

# CWMM

MARCH 2023

COMMUNITY WATCH MAGAZINE KENT



CrimeStoppers.  
0800 555111  
100% anonymous. Always.

**FLYTIPPERS STILL BLIGHTING THE COUNTRYSIDE - P21**



“Scammers are trying to make money out of people’s legitimate concerns following the tragic death of a toddler and that’s despicable. They are just exploiting elderly residents”

# Don’t fall for mouldy deal

SCAMMERS are innovative and immoral when it comes to conning people out of money – especially the elderly.

The latest scam could cost you anything between £50-£250 even though it sounds legitimate and claims to be a Government approved operation.

Trading Standards teams are now getting reports of rogue tradesmen calling on home owners claiming their property may be plagued by ‘toxic mould’.

The Heart of the South West Trading Standards Service says that there have been a number of instances in the Devon area of scammers attempting to dupe householders into handing over money for fake ‘toxic mould’ surveys.

There have also been reports of cold callers targeting residents and offering ‘free surveys’ of homes to check for signs of mould.

Mould can be extremely harmful, and scammers are trying to take advantage of the public’s concerns following the tragic death of two-year-old Awaab Ishak. The toddler died as a result of exposure to toxic mould in his family’s flat in Rochdale in 2020.

In some cases, the scammers will then use high-pressure sales tactics to trick the householder into paying an ‘admin fee’ of £50-£250, which they say is necessary to secure a government energy-efficiency grant.

Often they fail to return to carry out work, and victims are unable to contact them to get their money back.

And if they do return the work is often poor quality or unnecessary, as one couple discovered to their cost, can make things worse and even damage your home

The young couple, fboth with underlying

health conditions, fell foul of a business that promised that they could solve ‘all their damp and mould’ problems with spray-foam.

“We were concerned the damp was putting our health at risk, so we had to get something done,” she said. “We believed their promises.

“They quoted us more than £5,000 but said they could reduce that to half if we signed on the dotted line there and then, and once they walked out that door, we would have to pay the full amount. We felt really pressured.”

They went ahead with the work but within a short time they realised something was wrong:

“Instead of our home becoming more insulated the walls in the house were wet to touch and mould was appearing everywhere. It’s taken six months, but we have finally got it removed and thanks to Trading Standards we have got our money back.

“I just don’t want anybody else to go through this. We are still waiting to see if there is any lasting damage to our home.”

Scammers are also attempting to arrange surveys by text and phone call and in one case a retired teacher was almost scammed out of £7,000 by cold callers who told her they had found toxic mould in her attic.

Fakir Osman, Head of the Heart of the South West Trading Standards Service, said: “Scammers are trying to make money out of people’s legitimate concerns following the tragic death of a toddler and that’s despicable. “They are exploiting elderly residents, parents, and anybody they think they can trick into handing over money under false pretences.”

## OUR ADVICE

There are several steps you can take to avoid falling victim to a rogue trader.

■ Don’t engage with anyone at the door, and never invite a cold caller into your home

■ Never respond to offers of home repair work you receive via text or phone – in most cases these are sent by scammers seeking to steal money or personal details.

■ If you are thinking about installing energy-efficiency or anti-damp measures in your home we always advise you get recommendations from friends and family.

■ Always use a trade association recommended by your local trading standards as these will have been carefully vetted.



**That BMW you are buying might turn out to be an old banger**

# Know your rights before you buy a used car in 2023

ARE you planning to buy a secondhand car in 2023? If so then read on and make sure you avoid becoming the victim of fraudsters...and it can save you from a very expensive headache.

Citizens Advice say there are several steps you can take to help you avoid buying a car that's been badly damaged, stolen or illegally altered.

Doing the proper checks can help save you distress and stop you throwing money down the drain.

## **If you find something wrong after purchasing a used car**

It's worth knowing that you'll still have legal rights even if you don't do the proper checks.

If there's something wrong with your used car (eg it's got a false mileage reading or it keeps breaking down), you may have a legal right to a repair; the cost of a repair; or some or all of your money back.

## **Make sure the trader is trustworthy**

If you're buying from a trader (a business that sells cars) you should: look for an established firm with a good reputation; look for a trade association sign (for example, the Retail Motor Industry Federation or the Scottish Motor Trade Association) or a sign that says they follow The Motor Ombudsman's code of practice.

This means you can act through a trade association if something goes wrong; look for a trader whose cars have been inspected by an independent engineer or motoring organisation

## **Buying from an auction**

Auctions are probably the riskiest way of buying a used car. You probably won't have the legal protection that you have if you buy through a trader (for example, the right to returns and refunds).

Make sure you read the auction house's terms and conditions of business carefully before making a bid.

## **Check a car's history**

Doing some simple checks will reduce your chances of buying a car that's being sold illegally or has had major repairs. You can also find out if the current owner still owes money on the car.

It doesn't take long or cost much. You should consider doing this no matter who you buy from.

### **1. Check the car's details with the DVLA**

Ask the seller for the car's:

- registration number
- MOT test number
- mileage
- make and model

**continued on page 4**

## 4 BUYING A NEW CAR

from page 3

Use the DVLA's free online vehicle information checker to make sure what the seller tells you matches the DVLA's records.

If some of the minor details don't match, you can ask the seller to clarify - it might be a simple mistake. But if you're suspicious that the seller gave you fake details then you shouldn't buy the car.

### 2. Check the MOT and history

Vehicles need regular MOT tests to make sure they're safe for the road. You should check that MOT tests have been done regularly throughout the car's history (most cars over 3 years old need an MOT test every year).

**Check the MOT history of a car on GOV.UK. This is a free service.**

Ask the seller about any gaps in MOT - don't continue with the deal if you're suspicious of the MOT history. A car might not have needed an MOT if it was unused for a period of time and was registered as SORN (statutory off road notification).

### 3. Get a private history check

It's a good idea to get a private history check (sometimes called a 'data check') on the car - this will give you valuable information about serious problems the car might have. It will cost up to £20.

**It will tell you if:**

- the car has been reported stolen
- the seller still owes money on the car
- the car has previously been in a serious accident
- the car is showing the correct mileage
- the car has been written off, repaired and then returned to the road

You can get a car history check by searching online for websites that check vehicle details.

### Inspect the car and take a test drive

You should arrange to view the car in daylight, preferably when it's dry - it's harder to spot damage to the car if it's wet. It's a good idea to meet at a private seller's house so that if something goes wrong after you've purchased you'll have a record of their address.

The AA has a useful checklist for what to look out for when inspecting a used car and its paperwork. Make sure you ask about the car's service history.

You should definitely take the car for a test drive. You'll need to make sure you're insured to do this.

If you have your own car insurance,



check with your insurance company to see if you can drive someone else's car. If you don't have insurance, a trader or private seller's insurance might cover you - you'll need to ask them.

If you're still not sure - get an independent report. If you're still not sure at this stage, it's probably a good idea to look for another car.

However, you can go a step further and get an independent report on the car. This

will give you detailed information about the car's condition and will cost around £100 to £200.

Independent reports are done by motoring organisations and specialist companies - call the Motor Ombudsman for advice on where to get an independent report in your area. The Motor Ombudsman is a government-backed self-regulatory body for the motoring industry.

### When you buy the car - the transaction

Don't be afraid to haggle on the price - start low and let the seller work the price up. Stay calm and only pay what you can afford. Remember you can simply stop the deal if you feel like you're being pressured into paying too much or buying additional features.

The Money Advice Service has useful guidance on how to negotiate buying a car.

**Make sure you get the original (not a photocopy) of:**

- the log book (the V5C registration certificate)
  - the valid MOT test document
- Never buy a car without the log book.

**If you pay by cash consider that:**

- there are no extra fees or interest
- sometimes you can get a discount for paying cash
- if something goes wrong with the car you won't have the protection that some credit arrangements offer
- you might not feel comfortable or safe carrying cash, especially if it's not a cheap car

continued on page 5



## Things you should know when buying a

### If you find something wrong after purchasing a used car

It's worth knowing that you'll still have legal rights even if you don't do the proper checks.

If there's something wrong with your car (eg it's got a false mileage reading or it keeps breaking down), you may have a legal right to a repair; the cost of a repair; or some or all of your money back.

### Transferring the car tax

The seller can't legally transfer any car tax that they've already paid over to you (the rules around this changed recently). You'll need to pay vehicle tax as soon as you buy the car. The seller will get a refund for any tax left on the car when it's sold.



### If you find the information doesn't match DVLA records

Report the seller to the police if the log book (V5C registration certificate) doesn't match the car on the DVLA records.

### If you're not insured

Don't test drive a car if you're not insured. You'll be liable for any damage you cause and you could get points on your licence.

### Getting finance or a loan for a car

Consider all your options before getting finance or a loan for a car. It can be an expensive way to pay, and you'll need to make sure you can realistically afford the repayments. Read advice on getting a finance from the Money Advice Service

from page 4

### If you use a debit card

You might have protection from problems if your card provider has a 'chargeback' scheme.

### If you use a credit card consider that:

- you can be flexible with making larger payments when you can afford it
- you'll get protection for goods costing between £100 and £30,000, even if you only paid for a small part of the cost on credit card ('section 75' protection)
- the interest rates on credit cards can be much higher than a finance arrangement
- if there's a problem with the car, the finance company won't have any responsibility for helping you solve the problem

### If you pay using an electronic transfer consider that:

- your bank will have an upper limit on the amount you can transfer directly to someone else's account
- you can pay with a CHAPS payment but there will be a charge - check with your bank
- if you're buying from a private seller they may not feel comfortable giving you their bank account details

### If you pay using finance arranged by a trader consider that:

- you'll have to pay extra for interest, so this will be more expensive
- this can help you get a car if you don't have all the money up front
- you might have extra protection if



there's a problem later, because you can take action against the finance company as well as the trader (or instead of the trader)

### If you pay using finance you've arranged yourself consider that:

- you'll have to pay extra for interest, so this will be more expensive
- this can help you get a car if you don't have all the money up front
- once you have the money from the finance company, you can pay by debit

### Buying a car through hire purchase consider that:

- you don't own the car until the last payment is made
- you'll have to pay a deposit - usually about 10% of the value of the car
- there will be a fixed monthly cost - so it's

much easier for you to budget

- the car can be repossessed if you can't keep up the payments

For more advice on whether a hire purchase arrangement would suit you read buying a car through hire purchase by the Money Advice Service.

Contact the Citizens Advice consumer helpline on 0808 223 1133 if you need more help - a trained adviser can give you advice over the phone.

Or for Essex residents make sure you use a trader registered with [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)



## NEWS IN BRIEF

### Trust awards £473k

THE Wellcome Trust has awarded £473,000 to a team of King's College London researchers for the creation of a system that can identify counterfeit and substandard drugs.

Working in collaboration with scientists at Lund University, Sweden, the team will use this Translation Award to produce an inexpensive and robust instrument for the developing world, where the problem of drug counterfeiting is particularly acute.

As the method is non-invasive and non-destructive, once the drug is given the all-clear, it can be returned to the shelf or passed safely to the patient.

Any drug that fails the test can be retained for further testing or for use as evidence in future criminal proceedings.

QR can be used to analyse a range of solid materials and is said to be ideally suited to the analysis of nitrogen, chlorine or bromine, sodium and potassium compounds, a group that includes more than 80% of all drugs.

### Spoofing ring smashed

AN international one stop spoofing shop has been taken down in the UK's biggest ever fraud operation, led by the Metropolitan Police.

More than 200,000 potential victims in this country alone have been directly targeted through the fraud website iSpoof.

At one stage, almost 20 people every minute of the day were being contacted by scammers hiding behind false identities using the site.

They posed as representatives of banks including Barclays, Santander, HSBC, Lloyds, Halifax, First Direct, Natwest, Nationwide and TSB.

Scotland Yard's Cyber Crime Unit worked with international law enforcement, including authorities in the US and Ukraine, to dismantle the website

# Illegal vapes being sold to youngsters

TRADING Standards officers across the country have told researchers that their biggest concern on Britain's high streets is the sale of illicit vapes. The research was conducted by the Chartered Trading Standards Institute (CTSI) which found that more than 60% were worried about shops selling illicit vapes, or vaping products to children.

Trading Standards has seen a surge in illicit sales of vaping products by specialist vape shops, convenience stores and corner shops over the past year, with more than 1.4 tonnes of illegal vapes seized in the last six months of 2022 in the North East of England alone.\*

Trading Standards teams across England and Wales reported a significant rise in underage vape sales last year. CTSI is calling on vape retailers to act responsibly and ensure they comply with the law when selling vaping products.

CTSI is also keen to emphasise that vaping poses far less risk than smoking, which remains the single biggest cause of preventable illness and death in the UK. Nicotine vaping is one of the most effective tools for quitting smoking.



Vapes and e-cigarettes are regulated by the Medicines and Healthcare products Regulatory Agency (MHRA), which requires that they have tanks to a capacity of no more than 2ml; a nicotine strength of no more than 20mg/ml; and their labels display manufacturer details and health warnings.

Refill containers are restricted to a maximum capacity of 10ml, certain ingredients including colourings, caffeine and

taurine are banned, and nicotine-containing products or their packaging must be child-resistant and tamper-evident.

However, many of the devices seized by Trading Standards teams flout these rules, and there are concerns that some may be designed specifically to appeal to children and young people, with packaging and flavours emulating popular confectionery brands such as Skittles.

CTSI Chief Executive, John Herriman, said: "While we recognise that vaping can be a useful quitting aid for smokers, we are worried about increasing breaches of the law, with many non-compliant devices being sold on the UK's high streets.

"There is also an increasing problem with vaping products being sold to children in retail premises such as mobile phone shops, gift shops and convenience stores.

"Trading Standards teams are doing vital work by cracking down on the unscrupulous retailers who are selling these products to young people without the legally required age verification checks.

"It is important that vaping products comply with rules that were established to safeguard public health, and that they do not end up in the hands of children."

Kate Pike, tobacco control lead for Trading Standards North West said that Trading Standards Officers are concerned about shops selling illegal vapes and selling to children, as we have seen a big increase in reports.

"It's important we support retailers to ensure products are sold responsibly to smokers looking to quit and take action if retailers flout the law.

"If we don't there's a risk that products could be banned or over-regulated, leaving smokers without the option of a product which carries a fraction of the risks of smoking and is an effective aid to quitting."



People could see their bank account frozen, a damaged credit score, and the inability to apply for a loan or even a phone contract in future. NatWest also warned this can result in a prison sentence of up to 14 years.

# Warning: don't be an ass

NATWEST has issued a stark warning as victims of a scam could find themselves in the firing line, facing a potentially hefty prison sentence.

Scams are rife, and there are various ways Britons might be targeted, but there is one particular scam which appears particularly insidious.

A money mule is someone who is paid to receive money into their account before either they or someone else moves the money on.

While this may seem innocuous enough, money muling is actually a serious crime. It can come with serious consequences, even for those who are unaware they have been targeted as a money mule.

People could see their bank account frozen, a damaged credit score, and the inability to apply for a loan or even a phone contract in future. NatWest also warned this can result in a prison sentence of up to 14 years.

Money muling can happen in a variety of ways, so it is vital for Britons to stay alert in various scenarios and interactions.

A popular technique is social media ads, where criminals use social media advertising, to promote so-called 'get rich quick' schemes.

They use pictures of luxury lifestyles and bank accounts with high balances in an effort to reel in unsuspecting victims.

Those who reply might be asked to receive a payment, hold onto it for a while, then pay it on to a different person and keep some of the money for themselves - but this is money laundering.

The bank also warned those offered an investment opportunity and a 'start-up fee' to receive and move money on as part of the deal could be a ruse to get the individual to act as a money mule.

While investments promising a lot of money for little effort are tempting, they can often be too good to be true.

Fake job adverts are a particularly cruel way for criminals to recruit money mules, especially amid a cost of living crisis.

Mule recruiters can target jobseekers by offering "dream" roles via social media and job websites promising quick and easy ways to make cash.

NatWest warned they might ask a person to use their own account to process payments for them - but even though this might sound okay, it is a crime. Those who suspect they have been caught up in money muling can take action.

NatWest explained: "If you've given someone any of your personal security details call the bank on a trusted number, like the number on the back of your bank card. If you've been sent money, don't move it on and contact your bank for help."

## Stay protected

There are ways Britons can protect themselves from falling victim to such a scam. Just follow these tips to make sure you are protected:

- Firstly, individuals should never accept a payment from someone they do not know or trust, or when they do not know where the money is from.
- When it comes to job offers, these should never be applied for or accepted if a person is being asked to move money through their own accounts.
- Details should never be handed over to someone a person does not know.
- Finally, talking to friends and family can be good at helping to protect as many people as possible.



## CRIME AND COMMUNITY NEWS



Superintendent Dan Murphy

### Officer honoured

POLICE officers, staff and volunteers from forces across the country have been recognised in the King's New Year's Honours List.

Individuals from all ranks, and performing a wide range of roles within the policing family, have been awarded honours for their services to policing.

Among these was the Police Superintendents' Association's (PSA) National Secretary, Chief Superintendent Dan Murphy, who was awarded the King's Police Medal.

Dan, who is seconded to the PSA from Kent Police, is the longest ever serving national secretary of the association, having been elected into the role in 2017 after playing an active role in the work of the PSA since his promotion to superintendent in 2007.

Dan's tireless efforts to ensure that police officers are fairly recognised for their efforts, have resulted in changes to regulation so that those with caring responsibilities can work flexibly.

### 90 year old jailed

A MAN and a woman have been jailed for sexual offences against children committed in the Ashford area more than 35 years ago.

Richard Winfield carried out indecent assaults on two children in the late 1970s and early 1980s. Pauline Winfield took part in the offences against one child.

Richard Winfield was convicted of multiple counts of indecency with a

child and indecent assault following a trial at Maidstone Crown Court. Pauline Winfield was also convicted of multiple counts of indecency with a child.

Richard Winfield, 90, was jailed for 10 years and Pauline Winfield, 82, was jailed for five years.

The offences against the first victim took place in the late 1970s, when the victim was aged less than 10. The offences against the second victim took place in the early 1980s, when the victim was in their teens.

The Winfields, both of White Horse Lane, Canterbury, were arrested in 2018 after the victims contacted police.

Detective Constable Antony White, Kent Police's investigating officer, said: "I would like to pay tribute to the victims in this case, for coming forward and informing police, and for giving evidence when the Winfields refused to admit their criminal actions.

"I hope this case sends out a message that there is no time limit on justice and we will bring before the courts anyone who would commit despicable offences like these."

### Fly tipper jailed

A 29-year-old man from Chigwell, Essex, whose lorry was used to "dump" mixed waste at an industrial estate in Kent has received a 16-month jail term.

James Atkins was sentenced at Chelmsford Crown Court and had previously been found guilty in his absence on 7 October 2022 of controlling a lorry used to dump mixed waste consisting of rubble, soil and plastic under the cover of darkness at the Swan Industrial Estate in Dartford.

Mr Atkins received a 14-month sentence for waste deposit offences and was handed another month for the failure to surrender himself to the court at an earlier hearing.

He was given a further month for committing the waste offence while subject to a suspended sentence for driving while disqualified. He was also ordered to pay £6,000 costs.

Sentencing, Her Honour Judge Loram KC reportedly told the court that Mr Atkins was responsible for the "planned

and cynical dumping of waste" which she described as "sophisticated".

In February 2017, the court heard, Environment Agency officers analysed CCTV footage showing waste being dumped at night at the Swan Industrial Estate as part of an investigation known as 'Operation Bayleaf'.

### Stable gang jailed

MEMBERS of an organised crime gang who burgled stables across west and north Kent have been jailed.

Frank Matthews, Jimmy Price and Lewis Collins were arrested after they conspired to steal horse equipment valued at around £100,000 at up to eight separate properties in 2020.

The gang targeted stables and other rural premises during the hours of darkness in areas including Faversham, Paddock Wood, East Peckham, Mereworth, Blue Bell Hill, Sittingbourne, Kemsing and Maidstone.

All pleaded guilty at Maidstone Crown Court. Matthews, 27, was jailed for two years and three months, Price, 28, was jailed for two years and four months and Collins, 25, received a one year and six months sentence, suspended for two years.

### County Lines gang

THE remaining members of a criminal gang responsible for running a county line into Gravesend have been jailed.

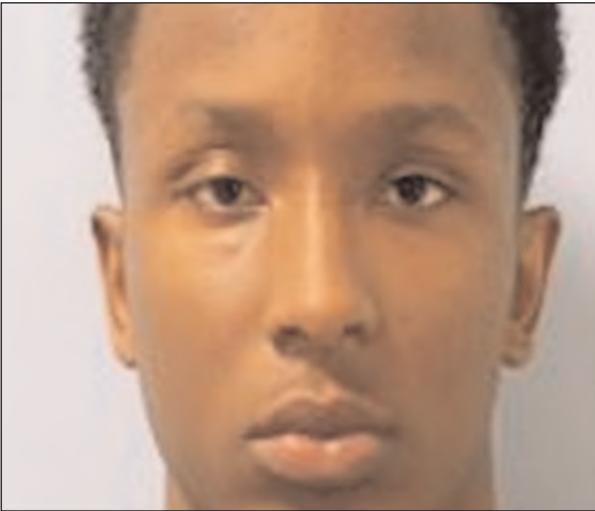
Michael Olarabiro and Tia Henry were selling crack cocaine and heroin as part of a network known as the G-line.

Their supply chain involved at least two other dealers and all four have now been sentenced to a total of almost 12 years' imprisonment.

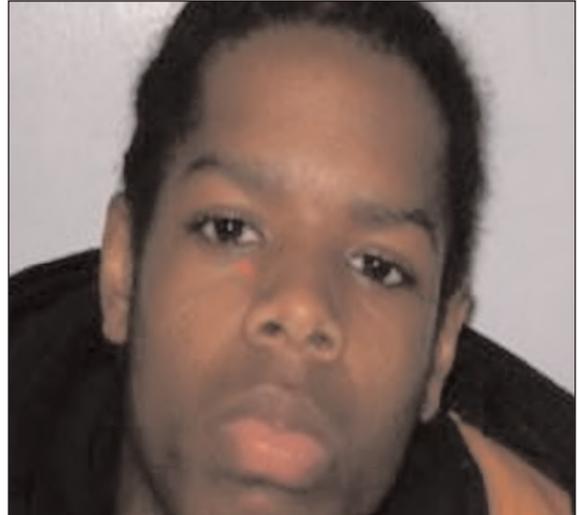
Olarabiro, 21, of Berkley Road, Gravesend was sentenced at Woolwich Crown Court to three years and six months after admitting two counts of being concerned in the supply of drugs and Henry, 40, of Lewisham Way, Brockley, was also sentenced the same day to 18 months.

Flanders got three years eight months for various drugs offences and Adodo, 22, of St Martin's Road, Dartford, received a three year sentence.

## CRIME AND COMMUNITY NEWS



Donell Shyngle got the longest sentence - five years



Moses Aibamwen from Kent jailed for four years

## Forces team up to smash five man County lines drug gang

FIVE men have been jailed after police discovered they were helping run a county lines drug empire between London and Manchester to supply heroin and crack cocaine.

A Met Police investigation found the men were regularly travelling from London to Manchester since January 1, 2021, "and would canvas their customer base by sending bulk messages advertising drugs for sale".

The men were operating as part of an organised crime group facilitating the supply of Class A drugs and "living lavish lifestyles" on the proceeds, according to police.

An investigation by detectives from the Met's Specialist Crime Command and Greater Manchester Police (GMP) Organised Crime Group syndicate analysed telephone use and CCTV footage to track their activities.

Nathaniel Ofori, 23, Donell Shyngle, 24, Moses Aibamwen, 28, Emmanuel Yamoah, 28, and Rojhat El-Sindi, 26, were all sentenced to three or more years in jail in court sentencings which took place between December 6 and January 18.

Three more men were arrested at addresses in Angel Gardens, Manchester and Promenade Street, Heywood, where police entered with warrants and found large quantities of Class A drugs, including heroin and cocaine, as well as a Rambo knife and a replica gun.

On November 9, 2021, Shyngle, Ofori, Aibamwen and El-Sindi were arrested at the property in Angel Gardens.

Nathaniel Ofori from Tottenham was charged with conspiracy to supply crack cocaine and conspiracy to supply heroin. He had previously pleaded guilty on 11 November 2021. He was sentenced to four years and six months' imprisonment.

Donell Shyngle from Finsbury Park was charged with conspiracy to supply crack cocaine and conspiracy to supply heroin. He had previously pleaded guilty on 11 November 2021. He was sentenced to five years and three months' imprisonment - the longest sentence of any of the gang.

Moses Aibamwen from Erith in Kent was charged with conspiracy to supply crack cocaine and conspiracy

to supply heroin. He had previously pleaded guilty on 11 November 2021. He was sentenced to four years and ten months' imprisonment.

Emmanuel Yamoah from Tottenham Hale was charged with conspiracy to supply crack cocaine and conspiracy to supply heroin. He had previously pleaded guilty on 11 November 2021. He was sentenced to four years and one month imprisonment.

Rojhat El-Sindi, also from Tottenham, was charged with conspiracy to supply crack cocaine and conspiracy to supply heroin. He had previously pleaded guilty on 11 November 2022. He was sentenced to three years and four months' imprisonment.

Investigating Officer PC Nick Stylianou said: "Our coordinated response with colleagues from Greater Manchester Police has illustrated the great results we can achieve, when we work collaboratively with our partner forces.

"This proactive operation identified that the group were dealing Class A drugs over an 11-month period, living lavish lifestyles, funded by criminality."

## CRIME AND COMMUNITY NEWS

# Ecstasy is agony for drug dealing trio



(Left to right) Michael Smyth, Emily Phillips and Robert Dalton

THREE drug dealers caught with thousands of ecstasy tablets after police pulled over a pink sports car on the motorway have been jailed.

Officers discovered more than £250,000 worth of drugs hidden inside the Ford Mustang being driven by Emily Phillips when it was stopped on the M6 in Cheshire.

The car was spotted travelling at between 30 and 40mph and was said to be erratically moving between lanes without indicating, narrowly avoiding a number of collisions.

It was stopped near to Junction 18 in Holmes Chapel at about 1am on Thursday, October 21, 2021.

Phillips was arrested at the scene on suspicion of dangerous driving. Her passenger Robert Dalton was taken to Sandbach Services and released by officers.

But after police searched the Mustang and found ecstasy tablets valued at

between £250,000 and £500,000 inside a bag, the pair were arrested on suspicion of drugs offences. The DNA of another man, Michael Smyth, was on some of the drugs packages and more ecstasy worth up to £1,300 was found in the 29-year-old's home when he was later arrested by officers.

Phillips, 33, of St Georges Road, Swanley, Kent, pleaded guilty to being concerned in the supply of class A drugs and dangerous driving. She was jailed for 14 years and four months at Chester Crown Court.

Smyth, of Compton Road, Liverpool, and Dalton, 40, of Old Road West, Gravesend, Kent, both pleaded guilty to possession with intent to supply class A drugs.

Smyth was jailed for seven-and-a-half years and Dalton was imprisoned for five years and 10 months.

Pc Mark Jones, who oversaw the investigation at Crewe Proactive CID,

said: "With the strength of the evidence we were able to gather against Emily Phillips, Michael Smyth and Robert Dalton, they had little choice other than to plead guilty to the class A drug dealing offences they were charged with.

"Their convictions and the significant custodial sentences they have been handed by Chester Crown Court are the results of great work by all the officers involved in the case, which shows the value of police stop checks.

"What started as a basic stop check resulted in the seizure of a substantial amount of class A drugs.

"On top of that, Phillips, Smyth and Dalton are all now behind bars facing the consequences of their actions.

"I hope that the sentences they have been handed act as a warning to others and sends out a clear message that if you come to Cheshire to commit crime, you will be caught and you will be brought to justice."



# Safeguard your mobile phone

PHONE thefts across the UK have jumped 31%, as fraudsters target mobiles to access confidential information and log-in credentials.

The study compared the number of cases in November 2022 to November 2021, based on the volume of fraud reported by police forces to the National Fraud Intelligence Bureau (NFIB).

According to the list, Police Scotland has had the biggest increase in fraud referrals - 1,200 in November 2022, up 67% from the same period in 2021.

This comes as the National Crime Agency revealed that fraud is now the "most commonly experienced crime in the UK."

The NFIB receives all of Action Fraud's reports, which are referred from police forces and used to identify fraud incidents such as phishing attacks and online banking fraud.

Residents in the City of London experienced a 14% rise in fraud cases in the last year, the third highest increase across the UK.

In the UK there were 27,909 cases of fraud referred to the NFIB in November 2022 – a 5% fall when compared to November 2021.

Despite this drop, fraud has generally been on the rise across the UK in recent years, with Action Fraud reporting a 36% rise in fraud crimes in 2021 compared to 2020.

Police in Dyfed-Powys, Wales, and Humberside, Yorkshire experienced the

biggest drops in reported fraud.

**The areas that have seen the biggest increase in fraud referrals:**

- 1 - Police Scotland - 67% rise
- 2 - Gwent - 21% rise
- 3 - City of London - 14% rise
- 4 - Durham - 13% rise
- 5 - Gloucestershire - 8% rise

SAS also conducted Freedom of Information requests to all city police forces across the UK, revealing the growing problem of phone thefts.

Liverpool had the highest increase - with four times as many phones stolen in the last year, according to the data - 10,949, up from 2,112.

In London, there were 44,629 cases logged in 2022 up to November across all boroughs - 8% up compared to 2021.

**The biggest increase in phone theft across the UK**

- 1 - Liverpool - 418%
- 2 - Coventry - 136%
- 3 - Wolverhampton - 129%
- 4 - Birmingham - 122%
- 5 - Cambridge - 111%

Daniel Marchetti, Principal Business Solution Manager at SAS, commented: "As fraud issues continue to escalate across the UK, police forces are using AI and analytics to identify potential fraud hotspots faster and more accurately, and discover new techniques used by criminals."

"Police need to be able to stay on top of rapidly developing trends, and

with a shortage of police on the front line, use cloud analytics to understand the complex techniques, mediums used and common victim profiles so that predictive policing that can reduce fraud."

## Methodology

To find out the areas where fraud and phone theft is a growing crime, SAS conducted Freedom of Information (Fol) requests to all city police forces across the UK asking them:

- Instances of fraud cases reported
- Instances of stolen phones reported

Where the data was not available due to the allocated time for each Fol, SAS consulted the National Fraud Intelligence Bureau (NFIB) live database for police records over the last 13 months.

To ensure accurate comparison, we looked at the cases in a full month in November 2021 to November 2022.

In London boroughs, Freedom of Information data given was for 2018, 2019, 2020, 2021 and 2022. In all other cities, data was given for the calendar years 2018/19, 2019/20, 2020/21 and 2021/22.

## About SAS

SAS is the leader in analytics. Through innovative software and services, SAS empowers and inspires customers around the world to transform data into intelligence. SAS gives you THE POWER TO KNOW®.

# 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.

“ Kiistone really helped with a unconventional transaction, it was a credit to work with Tim and the team who where there to help on both sides immediatly. We will definitely be using Kiistone again and would highly recommend to others.

TRUST PILOT REVIEW



# Kiistone building on success

KIISTONE, the online App designed to protect consumers from rogue traders and provide peace of mind to honest tradespeople, is ready to build on its success and provide its support in other industries.

Built to safeguard all parties' interests in a project by holding monies safely in escrow (a neutral bank account), it off-sets project stages (that include tasks mutually agreed by the customer and tradesperson) against money milestones.

Funds can only be drawn down after a stage has been completed to the customers satisfaction thus eliminating the cowboy tradesman.

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

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

Businesses and their customers can now receive these benefits and more, as **Kiistone** looks to extend its 'peace of mind' into other sectors.

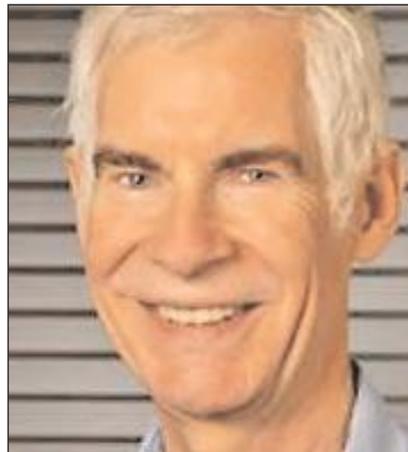
High value items can be purchased from abroad by businesses or customers looking to import them - safe in the knowledge that their payment won't be handed over until their goods are delivered in the promised condition.

Companies looking to sell their products outside the UK can also deliver their goods knowing that the client has already placed payment securely through **Kiistone**.

Businesses can gain a competitive advantage knowing that the risk of non-payment when dealing with new clients is controlled.

Whether you are a new business starting out and need confidence in your cashflow, or an established business looking to grow either at home or abroad – **Kiistone** is the payment platform you can build on.

If retired Oxford don, Professor Nigel Wilson, had known about the **Kiistone** app, he might not have been scammed out of almost £80,000 by cowboy builders for roof repairs that should have cost about £1,000.



Professor Nigel Wilson

Professor Wilson, one of Britain's most renowned classicists, was conned over roof repairs at his home in Oxfordshire by rogue builders who demanded ever-increasing amounts of cash in January 2020.

A court heard that by the time the couple's financial adviser asked for more rigorous paperwork from 'Oxfordshire Roofing Company', the crooks had got away with £77,000.

The Professor said it was a lapse on his behalf that enabled Douglas Dawson, of Hornbeam Way, Waltham Cross, to steal his money.

Jurors at Oxford Crown Court returned guilty verdicts to charges of entering into a money laundering arrangement, acquiring criminal property and converting criminal property. He will be sentenced later.

Two other traders working for a roofing company have also been sentenced to five months imprisonment at Oxford Crown Court, after previously pleading guilty to contravening consumer protection offences, in an investigation brought by Oxfordshire County Council's trading standards service.

Christopher Doherty and Jaye Cardy, both 29, who traded as All Type Roofing, undertook work on the home of an elderly Oxfordshire resident, who lived near

Chipping Norton, charging them £15,900 for work described as of nil value.

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 and walk away with your money for an unfinished or poorly carried out job.

Built to reflect Tim's 23 years experience as a tradesperson, **Kiistone** safeguards all parties interests. 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](mailto:helpdesk@kiistone.co.uk)



As seen on TV



## Introducing the no-fuss, lower cost\* alternative to a funeral

Direct cremation allows you to say goodbye your way and protect your loved ones from the stress and expense.

Click to download your free guide or call 0808 141 0810

### Why families choose Pure Cremation

- ✔ A fuss-free, dignified farewell
- ✔ Your family free to celebrate as you wish
- ✔ No money spent on funeral frills
- ✔ A choice of simple ways to pay

#### Trust-based Plan

- For anyone aged 18 or over.
- Single up-front payment: you are covered immediately.
- Monthly payments: you are fully covered after 24 months.

#### Over 50s Insurance-backed Plan

- For anyone aged 50-74.
- Low monthly payments that won't change.
- Fully covered after 24 months.
- Price based on age at the time of purchase.

★ Trustpilot

★★★★★

4.9 out of 5!

From over 13,000 online reviews, as at Jan 2022



\* 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.

Pure Cremation Funeral Planning Limited is authorised and regulated by the Financial Conduct Authority (reg no FRN 965260). Pure Cremation Funeral Planning Limited is the funeral plan provider.

**0808 141 0810**



# Your own special farewell

AT Pure Cremation they offer an increasingly popular alternative to a traditional funeral – a direct cremation.

The cremation takes place completely separately from the personal farewell, allowing families to create their own special remembrance in their own time.

It's perfect for those who seek a simpler, more flexible, cost-effective funeral.

Although direct cremation has now become an accepted, modern way of saying farewell to a loved one, it is not an entirely new phenomenon.

Even major celebrities have chosen this option - David Bowie, who was given a direct cremation after his death in 2016 and fashion designer, Karl Lagerfeld, in 2019.

As reported in SunLife's 2022 Cost of Dying report, the extent of individuals choosing Direct Cremations over a traditional funeral in the UK has risen from 3% in 2019 to 18% in 2021.

These findings show that direct cremations have risen 500% in popularity over a two-year period.

We want to explain that having a direct cremation as opposed to a traditional funeral, does not mean you are honouring a partner or family member any less.

As well as being a respectable alternative it often means that you're only paying for the things you really need without all the expensive limo's and flowers, allowing your family to focus on where, when and how they would like to remember what you mean to them.

More people nowadays are looking to plan unique funerals – maybe even people like you too, and often they want a service that fully reflects a loved one's

passions, hobbies, and interests.

Holding a celebration that focuses on their life, rather than their passing, is an uplifting way to celebrate all the memories, impacts and experiences, and...it can take place separately from the cremation at a later date, and gives people the freedom to choose how they want to be remembered and celebrated.

A Celebration of Life is one way of doing this and Pure Cremation have outlined below some of the ways in which family and friends can say goodbye:

#### Memorial service:

Saying goodbye is never easy. A memorial service is something you can do weeks or even months after a person's death.

A memorial service can be as informal as a BBQ on the beach or more formal with ushers, caterers, flowers, and a program to follow.

Consider the wishes of the deceased and family members' preferences and finances to help you decide whether the gathering will be intimate or open to the larger community.

**A Eulogy:** A eulogy celebrates the life of a person who has died. It can be a meaningful and fondly remembered part of the ceremony.

#### A memorial poem:

Poems may help you to express your feelings. There are lots of resources online if you're not a poet yourself and they can help say exactly what you're feeling.

**Play their favourite song:** You can choose almost any type of music, but why not incorporate music that was special to the deceased like their favourite song?

#### Memorial tribute video:

Memorial tribute videos are a beautiful and meaningful way to say goodbye and can help you illustrate how they lived.

**Memorial verses for a newspaper:** Newspapers are a common location to find death notices, obituaries, and 'in memoriam' tributes to loved ones.

Writing a memorial verse or another form of tribute to your loved one is a meaningful way to announce their passing.

#### Outdoor memorial ideas:

If you're celebrating the life of a person who loved the outdoors, consider an outdoor memorial idea in their favourite place, or in the garden by planting a memorial tree or shrub or even creating a memorial garden.

**Memorial jewellery:** Turn your loved one's ashes into jewellery or carry them around with you in a jewellery urn.

#### Memorial tattoos:

There are tattoo studios in the UK that will use body ink containing some of your loved ones' ashes to create a unique memorial tattoo.

To find out more, call 0808 141 0810 or go to [purecremation.co.uk](http://purecremation.co.uk) and request your FREE, no obligation guide.

# Debt write-off fraudsters

THE Financial Conduct Authority believes there are firms operating across the country offering unauthorised claims management services to unsuspecting residents.

These firms offer to 'write off' debts, mainly mortgages, and get compensation for consumers from their lenders. This might include reclaiming past payments of capital and interest.

The firms often charge a fee to do this and might add more fees even when the scheme fails. This can lead to significant losses for those involved.

The firms might try to convince individuals by pointing to ideas such as 'Strawman', 'Freeman of the Land' and 'Sovereign Citizen'. These ideas promote the belief that the government and laws of a country have no powers over people.

Fraudsters use these ideas to appeal to people facing financial difficulties who may be looking for a way out of their debt.

Individuals should be cautious of any firms offering to write-off debt. These scams often increase in times of economic hardship and can involve vulnerable victims who are already struggling with money.

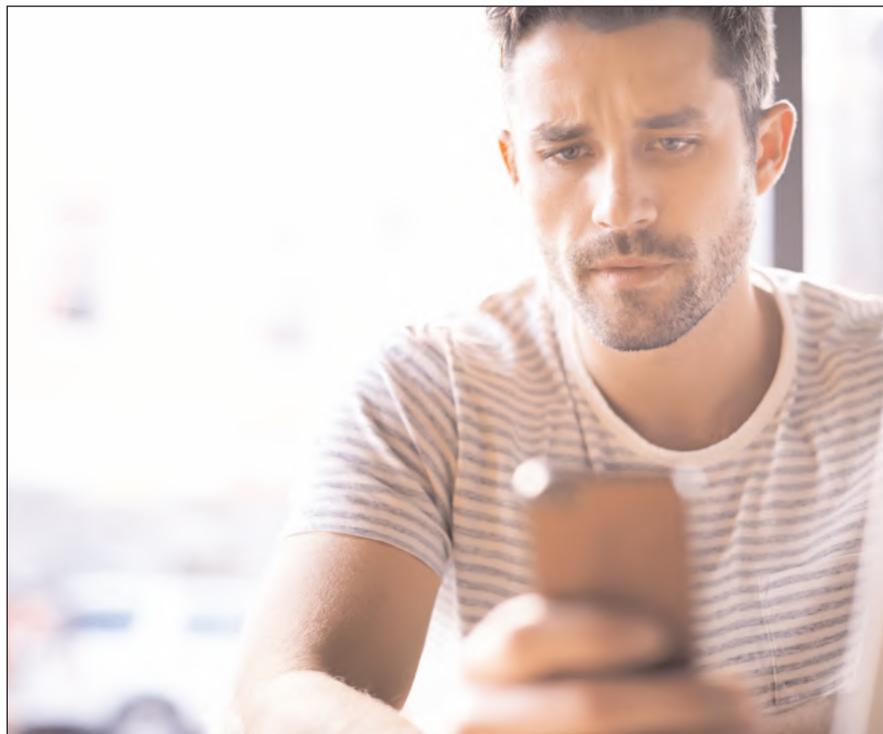
## What this means for you

Almost all firms and individuals offering, promoting or selling claims management services in the UK must be authorised or registered by us.

The firms offering the services above are unlikely to be authorised by us and are targeting people in the UK. This is against the law.

Using companies like this could lead to:

- you not having access to the Financial Ombudsman Service if you have a complaint.
- you also will not be protected by the Financial Services Compensation Scheme (FSCS) if things go wrong.
- you would get your money back if the firm fails.
- If you stop making repayments on your debts, you could also face action



## Beware of unauthorised debt management companies

from your lender. This could include debt recovery and repossession of your home.

### How to protect yourself

Check the Financial Services Register to make sure the firm is authorised and is authorised for the service it's offering.

If you've been contacted unexpectedly by a business or individual, make sure you call them back using the contact details on the FS Register.

### There are some general things we should all do to avoid scams:

- Treat all unexpected calls, emails and text messages with caution. Don't assume they're genuine, even if the person seems to know some basic information about you.
- Don't be pressured into acting quickly. A genuine bank or financial services firm won't mind waiting if you want time to think.
- Never give out your bank account or credit card details unless you are

certain who you are dealing with.

- If you're buying a financial product such as a loan, insurance, investment or pension, only deal with a FCA-authorised firm – check the FS Register to see if the firm is registered.
- Double-check the URL and contact details of a firm in case it's a 'clone firm' pretending to be a real firm, such as your bank or a genuine investment firm.
- Check the list of unauthorised firms and individuals we've received complaints about. If the firm isn't on our list, don't assume it's legitimate.
- Check your bank account and credit card statements regularly.
- Don't give access to your device by downloading software or an app from a source you don't trust.

If you think you've been approached by an unauthorised firm, contact the FCA Consumer Helpline for advice on 0800 111 6768.

## Music ban to stop glorifying crime

JAMAICA'S broadcasting regulator has banned music and TV broadcasts deemed to glorify or promote criminal activity, violence, drug use, scamming and weapons.

The government said the ban is meant to cut back on material that "could give the wrong impression that criminality is an accepted feature of Jamaican culture and society."

Jamaican artists criticized the measure, saying it cuts populations affected by heightened gun violence out of the conversation, and that it will do little to stop crime.

"Art imitates life, and the music is coming from what is happening in Jamaica for real," said Stephen McGregor, a Jamaican Grammy Award-winning music producer and singer, known by his artist name Di Genius (pictured right).

"But because it doesn't fit the moral mold of what they would like it to look like, they try to hamper it."



## 111 years jail for fraudsters

A SAUDI court has sentenced 23 people and commercial entities, including a citizen and her expatriate husband, to 111 years in prison and fines amounting to SR28.6 million after they were found guilty of financial fraud, the Public Prosecution announced.

The court also ordered the confiscation of similar value of money involved in the crime as well as the proceeds thereof, and the deportation of the expatriate after serving his jail term and payment of the fines.

The illegal method used by the criminals was to target a large segment of citizens and residents by communicating with them and deluding them into investing in virtual currencies, gold, oil, prepaid cards, and foreign illegal investments.

Once they got the victims bank account numbers they would withdraw all the money in the account and transfer to accounts in the names of fake persons and commercial entities, and then transfer it outside the Kingdom.

The investigation procedures showed that the expatriate (the husband of the citizen) persuaded male and female citizens to open fake technical commercial entities in their names, open bank accounts for them, manage bank accounts by him, and use them to

receive money from the victims and transfer them outside the Kingdom.

Investigation procedures also revealed that the perpetrators rotated some money by transferring it between the accounts of the victims, as they assigned them to transfer money to other victims.

### PILLS SEIZED AT AIRPORT

AUTHORITIES have seized 12,000 suspected fentanyl pills that had been stuffed inside candy boxes at Los Angeles International Airport.

A suspect tried to go through security with several bags of candy and "miscellaneous snacks," the sheriff's department said.

It was then discovered that the bags of candy, which included wrappers for Skittles, Whoppers and Sweetarts, were filled with pills believed to be fentanyl.

### SUBWAY CRIME SHOCKER

CRIME on New York City's subway system has claimed at least eight lives in the past year - including a father-of-three who was slashed in the neck while protecting a female police officer from a homeless thug.

Despite the senseless attacks on innocent straphangers, NYC Mayor Eric

Adams claimed that there was only a 'perception' that crime was 'out of control' despite a 31% surge year-on-year.

Last year, there were six murders on the subway. Dozens have been injured in unprovoked attacks that include stabbings, beatings and at least 12 people have been shoved onto the tracks.

### STEPPING UP SECURITY

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.

Last year 89 tonnes was seized in Antwerp and the numbers are rising.

### GANGBUSTER SUCCESS

THE United States Attorney's Office for the District of Colorado has announced that a five-year investigation into violent gang activity in Pueblo, resulted in the convictions of more than a dozen gang members and associates. The Ace gang members were responsible for 16% of the murder, assault, narcotics possession/distribution, and weapons charges.

## FCA NEWS IN BRIEF

■ The FCA acted quickly during the pandemic to put in place guidance that led to more than five million payment deferrals for mortgage and credit customers. This was followed by guidance on tailored support.

Just 30% of firms (15 out of 50) it reviewed sufficiently explored customer's specific circumstances, which meant repayment agreements were often unaffordable and unsustainable.

So far 32 firms have voluntarily

agreed to pay £12 million in compensation to nearly 60,000 customers.

■ **Mr Ashkan Zahedian has been banned by the FCA from working in financial services after being convicted for serious, violent offences.**

Mr Zahedian was the sole director of consumer credit firm, Vast Cars Limited, and was approved by the FCA as a senior manager.

In May 2020, Mr Zahedian was convicted of grievous bodily harm

and possession of an offensive weapon and sentenced to three years' imprisonment.

■ The Financial Conduct Authority has publicly censured Mohammad Aatur Rahman Prodhhan, former Chief Executive Officer of Sonali Bank (UK) Limited for anti-money laundering failings. Mr Prodhhan was the senior manager at SBUK with responsibility for the establishment and maintenance of effective AML systems and controls.

## Corrupt dealings - £18m fine

THE FCA has fined Julius Baer International Limited (JBI), an investment advisory and wealth management firm, £18 million for failing to conduct its business with integrity, failing to take reasonable care to organise and control its affairs and failing to be open and cooperative with the FCA.

They also decided to ban Gustavo Raitzin, former Regional Head for Bank Julius Baer (BJB), Thomas Seiler, former BJB Sub-Regional (Market) Head for Russia and Eastern Europe and JBI non-executive director, and Louise White-stone, former relationship manager on JBI's Russian and Eastern European Desk.

The FCA has concluded that JBI facilitated finder's arrangements between BJB and an employee of a number of Yukos Group companies, Mr Dimitri Merinson.

Under these arrangements, BJB paid finder's fees to Mr Merinson for introducing Yukos Group companies to Julius Baer. This was done on the understanding that the Yukos Group companies would then place large cash sums with Julius Baer from which Julius Baer could generate significant revenues.

In particular, uncommercial FX transactions were made in which the Yukos Group companies were charged far higher than standard rates, with the profits being shared between Mr Merinson and Julius Baer.

Mr Merinson received commission



payments totalling approximately \$3m as a result of these arrangements.

These fees were improper and together with the uncommercial FX transactions showed a lack of integrity in the way in which JBI was undertaking this business.

Additionally, JBI failed to have adequate policies and procedures in place to identify and manage the risks arising from the relationships between JBI and finders (external third parties that introduced potential clients to Julius Baer in return for commission).

This included having no policies which defined the rules surrounding the use of finders within JBI until after June 2010. Policies introduced after that date were inadequate.

Finally, JBI became aware of the nature of these transactions – including the commission payments to Mr Merinson – in 2012 and suspected that

a potential fraud had been committed. However, it did not report these matters to the FCA immediately as required or at all until July 2014.

Mark Steward, FCA executive director of Enforcement and Market Oversight said: "There were obvious signs that the relationships here were corrupt, which senior individuals saw and ignored.

"These weaknesses create the circumstances in which financial crime of the most serious kind can flourish. The FCA's decisions on the individuals allegedly involved in these failures will now be reviewed in the Upper Tribunal."

JBI agreed at an early stage to settle all issues of fact and partially agreed liability (but not penalty) and therefore qualified for a 15% to 30% discount under the FCA's executive settlement procedures.

Were it not for this discount the FCA would have imposed a fine of £24,496,700.

This was a challenging investigation which required evidence to be obtained from Switzerland, including interviews.

As well, while the investigation was completed before Covid lockdowns, publication of the firm's Final Notice was prevented by an Order of the Tribunal, which has recently been discharged.



Paul Saroya of Viva Retirement Solutions will explain in each issue what different Equity Release programmes are available. Today he looks at another option, a Retirement Interest Only (RIO) mortgage can help to solve many of your problems.



# RIO has all the answers

WHEN we launched this Viva column, we said that director Paul Saroya would be explaining how various mortgages work especially those dealing with equity release.

In the last issue we looked at Lifetime Mortgages and what they mean to homeowners over the age of 55. This month we are looking at Retirement Interest Only (RIO) mortgages.

In March 2018, retirement interest-only mortgages were authorised by the FCA and RIO's have now become the fourth type of later life mortgage available to homeowners over the age of 50.

These are provided by **Viva Retirement Solutions** and are similar to standard interest-only mortgages where you repay the interest accruing on the loan monthly and providing repayments are maintained the balance will remain the same throughout.

The main difference between a RIO and conventional mortgage is that a RIO mortgage can have no fixed term and only needs repaying upon death or moving into long term care.

That makes it an ideal financial proposition for an older person or couple caught in the current cost-of-living crisis and needs funds to see them into their twilight years.

But some retirement-interest only mortgages carry terms like a regular mortgage, meaning you either pay them back after a set number of years or when you reach a certain age. With these mortgages you still need to take the onerous steps of proving your income with a standard residential mortgage. The plus side is that the lender will take into account things that conventional mortgage lenders will not – like pension assets, other property etc.

Rather than the onerous steps you have to take to prove your income with a standard residential mortgage, you only have to prove that you can afford the interest.

Some retirement interest-only mortgages allow you to repay some capital as well as interest.

This will cut down the size of your loan over time, meaning that more of your property can be passed onto your loved ones.

## How much can I borrow with an RIO mortgage?

Each lender has different limits on how much you can borrow against your property.

For example, you might be able to borrow 50% of the value of your property on an interest-only basis, or 65% on a capital repayment basis. There will be other requirements,

too, such as a minimum property value, minimum income and minimum loan size.

The amount you can borrow will be based upon an affordability assessment, looking at your income and outgoings to make sure you can keep up repayments once your only sources of income are from pensions, savings or investments dry up.

This is why you **MUST** talk to a qualified equity release adviser, preferably registered with the Equity Release Council like **Viva Retirement Solutions**, but it's important to understand the benefits and risks.

## Is a Retirement Interest Only mortgage right for you? Advantages:

- Interest rates can be lower than lifetime mortgages – the most popular type of equity release plan.
- You don't require financial advice (although it is recommended you use an FCA registered adviser).
- You could borrow more than a lifetime mortgage.
- The mortgage can be repaid early (though there may be associated early repayment charges).
- Your inheritance is likely to be greater than with an equity release plan.
- Ability to downsize or move home (as with a lifetime mortgage).

## Main disadvantages

- If you have an existing mortgage, this must be repaid first
- You will need to pass the mortgage lenders income and affordability checks.
- You will have to make monthly interest repayments.
- Your interest rate may be fixed for the short term and could go up (or down) in the future.
- The mortgage will have to be renewed at the end of the initial interest-rate period – possibly incurring new fees and charges associated with taking out a residential mortgage.
- As with a lifetime mortgage, your home will eventually be sold to repay the lender, impacting the amount of inheritance you leave behind.

All RIO quotes can be tailored to your own circumstances and you are under no obligation to proceed. *A Retirement Interest Only 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. Viva charge an Advice Fee after any completion of £750, typically in the market most companies will charge you £1,695 for this.*

# TAILOR MADE

home insurance



**CALL A-PLAN PRESTON** *today*

Your home is as unique as you are, so let us help find the right tailored cover for you.

**56 Fishergate, Preston, PR1 8BH**

★ Trustpilot 

**01772 230 470**

**A-plan**  
insurance

Trustpilot rating correct as of 02/09/21. A-Plan Insurance is a trading style of A-Plan Holdings who are authorised and regulated by the Financial Conduct Authority. Registered office: 2 Des Roches Square, Witney, OX28 4LE. Registration number 750484.

[aplan.co.uk/preston](https://www.aplan.co.uk/preston)



“ It’s important that where people are able to only heat one room and are using that for living and sleeping, they can clearly hear alarms so they can be alerted to a fire or dangerous levels of carbon monoxide ”

# Keep warm, keep safe

FIRE and Rescue Services are urging people to take simple steps to protect themselves from accidental fires and carbon monoxide poisoning while keeping warm and cutting energy use this winter.

The call comes following concerns from the National Fire Chiefs Council (NFCC) that the cost of living rise will mean people could turn to alternative ways of heating and lighting their homes.

The NFCC’s Stay Fire Safe campaign offers advice to help reduce the fire risks in the home.

For people most at risk of fire or with concerns about fire safety in their home, many Fire and Rescue Service offer a free home fire safety visit.

It’s crucial that people make sure they have working smoke alarms – at least one on each level of the home.

Where you have a heating appliance that doesn’t run off electricity, we recommend installing a carbon monoxide alarm – it’s the only way to detect this harmful, colourless, odourless gas which can be fatal.

Check smoke alarms and carbon monoxide alarms are working by pushing the test button at least once a month.

It’s important that where people are able to only heat one room and are using that for both living and sleeping, they can clearly hear alarms so they can be alerted to a fire or dangerous levels of carbon monoxide when asleep.

Changes to regulations now mean landlords must fit smoke alarms in all homes and carbon monoxide alarms



where there is fixed combustion heating appliance in rented accommodation.

Fire chiefs advise tenants to ensure their landlord is complying to help keep them safe.

The campaign will also share advice on heating and appliance safety, candles and electrical safety.

A spokesperson for the Fire and Rescue Service said: “It’s really important that as we all cope safely with the rise in the cost of living, we don’t put ourselves or our loved ones at risk. Our teams can provide advice on reducing the risk of a devastating accidental fire and will be working to support our community and help keep them safe.”

**To help keep you safe:**

- Check any heating appliances are in good working order and not subject to a product recall by checking the Office for Product Safety and Standards website for any alerts or recalls: [https://www.gov.uk/government/organisations/office-for-product-safety-and-](https://www.gov.uk/government/organisations/office-for-product-safety-and-standards)

standards

- Make sure flammable items like furniture and drying clothes are placed well away from heaters and fires

- Make sure you use the correct fuel for woodburning stoves and open fires – to reduce the risk of toxic fumes, chimney fires and carbon monoxide poisoning

- Check your escape routes, make sure they are clear from clutter and items like portable heaters are not blocking them

- If possible, don’t skip servicing of boilers and gas appliances by a Gas Safe engineer to prevent gas leaks and CO poisoning.

Landlords must arrange for an annual gas safety check in rented accommodation.

If you’re a homeowner check your energy provider’s website for information about their Priority Services Register – if you’re eligible they often offer a free annual gas safety check along with other support.

# Fears over baby self-feeder



IN today's hectic world, it is tempting to look for time saving solutions, but be careful, some can be very dangerous, especially where young children are concerned.

Trading standards has been alerted to the dangers of baby self-feeding products and is warning parents, grandparents, and all caregivers not to buy or use these new nursery products.

A self-feeding pillow is essentially a bottle holder intended to free up a parent's hands when bottle-feeding a baby.

The self-feeding pillow is placed around the baby, with the bottle held in place via a pouch or piece of elastic to prevent it falling out of the baby's mouth.

These have been designed to enable babies to bottle feed with little to no assistance from a caregiver, which is inconsistent with NHS safe bottle-feeding guidance which can be found at <https://www.nhs.uk/bottlefeeding>.

When used as intended, even under the supervision of a caregiver, this could lead to serious harm or death from choking or aspiration pneumonia.

If you or someone you know has either a baby self-feeding pillow, prop feeder or any similar self-feeding product, please stop using them immediately and dispose of them safely.

The General Product Safety Regulations 2005 (GPSR) require all products to be safe in their normal or reasonably foreseeable usage.

A baby left to feed unattended, does not have the dexterity or cognitive ability to control the flow of bottle feed, or to know when to stop feeding, or to act if it gags or chokes or to otherwise signal or raise alarm if something is going wrong.

Crucial to this, gagging is characterised by noise and coughing, whereas choking is characterised by silence because of the blockage to the airway.

The most common reason for babies to choke on feed is because the liquid is being dispensed faster than it can swallow.

As the bottle is fixed to the cushion so that it remains in an active feeding position, the baby may struggle to remove the teat from their mouth when they want to stop feeding, leading to choking.

Aspiration pneumonia follows a similar sequence of events, but without the choking. However, the baby does breathe in liquid which goes on to cause an infection resulting in pneumo-

nia.

As the product is intended to keep the bottle in the baby's mouth, there is no way to safely use this product to avoid such events from occurring.

The Office for Product Safety and Standards (OPSS) said: "The risks from choking and aspiration pneumonia are entirely related to the design and intended use of the product – these risks cannot be mitigated by instructions."

Self-feeding pillows are not widely available to buy in mainstream retailers in the UK, but there are several retailers selling these products that ship to the UK, as well as listings on online marketplaces and some Instagram-based sellers.

Essex Trading Standards will take appropriate action against businesses that are found to be selling baby self-feeding products as they do not comply with the safety requirements set down in the GPSR, 2005.

These types of products may also appear in second hand shops and baby banks.

If you become aware of a baby self-feeding product available from an Essex business, or have any safety concerns, you can report it to Trading Standards by contacting the Citizens' Advice Consumer Helpline 0808 223 1133

**Gov Consumer Safety Alert:  
Baby Self Feeding Products:  
[bit.ly/312e6vV](https://bit.ly/312e6vV)**





“ Compensation exists to help get injured patient’s lives back on track, and to meet their additional needs. It is never a windfall, nor a reward for being a victim of negligence. ”

JOHN MCQUATER (pictured left)

# The cost of NHS negligence

THE true picture of the National Health Service is revealed in a damning compensation bill uncovered by the Sun newspaper.

The newspaper found that compensation claims over the last five years were paid out for botched care which resulted in patients losing limbs or suffering cosmetic scarring.

And the total NHS Resolution payout was a staggering £275 million.

The shock figures revealed that four patients a week were being compensated for needless amputations and having their lives wrecked.

In the last five years the NHS has paid out compensation to 605 patients who suffered amputations, 315 who were left blind after poor hospital care and 162 who sustained cosmetic injuries as a result of negligent treatment.

The Sun newspaper said the compensation bill to all these people from NHS Resolution is costing the NHS more than £150,000 every day.

The biggest group of claimants were people who won legal cases against hospitals saying negligent care meant they had to have an amputation.

In total over the last five years there were 605 payouts to people who had lost a limb with the compensation totalling £189million, meaning the average payout for the loss of an arm, foot or leg was more than £300,000.

Ayanle Omer received a £2.35million payout last year after he had to have his leg amputated when medics failed to spot he had developed sepsis which almost killed him.

Ayanle’s lawyers claimed medics and Northwick Park Hospital, in London, did not spot the clear signs of sepsis while he was suffering from pain in his leg and ankle.

He ended up in a coma, and eventually underwent a dozen operations including the removal of his right leg.

There were also 314 successful claims where patients said poor care had led to them losing their sight, which resulted in payouts of £80m, meaning the average compensation

cheque of £255,000.

Officials said there were another 162 cases where people were compensated after claiming botched care led to them suffering cosmetic disfigurement.

These people were paid a total of £7m, meaning the average claim for this type of scarring was around £40,000.

John McQuater, president of the Association of Personal Injury Lawyers, told the Sun: “Compensation exists to help get injured patient’s lives back on track, and to meet their additional needs. It is never a windfall, nor a reward for being a victim of negligence.

“Patients should be able to expect to receive treatment and not end up losing their limbs or their sight when it

could be avoided. But when the worst happens, the appropriate routes to redress should always be available.”

An NHS spokesperson said: “Incidents like these are extremely rare, however when they do happen, the NHS is committed to learning from them to improve care for future patients.”



Northwick Park Hospital

# YOU DON'T HAVE TO SUFFER ABUSE!

CRIMESTOPPERS charity believes that everyone has the right to feel safe from crime, none more so than when you are in the sanctuary of your own home.

But for 1 in 4 women and 1 in 6 men, at some point during their lifetime, they will experience violence and abuse at home. And that abuse can sometimes be fatal.

Those who experience or witness domestic abuse – including children – are left to deal with emotional and physical scars that affect their wellbeing and ability to reach their full potential.

Relationships can be challenging. Modern life can be precarious and stressful, especially during a global pandemic. But for some, they are unable to admit that they have crossed the line. Abuse in the family home is all too common.

There was a time when culturally it was tolerated and believed not to be 'other people's' business, but 'What happens behind closed doors, should stay behind closed doors' was the attitude of yesteryear.

Thankfully, times have changed. We no longer accept it's OK for a partner to be violent or controlling, and the shift in attitudes is progress of sorts. However, we all have so much more to do.

## Lockdown spike

Crimestoppers, along with the National Domestic Abuse Helpline (Refuge), witnessed a worrying 49% rise in reports during lockdown as the pressure of isolating in a violent household increased due to the requirement to stay at home.

Too often, the nature of domestic abuse is effectively hidden, with perpetrators controlling their partner emotionally, financially or by using physical violence. But because it happens behind closed doors, it's more difficult to identify.

That's why bystanders with suspicions, such as neighbours, family or colleagues, are key to ensuring help is given to victims.

## Working together

Crimestoppers is working with the Home Office, Refuge (who run the National Domestic Violence Helpline), the new Domestic Abuse Commissioner Nicole Jacobs, EIDA (Employers' Initiative on Domestic Abuse), Respect Phoneline (who help perpetrators who want to change), and other specialist organisations to call on everyone to realise that if you suspect domestic abuse, #Youarenotalone.

Indeed, with the charity's 100% cast-iron guarantee of anonymity, you can speak up without fear of consequences,



Nicole Jacobs

awkwardness or at worst, revenge.

## What is domestic abuse?

Domestic abuse is behaviour from a family member, partner or ex-partner that is controlling, coercive, threatening, violent or abusive, and happens between people aged over 16. Domestic abuse can happen to men or women.

## It includes the following types of abuse:

■ Psychological; ■ Physical; ■ Sexual; ■ Financial or economic; ■ Emotional

## Domestic abuse warning signs include:

- Their partner puts them down in front of other people
- They are constantly worried about making their partner angry
- They make excuses for their partner's behavior
- Their partner is extremely jealous or possessive
- They have unexplained marks or injuries
- They've stopped spending time with friends and family
- They are depressed or anxious, or you notice changes in their personality

If you witnessed, or have information in relation to, domestic abuse, speak up and tell us what you know. You will remain 100% anonymous - we won't even know who you are.

Did you see something, but didn't say anything? You have a second chance to act and stand up for victims of domestic abuse.