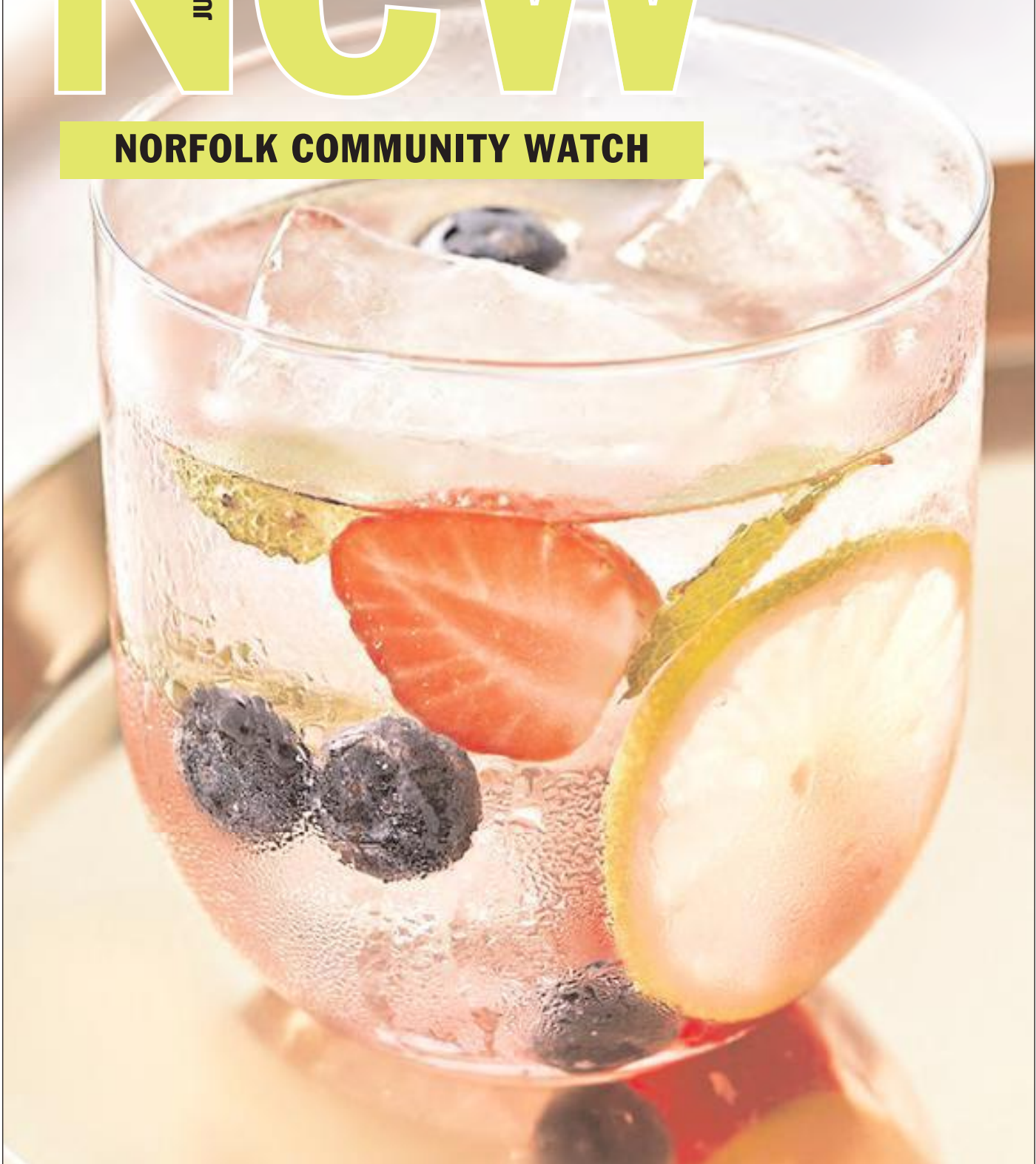


# NCW

JUNE 2023

**NORFOLK COMMUNITY WATCH**



### NEWS IN BRIEF

#### Cyber awards

THE National Cyber Awards, designed to recognise employees of organisations such as the Ministry of Defence, National Crime Agency, returns to London on Monday 25th September 2023 at the Novotel London West, Hammer-smith.

Now in its fifth year and following the huge success of the 2022 event, The National Cyber Awards® rewards those who keep us safe 24 hours a day. It will be sponsored by the National Police Chiefs Council.

#### Fraud crackdown

NEW legislation will make companies responsible if they fail to prevent fraud by an employee if it was committed for the organisation's benefit. If fraud is committed by an employee of an organisation, the organisation must be able to demonstrate it had reasonable measures in place to deter the offending or risk receiving an unlimited fine.

#### £10m whisky fraud

LONDON fraudster Casey Alexander scammed over £10m from elderly and vulnerable victims in one of the world's biggest ever whisky fraud schemes.

Alexander, from Stoke Newington, spun investors lies about the "glamorous and lucrative" market of high-quality single malts and rare Scotch, only to run off with their money.

He appeared in court in Northern Ohio and will be sentenced in July.

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### Holly hits out at the diet...

# CHEATS



EVERYONE, at some time, looks at themselves in the mirror and panics because of all those winter pounds they've added to their waistline.

Some sign up to the gym, others begin a jogging regime. Or some may decide diet pills are the best answer.

Beware, according to Which? some adverts for keto diet pills - one of the most popular dieting aids - falsely imply they're endorsed by Mumset, Dragons' Den and TV presenter Holly Willoughby.

Malicious investment and cryptocurrency adverts will often pretend to be backed by famous faces to lure you in, but promotions for health products such as diet pills are equally plagued by bogus endorsement.

Which? found a messy trail of dodgy adverts for keto diet pills making misleading claims all over the internet, posted via search engines, online news outlets and various social media platforms.

In October 2019, they reported that a rogue Facebook advertiser called [ketopurediet.com] had pretended to be backed by celebrity Anne Hegerty from ITV game show The Chase.

Shoppers reported that the company took additional card payments without permission and then refused refunds. Shortly afterwards, the website disappeared entirely. They have now found similar deceptive adverts all over the internet.

A Facebook page for @ketoburndxdragonsdenuk, created on 12 February 2022, falsely claimed to be connected to the BBC TV show 'Dragons' Den'.

This page initially linked to a website called [store.ketoburndx.com] but has recently switched to promoting a website called [ketolife.fit].

BBC Studios told Which? 'there is no link between Dragons' Den and this advertiser'. When we searched for other promotions for 'Keto Burn DX' we found multiple news outlets hosting promotions for similar products.

One example is an advert published on 21 February 2022 in The Jerusalem Post, entitled 'Holly Willoughby Keto UK (United Kingdom) - Is Keto Burn DX Boots Holly Willoughby Scam Or Legit?'.

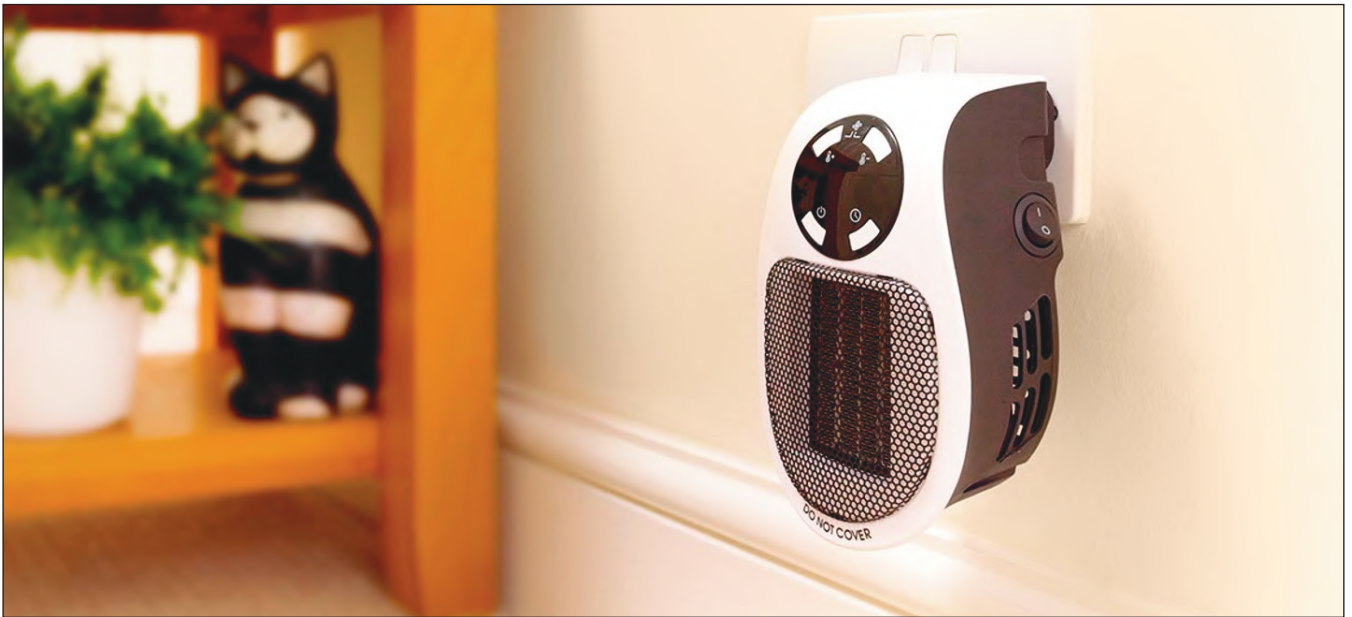
The content repeatedly invited readers to buy 'Holly Willoughby Keto' - yet the agent for Holly Willoughby told Which? she has never endorsed this product.

Who is behind these fake ads?

The advert hosted on The Jerusalem Post for 'Holly Willoughby Keto' was supplied by an agency called Reckonsoft Ltd. The Jerusalem Post said it was 'against any kind of scam or phishing', and has 'blocked the customer'.

Reckonsoft Ltd took down all articles once Which? reported them. If you've seen a product that you've found advertised on social media or a search engine, think carefully about the offer





Electrical Safety First is warning about a dangerous electric wall heater being sold online

These survey statistics are simply...

# SHOCKING



Lesley Rudd

EVERYDAY tasks such as drying your hair, keeping warm, plugging in a phone or charging an electric car are being made potentially dangerous by seriously unsafe household products being sold online.

A recent survey by **Electrical Safety First** (ESF) found nearly four in ten (37%) people are using online marketplaces to compare prices – in a bid to get the best deal there are fears the cost of living crisis will expose even more shoppers to dangerous goods as they look to keep cash in their wallets.[1]

Fresh concerns come as a new investigation by the charity reveals people are more at risk of buying dangerous products online than ever before.

ESF has investigated listings of electrical goods across five leading online marketplaces, including Amazon Marketplace, eBay, Facebook Marketplace, AliExpress and Wish.com. It found more than 50 listings of products for use all over the home, from the driveway to the kitchen, were unsafe.

One EV charging cable purchased from eBay presented a risk of electric shock and overheating when it was tested by a specialist lab. Two other EV charging cables purchased from Amazon Marketplace also failed electric shock tests, exposing users to a major hazard.

As households continue to grapple with soaring heating bills, ESF found that potentially lethal heaters are finding their way into people's homes via online marketplaces.

A portable heater purchased via eBay proved to be one of the most dangerous products uncovered by the charity. With 240 volts running through a heating element easily exposed or accessible through an insecure cover, posing a risk to life.

Bargain beauty buys for under £30 were also found to pose a serious safety hazard, with hair dryers and straighteners fitted with illegal mains plugs lacking a fuse presenting both fire and electric shock risks.

Even making a morning smoothie could end in disaster, with one kitchen blender available through an online marketplace fitted with a defective motor which began to overheat and pour with smoke less than a minute after being switched on.

Cyclists were also found to be at risk from unsafe e-bike chargers available on Amazon Marketplace, despite a previous investigation by ESF highlighting their fire risk.

Lesley Rudd, Chief Executive of **Electrical Safety First**, commented: "With so many people feeling the squeeze, we're concerned that more shoppers than ever could be exposing themselves to risk from supposed bargains found on online marketplaces.

"These products can come at a dangerous cost. People are buying everyday products like hair dryers and phone chargers, online without knowing the hazards they present.

**continued on page 17**

## TAKE OUR ADVICE

- Don't buy on price alone – not all bargains are worth it!
- Some fakes are for sale just below the recommended retail value, hoodwinking shoppers that are too savvy to fall for the 'too good to be true' deals.
- Make sure you do your homework if you decide to buy products below high street retail prices.
- Don't just take the seller's word for it – or the reviewer's!
- Beware of a product with solely

glowing reviews, especially if the reviewers aren't verified. Some sites cross-reference user reviews with their buyer database and label those people as "verified purchasers".

- Know where you're buying from. Make sure you know where the supplier is based, a 'co.uk' URL doesn't guarantee the website is UK based. If there is no address supplied, or there is just a PO Box, be wary; many sub-standard electrical goods are manufactured overseas, where they will not be safety tested and are produced as quickly and

cheaply as possible.

- Beware of words qualifying an item's authenticity. If the seller claims the product is 'genuine', 'real' or 'authentic' double check the source. Most reputable retailers don't need to sell their products like this.

- Stick to reputable retailers you know and trust. This is the most important thing you can do to keep yourself safe.



### from page 16

"Third-party sellers are well aware of consumers' desire to save money right now, so they are flooding the UK with cheap, poor-quality electricals through online marketplaces.

"We're even seeing them invest in advertising to drive sales, despite their products putting consumers at serious risk.

"That's why the Government must act urgently to protect people by introducing legislation that forces online marketplaces to take reasonable steps to ensure the products they sell on their platforms are safe."

This latest investigation is part of the 'Don't Be Electrified' campaign, which saw Electrical Safety First take to the streets by setting up a 'Shock Stall' at Berwick Street Market.

**Members of the public were able to talk to ESF experts and see the hazards presented by the Top 10 Most Dangerous Products:**

- An energy-saving device, with unsafe plug pins and unapproved internal electronic components. This item has already been recalled as unsafe by the Office for Product Safety and Standards (OPSS). Listed for sale on eBay.
- A portable heater, with easy access to live parts with 240 volts running through the heating element, posing an imminent risk to life. Listed for sale on eBay.
- A 'water-proof' extension lead with no water-proof capabilities that presents a significant risk of electric shock. This item has already been recalled as unsafe by the Office for Product Safety and Standards (OPSS). Listed for sale on Amazon Marketplace.

- An EV charging cable failed lab testing, presenting a risk of electric shock and overheating to potentially cause a fire. Listed for sale on Amazon Marketplace.

- A universal extension lead, found through testing to present an electric shock risk. Listed for sale on Amazon Marketplace.

- A 5-in-1 hair styler, had an unsafe plug without a fuse and presents a significant fire risk. The product also comes apart easily without the need for a tool, exposing live parts and presenting a shock risk. Listed for sale on eBay.

- A plug-in light, with an unsafe plug without a fuse and presenting a significant fire risk. The product also comes apart easily, exposing live parts and presenting a shock risk. Listed for sale on eBay.

- A fast charger 20W, with a non-compliant plug and body design that interferes with the socket switch. Listed for sale on Amazon Marketplace.

- Travel adaptor (universal), with easy access to live parts and presenting an electric shock risk. Listed for sale on eBay.

- A 3200W food blender, was found to present an overheating and fire risk in testing – produced smoke from the motor when turned on for the first time. Listed for sale on eBay.

For people who didn't get a chance to visit the 'Shock Stall' in London ESF has uploaded demonstration videos featuring its technical experts explaining the hazards associated with these products on its social media channels.



Faulty battery sends an e-scooter up in flames



A hairdryer sold online is set alight putting lives at risk



This is what happens when you buy a faulty charger

If you received an unfair penalty notice, check that your car hasn't been...

# CLOINED



A GROWING number of hard-pressed car owners are being hit with unfair penalty charge notices for offences they did not commit due to car cloning, according to official data uncovered by **heycar**.

The online car marketplace has analysed previously unseen data from TfL on the number of ULEZ PCNs being cancelled due to the car being a clone of a legitimate vehicle.

It found a 631% increase in PCNs being overturned due to cloning since the ULEZ was expanded in October 2021 compared to the same period a year ago (641 fines between October 2020 and April 2021, and 4,687 between October 2021 and April 2022, inclusive).

Comparing April 2021 (when lockdown restrictions were being lifted in England) with April 2022 shows an even more alarming rise of 857% (from 61 fines to 584).

Car cloning can take various forms with a criminal either physically stealing a registration plate or having a fake plate illegally made to put on another vehicle.

Cloned number plates are typically used on vehicles that are stolen, unroadworthy or used in illegal activity.

In the event of a PCN being issued due to a cloned car, the legitimate registered keeper will be required to provide evidence to satisfy the issuer of the ticket

that their car was not at the time and place where the alleged offence occurred. If they don't appeal they face a ULEZ PCN charge of £160 (reduced to £80 if paid within 14 days).

Car cloning is part of a wider increase in vehicle crime. In England and Wales there was a 7% rise in vehicle theft in 2021 compared to 2020, while hotspot the West Midlands has reported a 37% spike since Covid-19 restrictions were lifted last year.

Figures are the 'tip of the iceberg' Commenting on the findings, **heycar's** Consumer Editor Sarah Tooze said: "These car cloning figures are the tip of the iceberg.

"Many drivers are unable to provide the evidence TfL requires to cancel the PCN due to the vehicle being a clone.

"Appealing the PCN process can also be complicated and intimidating, which means many more victims will pay the fine to avoid the stress and end the matter.

"The true number of cloned cars in the UK will be much higher but there are no official, national statistics which are publicly available.

"We are urging the DVLA to publish car cloning figures so drivers can see the true scale of the problem within the UK.

"There needs to be greater transparency around this serious crime and tighter regulations to help prevent innocent mo-

torists being stung with fines or, worse still, losing thousands of pounds by unknowingly buying a cloned vehicle."

The Government has a role to play in clamping down on car cloning as although drivers need to prove their identity when buying a number plate from legitimate sources there is still the opportunity to buy number plates on the internet or to have number plates made without checks being carried out.

Further checking and verification of vehicles that have been written-off and repaired before they are put back on the road, and the use of anti-tampering screws to secure number plates to cars could help prevent car cloning.

As well as better preventative measures, the appeals process for victims needs to be improved.

**heycar** research found car cloning victims can be forced to go to great lengths to prove their innocence (as the case study below demonstrates) with some local authorities and transport bodies who issue the PCNs requiring information from the police which can be difficult to obtain.

Tooze continued: "Car cloning victims should be treated as such. Instead, they can face a 'guilty until proven innocent' mentality, which only adds to an already stressful situation."



“ These car cloning figures are the tip of the iceberg. Many drivers are unable to provide the evidence TfL requires to cancel the PCN due to the vehicle being a clone ”  
SARAH TOOZE - Heycar

## NEWS IN BRIEF

### Cowboy builder

A NOTORIOUS cowboy builder once jailed for fraud has struck again - leaving a family £60,000 out-of-pocket and living on a building site.

Lee Slocombe, 40, is accused of changing his name to Lee Lewis and starting up new building firms so customers would not realise he had served three years and seven months behind bars for fraud.

He has now been reported to police and Trading Standards for allegedly using exactly the same methods to rip off another customer. Slocombe claims he followed all the guidelines to make sure all his work was legitimate.

### Online crackdown

AN international police operation has shut down an online marketplace in which people's personal and banking details were being bought and sold.

'Operation Cookie Monster', led by the FBI and the Dutch National Police but involving law enforcement agencies from 17 countries, has resulted in over 120 arrests, 24 of them in the UK.

The online marketplace, known as Genesis Market, was handling over two million identities when it was taken down.

Most of these were from Netflix and PayPal accounts.

### What a character

DERBYSHIRE Police wanted to do something different to raise awareness of scams and have created a new character to make sure their messages have an impact.

As part of a series of videos and printed material, the sock puppet will 'pop up' to give advice on spotting a scam and what to do if you're targeted by a fraudster.

The puppet is bright pink, with a blue nose and a shock of bright yellow hair.

It was chosen to front the campaign due to its vibrant, and rather wacky appearance, which should make it a memorable mascot for viewers.

## Cracking down on Bounce Back loan...

# CHEATS

**MORE** than 450 company directors have been disqualified in a crackdown on covid fraud claims. The Insolvency Service announced that 459 of the 932 disqualifications overall for fraud were related to the coronavirus financial support scheme, introduced during the pandemic to help businesses in lockdown.

This comes after the organisation published its monthly figures, showing more companies in England and Wales entered insolvency during the month than at any point since records started three years ago.

The Insolvency Service reported 2,457 corporate insolvencies last month, up from 1,784 in February, with Tim Symes, a partner in insolvency and restructuring, at Stewarts said: "The latest insolvency statistics are jaw-dropping."

When it comes to covid financial support, the insolvency service took enforcement action bringing criminal prosecutions against six directors at companies, all of which led to convictions, and even imprisonment.

The government agency highlighted three recent cases where a couple were sent to jail for more than two years each, after being involved in fraudulent applications for bounce back loans.

Bahar Dag had claimed the full £50,000 Bounce Back Loan by stating the company's turnover was £200,000, despite it being under a quarter of that.

In another instance, Jubelur Rohman, was disqualified as a director for 11 years following an investigation into his company's £50,000 Bounce Back Loan. Dave Magrath, director of investigation and enforcement at the Insolvency Service, said: "These fraudsters are just the latest to find out that we will not hesitate to take firm action where we uncover such abuse, and this can ultimately result in a jail sentence.

"The purpose of the Bounce Back Loan scheme was to support businesses during the pandemic, but it is clear a minority of company directors chose to maliciously abuse the scheme and defraud the taxpayer. Our team of experts continue to work round-the-clock to bring these criminals to justice.

**FOOTNOTE:** Kulwinder Singh Sidhu, 58, from Stanwell, has been sentenced to 12 months imprisonment, after pleading guilty to offences under the Companies Act and the Fraud Act, having abused the Bounce Back Loan financial support scheme in 2020.

Sidhu was director of Wavylane Ltd, a haulage company based in Stanwell, and which had been trading since 2010.

On 9 June 2020 Sidhu applied for a £50,000 Bounce Back Loan from his bank on behalf of his business. Under the Bounce Back Loan scheme, genuine businesses impacted by the pandemic could take out interest-free taxpayer-backed loans of up to a maximum of £50,000.

The loan was paid into the company bank account and on 26 June 2020 Sidhu filed paperwork with Companies House to have the business dissolved, having transferred the funds to his personal bank account within two days of receipt.





# PASSPORT...

to misery if you don't take proper care



HOLIDAYMAKERS have been warned to be vigilant when booking their trips as scammers are using clever new tactics to con people out of their cash.

The Chartered Trading Standards Institute (CTSI) said that fraudsters are duping travellers into paying for non-existent holidays and services, using increasingly convincing and sophisticated methods to do so.

Recent scams spotted by the CTSI included fake ads on social media, featuring stunning pictures of hotels and holiday cottages alongside "too good to be true" prices.

The scammers often insisted that their victims pay by cash, via bank transfer or through third-party international money transfer companies such as Western Union, deliberately making payments difficult to trace and non-refundable.

By the time the holidaymakers re-



alised that the travel deal was fake, it was too late - the fraudsters had already disappeared with their money.

Some victims of these scams didn't even realise that the holiday they'd 'booked' wasn't genuine until they arrived at the airport, only to discover that their flight was non-existent.

Others tried to check in at their hotel after being duped into making a bogus booking, but were told that there was no record of their booking.

Scammers have also been taking advantage of the delays and disruptions caused by recent strikes at the UK Passport Office, by claiming to offer "fast-track" services to travellers.

The CTSI said that it had seen a number of texts and emails from con artists offering quick passport renewals - meaning that anyone who falls victim to the dangerous scam could be handing over valuable personal data as well as money.

The CTSI has now urged customers to make sure they check the URL of any website they are using to book a holiday, always read independent reviews - not just ones on the website itself - and contact the owners of any holiday cottage they are planning to book directly for confirmation before paying.

In addition, holidaymakers have been strongly advised to pay for their trips

using a protected method such as a credit card, debit card, or PayPal's buyer protection service.

CTSI lead officer Katherine Hart said: "Lots of people are preparing to go away at the moment and, unfortunately, there are a lot of adverts on social media advertising cottages and hotels at home and abroad with incredible pictures and fantastic prices. These bogus adverts are designed to steal our money, leaving us disappointed and without a holiday.

"As with any purchase, do your research, only shop with reputable companies, and make sure you are 100% sure who you are dealing with and what you are getting before you part with any money."

CTSI chief executive John Herriman added: "As always, scammers are quick to leap on any opportunity to take advantage of uncertainty and upheaval.

"The exploitation of delays brought about by Passport Office strikes are just the latest example of scammers preying on people's vulnerability.

"People work hard and save all year round for their holidays - scammers know this, but they don't care.

"We can all fight back, though, by being alert, by following a few simple guidelines, and spreading the word about the harm these scams can cause."

## CRIME AND COMMUNITY NEWS

## Teens stole from boats

THREE teenagers have been sentenced after admitting to a series of offences including thefts from boats and criminal damage.

It follows an investigation into the theft of four BMW alloy wheels overnight on Friday 7 October 2022 from a compound in St Olaves.

The trio were sentenced at Great Yarmouth Magistrate's Court last month.

They asked for up to seven other offences to be taken into consideration including thefts from boats, criminal damage, and burglary carried out between 21 September 2022 and 18 November 2022.

Tyler Morse, 18, of Beach Drive, Scratby, Max Sharp, 19, of Grove Road, Martham, and Joey Seaman, 19, of Purslane Drive, Cais-



ter were each handed 120 hours of unpaid work and ordered to pay £526.66 in compensation, costs, and victim surcharge.

Morse and Sharp admitted to six other offences to be taken into consideration at court under Operation Converter.

They included the theft of maritime navigation equipment from three boats in Cobholm totalling £8,100, criminal damage to a fence costing £300, the theft of fishing equipment from a

marine yard in Lowestoft worth £4,500, and taking jewellery from a private boat worth £100.

Sharp also admitted to a further offence relating to criminal damage at a boatyard in Burgh Castle.

Seaman admitted to two additional offences relating to the fishing equipment theft in Lowestoft and the criminal damage at Burgh Castle.

The three men were caught on CCTV in Sharp's van acting suspiciously in St Olaves on the night of the wheel theft.

Officers, however, were able to establish Morse's identity by connecting him to a distinctive Nike top worn by one of the suspects seen in the CCTV images.

## Stay alert for tractor parts

POLICE are appealing for information after tractor equipment worth approximately £150,000 was stolen from four locations.

The latest incident occurred near Kings Lynn, when a premises was entered and 20 electronic GPS screens were taken, worth a total of £100,000.

Then a total of four GPS trackers and two screens were stolen from locations in Diss, Thetford and Attleborough, worth a total of £50,000.

Rural crime Beat Manager PC Sue Matthews said: "Please remain vigilant following this spate of thefts. If possible, remove the GPS system from your machinery and store it inside at night.

"We appreciate this is not ideal, but you're much less likely to become a victim of this crime by doing so.

"If removal is not possible, look into having your GPS tracker and system forensically marked, installing CCTV, and locking away the tractors. These steps could help deter theft and assist investigations if it does occur."

If you have any information regarding the above incidents near Kings Lynn (36/23993/23), Thetford (36/23417/23), Attleborough (36/23088/23) and Diss (36/23535/23), or witnessed any suspicious behaviour during the time frames mentioned, call us on 101 quoting the relevant crime reference.

Alternatively, report anonymously to Crimestoppers on 0800 555 111.

## Thief led group on a champagne lifestyle

A MAN who travelled across counties as part of an organised crime group stealing spirits and champagne from supermarkets has been jailed.

Laurentiu Stroe, 23, c/o HMP Chelmsford, was caught in the act and arrested by Essex Police for six high value thefts from shops between October 2022 and February 2023.

While on remand and awaiting sentence he was investigated by police staff from Operation Converter which led to him admitting to 15 further offences, targeting large supermarkets in Norfolk, Suffolk, Essex, Kent, and Herts. In total he admitted to stealing over £18,000 worth of alcohol.

The Norfolk offences date to 12 February 2022 and 14 May 2022 and saw Tesco, Asda and Sainsbury in Great Yarmouth targeted.

Investigations and CCTV linked Stroe to an organised crime group (OCG) working

across counties stealing alcohol from supermarkets.

The criminal activity involved the group filling a trolley with bottles, taking them to quiet aisle to de-tag them, and then making multiple trips to carry them out concealed in various ways.

Stroe was sentenced to eight months in prison at Basildon Magistrates Court.

Operation Converter is an initiative aimed at encouraging offenders to admit their crimes. It means justice for victims and the possibility of property being returned.

It also gives the offender a fresh start when they are released from prison, without the possibility they will later be traced for a further offence.

Offenders have to give sufficient detail for officers to be sure they have committed the crime and these offences are then 'taken into consideration' at sentencing.



## CRIME AND COMMUNITY NEWS



County Lines drugs raids in Norfolk

# Robbery and kidnap duo jailed

OFFICERS targeting the supply of heroin and crack cocaine into Norfolk have helped secure more than 300 years in prison sentences for those responsible.

The Constabulary's dedicated County Lines team has also shut down 74 lines bringing Class A drugs into Norfolk since it was set up in 2019.

A County Line is run by a 'line-holder' who uses an unregistered mobile phone to arrange the movement of Class A drugs from London and other large cities, using violence and exploiting vulnerable young people and adults.

Norfolk Constabulary's specialist team, consisting of just seven members, uses in-depth phone data analysis to track down those 'line-holders' to stop the movement of drugs at the source.

In the last three years, this has resulted in 82 convictions of principals and conspirators and a total of 315 years and 11 months of prison time given out.

Detective Inspector Robin Windsor-Waite, who leads Norfolk Constabu-

lary's County Lines team said: "Targeting those at the top of the pyramid disrupts the entire supply chain into our county. Thanks to the hard work of our officers, it is now much harder to get hold of Class A drugs in Norfolk.

"At the peak of county lines activity, Class A drug users in Norfolk were being bombarded by dozens of messages every day offering them deals. Now, once we've closed a line, users have the time and space to seek the support they need.

"Our tactics have been so successful that we have had a 100% conviction rate with all the lines we have targeted. Of the 82 people convicted, all but one pleaded guilty (due to the strength of the evidence presented by my team, meaning no costly trial!"

The success of the last three years has been driven by Op Orochi, with the Norfolk County Lines Team working alongside specialist officers from the Metropolitan Police to help identify the individuals who control the lines from London.

"Before this current way of working we couldn't go after the line operators. We used a lot of resources locally, but this never tackled the problem and the lines still existed. But now thanks to new technology and the officers at Op Orochi we can stop this at the source."

Chief Constable Paul Sanford said: "County Lines drug dealing and the exploitation and violence that comes with it has a devastating impact on our communities.

"As a Constabulary we have chosen to focus on this serious and organised criminality and make Norfolk a hostile place for those behind it.

"These results are a huge achievement, but only show the surface of the impact our County Lines officers are having in Norfolk.

"The removal of these Class A drugs from our streets has a knock-on effect to other related criminality, protecting some of the most vulnerable people in Norfolk as well as members of the wider community."

## CRIME AND COMMUNITY NEWS

# Officers on the road to make sure you are safe

NORFOLK Constabulary held their first Operation Close Pass of the year which saw officers proactively working to reduce the dangers caused by motorists who choose to drive too closely to cyclists on the County's roads.

Close Pass is a road safety operation with a focus on driver education over enforcement and involves officers in plain clothes going out on bicycles to identify drivers who either don't allow enough room when overtaking, follow too closely or 'left-hook' cyclists by overtaking and turning left crossing into their path.

Officers on bicycles are equipped with action camera devices to secure and record evidence of driving offences.

If an offence has occurred, it is reported to uniformed officers on motorcycles who are deployed within the operation area.

A motorcycle officer then sets out to stop the offending vehicle and provided the offence was not so serious as to warrant immediate enforcement action (e.g., drink-driving or dangerous driving), they are offered the opportunity to be escorted back to the engagement site for an educational input.

If the driver of the offending vehi-



cle declined the offer of an educational input, they would then be issued with a Traffic Offence Report (TOR) for consideration of the offences of either careless driving or driving without due care and attention.

The educational input aims to make the driver aware of why their manner of driving was careless or inconsiderate, inform them of the typical hazards faced by cyclists and the use of a 'Pass Mat' which highlights the spacing that should be used for cyclists, with 1.5metres being the recommended overtaking clearance.

On this occasion, 19 drivers received educational engagement with a further five issued with TORs for a variety of offences including passing cyclists in a dangerous manner and use of their mobile phone.

The team aim to run a Close Pass operation once a month across the county for the rest of 2023.

Sergeant Ben Hawkins, from the Norfolk and Suffolk Roads and Armed Policing Team, said: "As the weather improves and the evenings become lighter, we are aware that we are likely to see an increase in cyclists using Norfolk's roads.

"We are using Op Close Pass to raise awareness amongst drivers of how they can reduce the danger posed to cyclists.

"Failing to give a cyclist enough room is an offence of driving without due care and attention and could result in points on your licence or being issued with a fine.

"Updates in the Highway Code, introduced last year, means it is a mandatory requirement to pass cyclists and other vulnerable road users with at least 1.5m of room (2m for horses).

"I would like to stress the importance of looking out for yourself and other road users when you travel.

"A lapse in concentration or inability to judge the road scene correctly could have catastrophic consequences."

## 15 months for beating two women

A 34-year-old man has been sentenced to 15 months in prison following a domestic incident in Gorleston-on-sea. David Rainey, of no fixed abode, appeared at Norwich Crown Court where he pleaded guilty to causing grievous bodily harm without intent, causing actual bodily harm and common assault.

Police were called to an address in Gorleston-on-sea just after 11pm on Friday 28 October 2022, following a report of a domestic incident.

When officers arrived Rainey had fled the scene. One woman at the address had been assaulted and Rainey had punched a neighbour in the face, resulting in her losing three front teeth.

Rainey was circulated as wanted and subsequently arrested at an address in Lowestoft on 10 November 2022.

He was taken to Great Yarmouth police investigation centre, where he was questioned. He was subsequently charged and was remanded in custody by magistrates court pending his appearance at crown court.

Rainey was sentenced to 15 months for causing grievous bodily harm without intent, eight months for causing actual bodily harm and three months for common assault, both to be served concurrently.

The judge also granted a restraining order on conviction to prohibit contact with both victims for the next two years.

Sgt Steven Lee said: "This was a particularly brutal attack on both women and these kinds of incidents can have profound and long-lasting impact as well as the physical damage caused. We hope that a prison sentence will help to reassure victims."



Less dogs stolen, but many more being...

# REHOMED



DOG owners in London are most likely to have their pet stolen, with the capital recording the most thefts in the UK for the eighth year in a row.

The Metropolitan Police recorded 396 dog thefts in 2022, analysis of police data by Direct Line Pet Insurance has revealed.

That's 219 more than Kent, the region with the second highest thefts. West Yorkshire saw the third largest thefts in 2022 with almost 130 dogs stolen.

While London has topped the list since 2015, there were 26 fewer reports of stolen dogs last year compared with 2021.

Stolen dog reports across Britain dropped by 22 per cent last year compared to 2021, the data shows.

A tightening of average household incomes may have reduced overall demand for dogs, paired with an increase in the number of dogs being rehomed.

Between January and October 2022, the Dogs Trust saw a 50 per cent rise in inquiries regarding dog rehoming

compared to the same period in 2021.

But a significant number of stolen dog cases still go unreported and there has been an uptake in the number of people using dog walkers.

"We remain a nation of dog lovers. As more than a third of UK households own a dog, the opportunity for thieves is high, with six dogs stolen each day in 2022," said Madeline Pike, Veterinary Nurse for Direct Line Pet Insurance said.

"While there has been a decrease in the number of dogs stolen, animal shelters have seen a sharp rise in the number of pets being rehomed.

"This is likely to be a sign that households are struggling with the cost of living or that they can no longer give their pet the attention they need due to a change in their working patterns."

Ms Pike warns dog owners to avoid leaving their pet tied up outside a shop or in an empty car. Owners are reminded to keep dogs on leads in busy areas and to make sure their pet is microchipped.

Around 2,160 dogs were nabbed across Britain in 2022 - the equivalent of six dogs each day - but of those stolen, just one in four were returned.

American bulldogs were the most popular breed among British dognappers. Ninety were reported stolen in 2022, compared with just 20 in the previous year. American bulldog puppies can be advertised anywhere between £1,500 to £5,000 each.

Staffordshire Bull Terriers were second on the list to be targeted, with 71 nabbed, followed by French bulldogs, Jack Russells and Chihuahuas.

English bulldogs, Cocker Spaniels, German Shepherds, Yorkshire Terriers and Huskies were also among the top 10 stolen breeds.

In London Staffordshire Bull Terriers are the most stolen breed, with almost 500 nabbed in the past decade. Thirty-seven were stolen in 2022, with hotspots including Croydon, Bromley and Enfield.

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- Your number can't be seen
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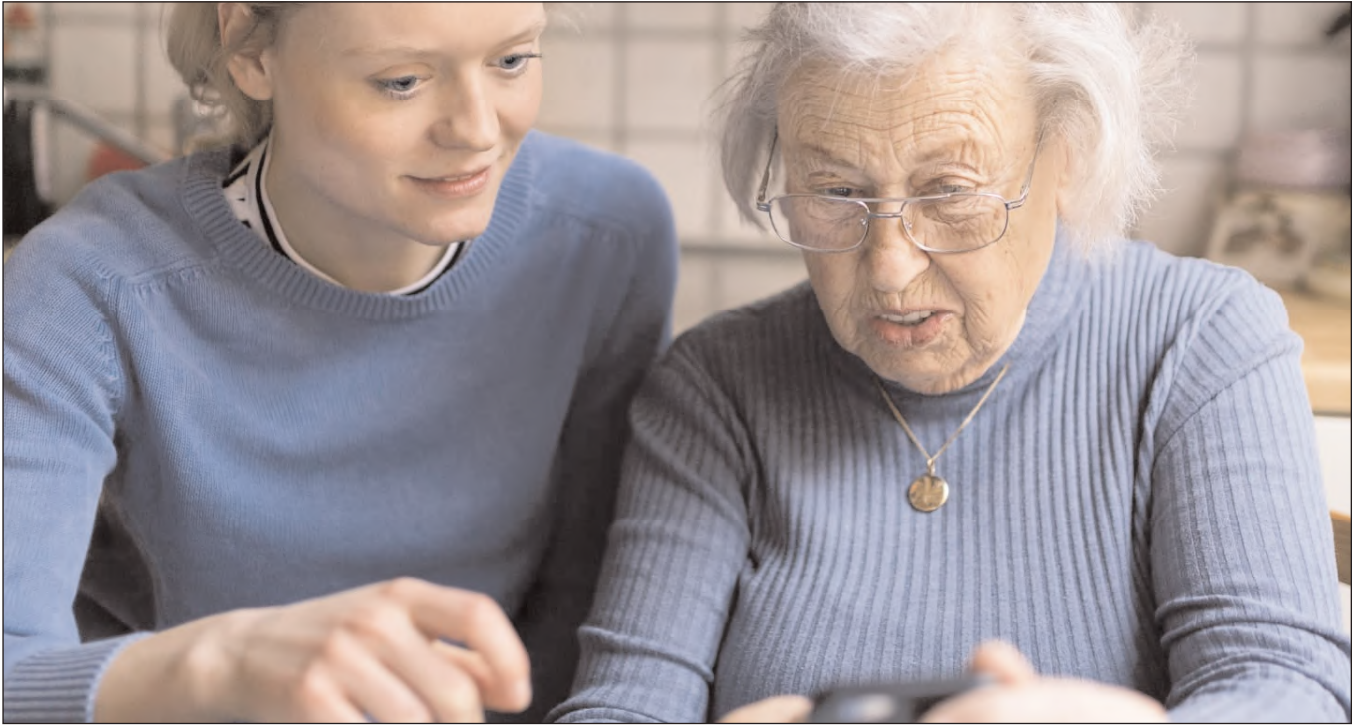
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100% anonymous. Always.



Unlucky pensioner was scammed five...

# TIMES



A PENSIONER who has been targeted by scammers five times has issued a warning for people to be alert.

Denis Robinson, 85, has been the target of multiple scams with the former journalist being hit five times by five different scammers.

Mr Robinson is now being supported by a partnership between Nationwide Building Society and older person's charity Independent Age.

The warning comes as analysis of data from Nationwide Building Society showed 25 percent of all scam victims are aged 65 and over.

Among the most frequent of scams is what's known as an impersonation scam - this is where the criminal claims to be from an official agency or acts as a family member.

Denis described an example of one of the scams, something that is commonly known as a doorstep scam.

This is where rogue traders can knock at someone's door, claiming to

have noticed something about the home which needs work or improvement.

Some will prey on the elderly who may require help around the house to offer services at an inflated price.

Denis explained: "The most spectacular scam was when I had a glossy leaflet through my door advertising gardening services for older people, it looked professional and as a result I didn't think to check how much the person would charge.

"After two hours' work, he told me I owed him £2,300 and said he'd be in trouble with his boss if I didn't pay up. I was numb with shock.

"Luckily I didn't have that amount of cash in the house so said I would need some time, he was going to come back two days later, but I contacted the police and never heard from him again."

Unfortunately, Denis was then targeted again, he continued: "I've also had someone knock on my door, demand-

ing money for work they had done on the outside of the house while I was out. I've had someone who stole £100 from me after asking me if I had change for £5."

Instances of these types of scams are tragically common, and older people are often preyed upon. Shockingly, the data also showed that if someone over the age of 65 becomes a victim to this type of scam then they are likely to lose more than twice the amount of money compared to someone younger.

Denis has now warned people to remain vigilant: "You can feel foolish when it comes to scams, and the scammers can be so brazen. It's important to know how to protect yourself, and to have the emotional support there if needed."

Nationwide and Independent Age are now working together to provide additional support for older members who fall victim to a scam.

## THOUSANDS PROTEST AGAINST MAFIA KILLERS

TWO months after the arrest of Italy's most-wanted mob boss shone a spotlight on the mafia, more than 50,000 people marched last month in Milan to remember their victims.

"It has been 28 years and we are still searching for the truth," said Paolo Marcone, 50, whose father was killed in 1995 by the mafia in Foggia, in Italy's southeastern region of Puglia.

Francesco Marcone, a local official, had just returned home from work when he was shot in the back. The family believes he discovered something that he should not have, but "sadly the truth has not come out".

Police estimated the size of the crowd at 50,000 in Milan where, at the foot of the Duomo, a white sheet was laid out bearing the names of 1,069 victims. The Foggia mafia is considered Italy's newest and most violent organised crime syndicate.



# Spanish forgery ring smashed

SPANISH police have arrested 47 people and smashed two crime rings suspected of helping British citizens illegally obtain residence permits by providing them with forged documents at a cost of €1,600 per person.

Officers moved against the two gangs operating in the southern beach resort of Marbella and the Spanish enclave of Ceuta in North Africa.

They allegedly provided Britons - including criminals - with fake versions of the documents for around £1400 needed to qualify for residency, such as rental contracts, bank statements and bills, the statement added.

British citizens lost the automatic right to live and work in Spain when Britain's exit from the European Union came into force in 2021.

But under the so-called Withdrawal Agreement, Britons who could prove they were living in Spain before the end of 2020 through documents such as rental contracts or bank statement could obtain residency.

Police said officials had so far identified 120 requests for residency under this agreement backed by false documents supplied by the two rings.

At least three of the requests were from "criminals who aimed to hide" in the southern province of Málaga on Spain's Costa del Sol, home to a huge British community.

Among those arrested were three of the suspected heads of the gang that operated in Marbella, and two of the leaders of the ring from Ceuta.

## RUSSIAN CROOKS EXPOSED

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, announced by the Foreign Office alongside the US Department of the Treasury's Office of Foreign Assets Control (OFAC), form part of a concerted campaign by the UK and the US to tackle international cyber crime.

They follow a lengthy investigation by the National Crime agency into the crime group behind Trickbot malware, as well as the Conti and RYUK ransomware strains, among others.

The NCA assesses that the group was responsible for extorting at least £27 million from 149 UK victims.

## SEOUL TURNS TO ROBOTICS

SEOUL, South Korea, has turned to robotics to cut down on crime and make people aware of danger on the streets.

The patrol robot, called 'Goalie,' is South Korea's first urban patrol robot. It's designed to keep people safe on the streets, day and night, by alerting people to danger.

The robot, which aims to make women feel safer when out on their own, is being rolled out in a residential part of Seoul with the highest share of women living alone.

## ARE WE TOO LENIENT?

MORE than seven out of ten adults think sentences handed down by courts are too lenient.

A poll for the House of Commons justice committee also found one in seven (15 per cent) believed sentences were about right, and 4 per cent said they were too tough.

Of the 2,057 adults quizzed, 55% said anyone over 18 convicted of murdering a child should get a 'whole life' tariff.

## SPANISH CAR RING BROKEN

SPANISH police have disrupted a car smuggling ring after seizing 24 luxury cars at a southern port, including Porsches and Cadillacs, which had been stolen in the United States and were likely bound for Africa.

Spain's Guardia Civil police force said that they had for the past year been investigating signs the southern port of Algeciras was being used to traffic luxury vehicles stolen from the United States.

The luxury vehicles, including high-end jeeps and Aston Martins, were found in containers that arrived on different days.

Police said they suspect the cars, seized as part of their operation "American Stuff," were meant to be sent to African countries.

The 24 vehicles are worth over €2 million (\$2.1 million) and they have since been returned to the United States.

“ 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



If you employ a builder check that he is....

# INSURED



I WONDER how many of us ever check whether the company we employ to do building or roofing work is properly insured should anything go dramatically wrong.

Most builders have to have liability insurance and, in the main, most professional companies do.

But there are some fly-by-night traders out there who would rather take a chance than pay a hefty premium.

So if you are thinking of using a local tradesman in the near future firstly we would suggest you download the **Kiistone App** so you can sit back safe in the knowledge that you're covered.

For those of you who never think of asking to see a copy of the company's insurance liability certificate, read on and you will be shocked.

Lisa Robertson, who has two children, lives in a nice semi-detached



A dormer roof similar to the one Lisa was having repaired

house and employed a roofing company to carry out repairs and tar and reseal the dormer roof above the lounge.

That entailed using a blowtorch to seal the bitumen. When the job was finished Lisa paid the bill (in cash) and thought nothing more of it.

However, that night, during the high winds, something must have been left smouldering and it ended up with the house ablaze. That's when she really hit the roof.

The damage was so bad that Lisa is now homeless and, worse still, she has discovered the builder did not have public liability insurance.

And her heartache could have been avoided had she known about the **Kiistone App** to make sure that whatever happens her money and her home would be safe.

Or if she had asked the roofer if they were insured and he sent a link showing the renewal date of his policy and the company insured with.

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 con-

sumers 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](mailto:helpdesk@kiistone.co.uk)



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



**Criminals now stealing your mobile phone every...**

**6 MINS**



YOUR mobile phone has become the latest target for criminals - not to steal, but to get access to your personal information and, ultimately, your bank account.

A phone is reported stolen in London every six minutes, according to figures released by the Metropolitan Police. Between January 1 and August 17 last year, there were 54,159 reports of phone theft, which averages 237 a day.

However, only two per cent of these reported thefts resulted in the recovery of the device.

Westminster, Camden, Southwark and Hackney had the highest reported thefts, with Westminster having the worst numbers. The boroughs of Bexley saw the fewest reported thefts.

Essex tops the list for the most robberies in East England with a 47 per cent increase in mobile phone theft during 2022 according to mobile and gadget insurance provider Pier Insurance Managed Services under its trading name loveit coverit,

The company analysed data collected by the Essex Police. It revealed last year 597 mobile phones were re-

ported stolen to Essex police. About 40 per cent of robberies reported in Essex during 2022 involved a mobile phone and there was a 47 per cent increase in mobile theft from two years ago.

Last year 597 mobile phones were reported stolen by the Essex police and they reported 873 more robberies than Hertfordshire and 1,136 more than Suffolk.

The county had the most robberies in East England, with 1,440 out of 3,920 cases coming from Essex. The second-highest region was Cambridgeshire, with 638 robberies.

Recovery rates are equally low across London, with key areas like Westminster, Hackney and Camden all below the London-wide average.

Cases in Scotland increased by two-thirds in the last year, according to new research by AI and analytics leader, SAS while phone thefts across the UK have also jumped 31%, as fraudsters target mobiles to access confidential information and log-in credentials.

The SAS 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."

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.

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%



## FCA FREEZES COMPANY'S BANK ACCOUNTS

THE Financial Conduct Authority has imposed restrictions on Independently East Ltd for failing to engage with them in an open and cooperative way.

FCA's actions mean that:

- the firm's bank accounts are frozen
- its permissions to carry out regulated activities have been cancelled, and
- it is unable to carry out any regulated activities

The concerns with Independently East include whether it can be effectively supervised and holds appropriate resources.

It has not provided FCA officers with the information requested about its clients, financial position, or a Financial Ombudsman Service award it was due to pay out.

The outstanding Financial Ombudsman Service award is for an upheld complaint by a consumer who paid £70,000 into Independ-

ently East's business account. The consumer understood these funds would be used to invest in a bond.

The FCA have looked into this investment and found no evidence to suggest that the money transferred by the consumer to Independently East was invested in a bond or any other form of investment.

It also appears that some of the consumer's funds were transferred to a director's personal account.

# Making you feel more at home



**Emma Stranack**  
Head of Consumer Engagement, Content and Channels

NOT everyone wants to engage with a regulator, but the FCA hopes their new consumer section will help people feel comfortable and confident in coming forward.

When consumers contact the FCA, they can often be in distress. They may need to report a suspected scam, check whether a firm is authorised (or not), or find out where to go if something's gone wrong with a financial service.

As a regulator, one of the core objectives is to protect consumers. But with many struggling to pay bills, and scammers often targeting the most vulnerable, our approach had to evolve.

The FCA had to address the challenges consumers are experiencing and make sure people feel comfortable and confident coming to us.

Their drive to engage more directly with consumers has not only been an organisational priority, but also a vocational pull for me.

"My mother was scammed. She lost money, was very upset and felt foolish, blaming herself in spite of the fact that the scam was so sophisticated it was very hard to spot.

"Like my mother, consumers are being scammed, taking risks unknowingly and being treated unfairly.

"We need to help them understand risks, their rights and responsibilities, and where to go for help. It's up to us to protect and empower consumers – and what a great reason to go to work in the morning.

### A new consumer service

The FCA is transforming, and part of that transformation is the new consumer section of their website. It's the result of

extensive research into how and why consumers engage with the FCA, what they can offer them, and how they can do better.

When consumers go to the website, it's often when something has gone wrong. So, it's important we give them the information they need to help them resolve their issue. And it's vital that we do so in a clear, accessible, and sensitive way.

The new section doesn't try to engage consumers on all financial matters, we're not a financial educator. Instead, it's streamlined to focus on the '5 Rs':

**Risks:** We want to help consumers identify and avoid unwanted risks, and understand what those risks mean for them.

**Rights:** We want to make sure consumers understand their rights, and what they should expect from firms.

**Remedies:** If something does go wrong, we want to make sure consumers know how to complain and claim compensation if their provider goes out of business.

**Rule changes:** Where consumers are affected by our rule changes, we want to make it completely clear when they need to act.

**Reporting:** If they suspect a scam, or have experienced poor conduct, we want to encourage consumers to report to us.

A new A-Z glossary of financial terms has been introduced, with quick definitions and external links to the regulatory family.

Directing consumers to the right place for the right information is a central part of our strategy.

People are confused about what FCA authorised means and they don't always know where to go for help so the new website should simplify that.

In 2021, some 24,000 calls to the FCA were referred to other organisations to resolve.

When we aren't the right organisation to help, we explain why and signpost consumers to the right place.



Latest window scrap offer is easy to see...

# THROUGH

IF you're thinking about upgrading your home by installing uPVC windows and doors, the thought of a company recycling your old frames for you to buy new ones sounds quite appealing.

And most people have had salesmen targeting them online offering unique deals using the 'Government Scrappage Scheme'.

It's all lies. There is no such thing as a window scrappage scheme, or a Government-backed scrappage scheme.

A group of big-name double glazing brands are offering to replace old uPVC frames for new ones.

All they ask is that you give them your old window frames to recycle and they'll install brand new uPVC windows which could help you – allegedly – save up to £2,800 on energy bills, where heat would otherwise be “leaking” through current windows and doors.

**Let's analyse the alleged benefits:**

- You'll be saving up to £2,800 on energy bills.
- You don't need to worry about your old window frames, just focus on buying new ones!
- You'll be doing your part for the environment by recycling old frames

that would otherwise end up in landfill.

But this is simply not the case. Not only do your old uPVC frames not end up on landfill, but there also isn't even a window scrappage scheme in place. It's simply a marketing attempt to get you to upgrade your windows and doors for new ones.

Even one of the biggest names in the double glazing industry – who are actively promoting their own window scrappage scheme came out and said “there is no government-backed scrappage scheme.”

Rather than identifying yourself that you may need new windows and doors, these companies are trying to force sell you to upgrade your windows and doors because they are offering homeowners “discounts” through their scrappage schemes.

So much so that reports of window scrappage scheme nuisance calls are now getting out of hand.

The truth of the matter is you could still be paying the same amount of money if you were to upgrade anyway and with various scrappage schemes, you may in fact be charged even more!

This is because these companies in-

flate their scrappage scheme prices, so that, they may call it a “discount” when in actual fact, it's a scheme designed to make you pay more than you need to.

**What happens to old frames?**

Despite these bold claims made by some big-name companies, old frames don't actually end up on landfill if you don't recycle them.

The fact of the matter is, most companies these days will recycle your old window frames anyway. This is because they're made to be 100% recyclable and environmentally friendly.

You don't need to pay extra to get environmentally friendly uPVC window frames when, any of our installers and their products boast the same features and benefits.

The Double Glazing Network takes pride in working with established, trusted and well-respected double glazing installers up and down the country who are backed by ourselves.

So if you're ever unhappy with a job that one of our installers do, just get in touch and we'll do our best to help.

You can find a reputable window installer by looking at the Double Glazing Network [find an installer](#) page.



PLANNING a funeral takes time, it takes energy and it takes a clear head. It is not something that should be a last minute decision especially at a time when you are coming to terms with the death of a loved one.

This is a decision that requires the agreement, support and input of all close family members and should, if possible, be planned in advance.

In fact Pure Cremation will tell you this is something that should ideally be written into your will so everyone is then aware of what your final wishes are.

Because, after all it is not just a question of booking a funeral director, setting a date, then sending out details to all those you wish to invite.

A funeral, whether a traditional funeral or a direct cremation, needs careful thought and discussion so that everyone is happy with the arrangements and satisfied that you are giving the deceased the farewell they wanted.

Planning can be overwhelming at a time when your emotions and feelings are high and the last thing you want is to be in dispute with family members about the type of funeral it should be.

You also have to consider whether the deceased's wishes are practical or affordable which is why having the arrangements in writing, namely the will, gives you advanced notice of what needs to be done so that you can not only plan ahead, but prepare financially for that eventuality.

Your loved one may have requested a specific service. If not you can choose whichever you think is the most appropriate.

#### Some examples:

- Religious funeral
- Cremations or Direct Cremation
- Green and woodland funerals
- Humanist and civic funerals
- Burial at sea

#### Examples of what you will need to know:

- average cost of a funeral today and projected increases
  - basic costs and what add-ons increase the cost?
  - how much do you want to spend?
- continued on page 21

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.

Pure Cremation

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.



\*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.

Pure Cremation Limited provides the Pure Cremation.

0808 141 0810

purecremation.co.uk

## Planning your funeral years ahead can save all the ...

# TEARS



### from page 20

- do you want a funeral director involved?
- do you want to be buried or cremated, and in which location?
- do you want a service, and if so, do you want it to be led by a celebrant?
- do you want a particular piece of music played?
- do you wish to consider the environmental impact of your choices
- are there people you would like to be notified of your death?
- are there particular clothes you would like to wear in the coffin?

'Direct cremation' and 'direct burial' Some funeral directors offer these services for a fixed price. It is an option if you do not want an event on the day and family would like time to think about and arrange a commemorative event.

The funeral director arranges collection of the deceased and cremation at a time convenient to the crematorium.

There may be an extra charge to collect the deceased if death occurs outside hospital or involves the coroner. Some companies offer family the opportunity to be present at the committal but usually charge for this.

Direct burial is less common. This approach offers a way to reduce costs, as there is no need for a hearse, or limousine, and no ceremony. Your family can have ashes returned to them, although this may incur a fee.

### Arrange a funeral without a funeral director

You can save money if you take responsibility for some tasks usually undertaken by a funeral director.

These include caring for the body, completing paperwork, making arrangements with the cemetery or crematorium, and sourcing, purchasing and transporting the coffin.

### Extras to consider include:

- notice in the local newspaper
- service sheets, type of coffin or casket
- clergy-led or celebrant
- choice of music, limousines, pallbearers, flowers, food and drink afterwards
- memorial or scatter the ashes
- headstone.

Latest average figures  
\* Direct Cremation - £1,647  
Funeral director burial - £3,942-£5,385 (depending on area and this includes

the funeral, professional fees and send-off costs)) Funeral director cremation - £3,765

A direct cremation is the most affordable choice for a funeral, because it's a cremation without a service. Due to COVID-19 restrictions in 2021, this type of funeral has become an ever more popular option.

Among those who organised a funeral between February 2020 and July 2021 (during the pandemic), 24% described the funeral as a direct cremation.

A send-off is the added optional extras that can make a funeral more personal to the deceased and their loved ones, like the catering, memorial, wake and flowers.

This year, send-off costs have dropped to £2,484 (-1.9%). This is probably because organising a farewell in 2021 was almost impossible due to COVID-19. \*Source: SunLife report.



**IF ONLY HE COULD  
TURN BACK TIME  
AND TEST HIS  
SMOKE ALARM.**

**WHEN YOU CHANGE YOUR CLOCK  
TEST YOUR SMOKE ALARM**



Which? finds some Etsy sellers are a...

# RIPOFF



SOME Etsy sellers are ripping off online shoppers by charging up to seven times more than other websites for items falsely presented as 'handmade', a snapshot Which? investigation has revealed.

Etsy pitches itself as 'the global marketplace for unique and creative goods', serving 'buyers looking for an alternative something special with a human touch'.

But the consumer champion is concerned that some shoppers could be ripped off and misled into paying a premium for products advertised as handmade, but available at significantly cheaper prices with popular retailers such as Amazon, Asda and B&M.

In March, Which? analysed the first page of items in a selection of categories on Etsy including furniture, toys and clothes.

Researchers then filtered results to show 'handmade' items only and used Google image search to see if they were for sale elsewhere.

More than 20 'handmade' items (23 out of the 192 looked at) were also available on other online platforms or retailers and all but two had a higher price on Etsy. Nine items cost more than twice as much on Etsy than the cheapest price elsewhere.

A freestanding 'handmade' bookshelf was £59.99 on Etsy, six times the price of an identical item available for £10 on Alibaba, while on Amazon the same product was £28.88 and on eBay it was £28.90.

One seller claims that it is 'all about designing the best product', and has been tagged as a 'star seller' on Etsy.

There are several criteria for becoming a star seller including responding to messages quickly, making at least five sales worth \$300, a star rating of 4.8 or higher on average and dispatching orders on time.

The seller's 'handmade' rustic bedside nightstand table was £128.31 on Etsy, nearly three times the price of the same item on Amazon (£43.99).

Which? found an industrial coffee table from the same seller available on Etsy for £146.10 but much cheaper on Wowcher (£59.99), Manomano (£84.99), Wayfair (£89.99), Aosom (£99.99) and eBay (£131.99).

Another Etsy 'star seller' had a 'handmade' shabby chic chest of drawers for £175, plus £25 for delivery. The cheapest price Which? found elsewhere was on B&Q marketplace - £72.99 with free delivery - a £102 difference on the price of the item, or £127 if delivery costs are included.

Which? checked the details for the seller and found that the profile picture on the account was actually a stock image of a woman wearing a suit.

During the investigation, the account had 105 products for sale. Which? checked seven of those as part of its

investigation, and found that all were available on other platforms and all were more expensive through Etsy.

In the toy category, Which? checked a handful of busy books - a popular toy for young children. One 'handmade' busy book was also on Alibaba where it could be bought for £4 (\$4.40) compared to £27.98 on Etsy - seven times the price.

In women's clothes, Which? found some Etsy sellers claiming items were handmade that were also on Amazon and eBay from apparently unrelated sellers. One of these Etsy clothing sellers had made nearly 9,000 sales.

One Etsy seller had 19 'handmade' items on sale. Six were actually from Asda, one from Dunelm and one was from B&M. Which? found all the other items on at least one other online marketplace.

One Asda side table was being sold as handmade on Etsy for £42.99, while at Asda it was £22 - meaning it was being sold on for nearly double the price. A bee print shower curtain that was £7 at Asda was 3.5 times the price on Etsy (£23.99).

Which?'s research suggests Etsy needs to step up its efforts to scrutinise claims made by sellers. Since Which? notified Etsy of its findings, the company has removed some of the sellers from its platform.

The government is currently looking at how misleading advertising can be better regulated as part of its Online Advertising Programme. Which? recommends putting in place a statutory regulator with powers to ensure platforms have sufficient processes in place in order to prevent misleading advertising, including by issuing fines to platforms that break the rules.



Similar items being sold by Etsy

# CONTRACT

...killing plot left victim scared and afraid



A 44-year-old King's Lynn woman has been sentenced to seven and a half years in prison for stalking and seeking a 'hit man' on the dark web to murder her victim.

Helen Hewlett, from Hawthorns in King's Lynn, appeared at Norwich Crown Court after previously being found guilty to soliciting murder and stalking between 1 July 2022 and 13 August 2022.

The judge told the jury that Hewlett was a 'dangerous offender' and posed a 'significant risk to the public'.

Hewlett has been sentenced to a total of 12.5 years for soliciting murder and three months for stalking, to be served concurrently.

This will consist of seven and a half years to be served in prison and five years on extended license period to determine the risk to the public by a parole panel.

She must serve a minimum of two thirds of the custodial sentence.

Hewlett was also issued with a permanent Restraining Order to prevent any contact with the victim or his family.

The victim said in his statements, read out in court by officers at the trial, that he had been left feeling 'scared, afraid of everyone' and very wary of strangers.

He said, 'I'm now anxious, suffering from anxiety most days of my life now, whether it's getting t

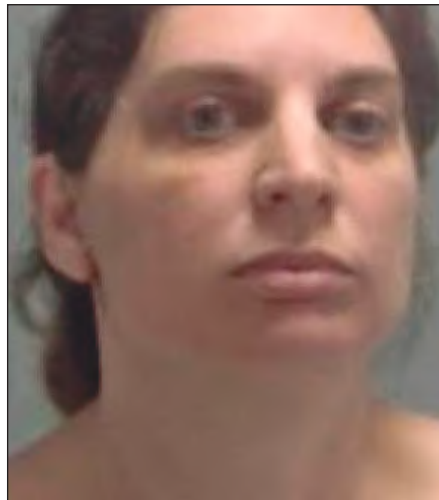
"I find myself constantly checking my driveway and am worried if anyone that I don't recognise approaches my house'.

The court heard that on 10 August last year Norfolk Police received information that a user on the dark web called 'horses5' had posted request to have someone killed on a site called the 'Online Killers Market' on 4 July.

The post, which was traced to Helen Hewlett, who pleaded not guilty to the offences at an earlier hearing, was in relation to the male victim and read:

'Need someone killed in Norfolk, vital it is made to look like an accident, order has been placed through the order page and money is waiting in escrow, have home address, work address, work times and social media information if needed.'

Escrow is a contractual arrangement which allows deposits to be made with an independent, licensed third party until the agreed condition, in this case a 'hit', has been fulfilled.



**Helen Hewlett**

A reply to Hewlett's request came from a user named #Marksmen on 14 July. Hewlett had posted in her original request the victim's work schedule and details of his social media accounts, adding: 'Needs to be killed, vital it looks like an accident.'

Despite messages from the site to say the conversations would be automatically deleted, there were still a number of messages between dated between August 1-11 2022.

These relate to a conversation be-

tween Hewlett and the admin regarding cost for a 'hit man' to agree on a price which was paid in Bitcoin from a crypto currency exchange platform.

Evidence gathered by investigators found the deposits from a UK bank account were in the name of Helen Hewlett and she had agreed they belonged to her in police interview, and they corresponded with payments made into her crypto currency account.

The deposits amounted to a total of \$20547.47 which reflects the payment requested by 'horses5' quoted on the Online Killers Market.

The funds were then tracked through various unidentified accounts to have ended up connected to an individual in Romania.

During interview, Hewlett admitted turning to the dark web in the first half of 2022 after the breakdown of her relationship with the victim.

She claimed he had bullied and harassed her at work. The victim then raised a harassment case against her with police in 2022.

DCI Michael Pereira, from Specialist Digital & Serious Organised Crime for Norfolk and Suffolk Constabularies, said: "This investigation has been complex and intensive and has involved a number of teams working together which has been critical to secure this conviction.

"This case really demonstrates a true team effort between serious crime disruption team, cybercrime investigators and regional colleagues to safeguard individuals from harm and tackle these types of crime which can have huge impact on the victims and their family."

Anyone who is a victim of stalking can call 999 in an emergency or 101 in a non-emergency.