hands or feet
- limb spasms
- potential birth defects (if consumed during pregnancy)
- weakened immune system disruption to reproductive systems depression
- psychological dependence
- psychosis.