

M E R R Y X M A S

DECEMBER 2020

ESSEX

COMMUNITY WATCH MAGAZINE

Festive sharks are circling...

THIS is the time of year when families looking for an extra bit of cash to buy Christmas presents and family gifts, turn to temporary loans to get them through the festive period.

This year many Essex families will find their finances even more stretched because some, not supported by Government support, will have been hit hard by Coronavirus.

But The Sun newspaper has discovered that Scrooge payday lenders are targeting skint Brits with post-Covid loans at “eye-watering” interest rates of between 277 per cent and 1,333 per cent.

The cynical move has been condemned by critics as it came just a day after repayments restarted on payday loans frozen during Covid-19.

Borrowers were handed payment holidays during the coronavirus pandemic. But now a Sun investigation has revealed the loan-shark style lenders are ramping on their Christmas loan offerings now that Government relief



schemes are coming to an end.

Broker 1, is offering “Christmas loans” of between £100 and £5,000, they promise will be, “in your account in ten minutes”.

But small print on the firm’s website shows interest rates on the loans offered range from between 49 per cent and 1,333 per cent APR with customers warned, “Christmas loans

shouldn’t be taken out lightly, as they could end up costing you more than some alternative options”.

Broker 2 is also offering, “instant decisions on Christmas loans” of between £50 and £5,000 at rates of between 9.3 per cent and 1,294 per cent APR in just ten minutes.

Broker 3, evokes the spirit of John Lennon’s festive anthem, “Happy Christmas: War Is Over” - with their Christmas offering - suggesting the classic song, “seems more relevant every year”.

But the firm’s loan offering starts at a whopping 1,013.3 per cent APR - something the firm suggests may not bring, “world peace, but will help get your finances in order”.

This means if you borrow £550 over 18 months at a flat rate of 207.6 per cent per annum you will make 18 monthly payments of £125.71, or £2262.78 in total - that’s over four times the amount originally borrowed.

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DON'T GET BITTEN BY A LOAN SHARK

Have you or anyone you know:

- Been offered a cash loan without paperwork?
- Been threatened when you couldn't pay?
- Had your benefit or bank card taken from you?
- Had a loan which keeps growing even though you are making payments?

If you can answer yes to the above you may have been bitten by a Loan Shark.

For confidential help and advice contact the Illegal Money Lending Team

0300 555 2222 (local call rate, including inclusive minutes from mobiles)

Report a loan shark online at: stoploansharks.co.uk

Text us a message on 07860022116



NATIONAL TRADING STANDARDS
Illegal Money Lending Team England

STOP LOAN SHARKS
Intervention . Support . Education

...ready to feed on your cash

From page 2

Broker 4, is offering loans at a rate of 433 per cent APR meaning a £300 loan taken out over 33 weeks will end up costing a borrower a total of £495 to repay. Another firm, Cash Crazy, advertises Christmas loans of up to £5,000 for, "people on benefits".

But a blurb on the broker's website shows a £700 loan taken out over 12 months will incur interest of £635.24 at a rate of 277.5 per cent APR meaning the total amount repayable on the loan would be £1,335.24.

Debt campaigners have warned the end of the furlough scheme at the end of October - which subsidised the wages of nearly ten million workers - and other government support schemes will hit record numbers in the pocket.

But there is help available from the Government's **Stop Loan Sharks** team who have the power to investigate and prosecute loan sharks and illegal money lenders.

They said: "You are not in trouble if you have borrowed cash or have been paying back a loan from an illegal money lender, the loan shark is. They are the people committing a crime.

"By looking on our website you have taken the first step to getting your life back and managing your money and debts. We will keep you safe while we investigate.

"You can report a loan shark or illegal money lender to us in full confidence and completely anonymously. After you have reported a loan shark we will contact you, if you want us to, and talk about what has happened.

"You will have a Liaise Officer who will support you throughout the investigation. Our investigators will talk to you about the money you have borrowed, how you repay it, and take further information about the illegal money lender.

"This can become a witness statement that we will ask you to sign. But you can also give this information to us anonymously and in the completeness of confidence."



A loan shark might...

- offer little or no paperwork, such as a credit agreement or record of payments
- refuse to give information, such as the interest rate or how much you owe
- take items as security, such as passports, bank cards or driving licences
- increase the debt or add additional charges at any time
- refuse to allow you to settle your debt
- get nasty - they might even resort to intimidation, threats or violence.

Check they're legal

The Financial Conduct Authority (FCA) keeps details of all authorised lenders. If a lender isn't listed as having a current authorisation to lend money, don't borrow money from them and don't let them come into your home.

What happens next

The decision to make a formal witness statement is up to you., but the Team know it can be scary. But your Liaise Officer will be with you at every step to support you through it.

Your witness statement will help them take action against loan sharks/illegal money lenders. It will become part of the evidence they will use in court.

If the loan shark threatens you after you make a witness statement to the Team and you are in danger call the police immediately on 999. The hotline 0300 555 2222 is available at any time of the day or night.

Getting your life back

Money worries can become the only thing you think about. Stop Loan Sharks will help get a loan shark off your back and get you access to local support.

Your Liaise Officer will put you directly in touch with credit unions, advice services, or organisations that will help with your health and wellbeing and make sure you have one-to-one support to help you get your life back and reduce your money worries.



Unsafe teething ring mobile for baby boys and girls

Keep your children out of danger this Christmas

CHRISTMAS is almost upon us and many parents and grandparents will already have bought presents online to surprise their loved one's.

But with surprise could also come shock and death as many online retailers - even the biggest one's - are selling toys that are dangerous and illegal.

The British Toy and Hobby Association (BTHA) has found that unsafe toys continue to be sold via third-party sellers on online marketplaces.

This is despite repeated warnings – and it is urging the government to act now to tackle the problem before an innocent child dies this Christmas.

The BTHA's new Don't Toy With Children's Safety report found 60% of the toys it tested had safety failings, with 86% being illegal to sell in the UK.

The BTHA believes the problem has been exacerbated by the COVID-19 pandemic, which has led to a rise in online sales as shoppers avoid bricks-and-mortar premises.

As the Christmas shopping season gains momentum, the BTHA is calling for changes to legislation that would make online marketplaces jointly liable for third-party sales – which would place an onus on the marketplace to ensure that toys and other goods pass-

ing through their sites are safe.

It has taken the campaign directly to MPs by holding a virtual round table event sponsored by Neil Coyle MP, also a spokesperson for the report.

The BTHA is also calling for updates to consumer laws governing the terms and conditions of online marketplaces, including warranties, and increased powers for trading standards and the Office for Product Safety and Standards (OPSS) to take action against online marketplaces and to remove unsafe products from sale immediately.

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It is also advocating that the Online Harms Bill be updated to include physical harm caused by defective products sold via online marketplaces.

Jerry Burnie, Head of Technical Compliance for the BTHA, said: “We are calling on government to take action to protect children before another child is seriously injured, or even dies.

“In the meantime, consumers should exercise caution when buying toys from third-party sellers on online marketplaces such as Amazon, Alibaba’s AliExpress and eBay, and should follow the BTHA consumer tips to reduce the chances of buying dangerous toys.”

Natasha Crookes, Director of Public Affairs for the BTHA, added: “Little or no action has been taken that will protect children from unsafe toys.

“Faults we have identified include access to small batteries that burn the oesophagus, use of restricted chemicals, small parts which are a choke risk, the use of long chords with their increased risk of strangulation and magnets which are extremely harmful if ingested.”

The BTHA study demonstrates that online marketplaces are hosting the sale of toys that do not comply with safety standards.

Children in the UK are consequently at risk of death and serious injury from the sale of unsafe toys through online marketplaces.

Consumers often believe they are buying from a trusted international retailer brand, when the reality can be very different. In fact, the sellers are third-party vendors, often based overseas, that ship direct, or via the online marketplaces’ fulfilment channel.

Consumers believe that somewhere in that process there will be checks on the products that are sold – but unlike traditional retail, this process does not have oversight from the platform for the toys that are listed.

Amazon has itself admitted in a US filing in 2019 that it may be “unable to prevent sellers in our stores or through other stores from selling unlawful, counterfeit, pirated or stolen goods.”

The BTHA has concerns about the lack of accountability of online marketplaces for sales of toys by third-party sellers.

This is founded on research conducted



Kids tool kit - unsafe



Dancing robot - unsafe



Emoticon pillow - unsafe

by the BTHA that has revealed that of 100 test purchases from Amazon, eBay and AliExpress, which it is estimated facilitate more than 90% of sales through online marketplaces in the UK2: 86% of the toys were noncompliant with UK safety requirements and 60% were assessed as unsafe for use.

Given that 74% of parents have reported buying toys from an online marketplace, and according to a Populus survey for Which? nine in 10 people in the UK have bought a consumer good from an online marketplace, this is a considerable problem and one that continues to increase as online marketplaces grow without regulation.

The latest report follows the release of a previous report by the BTHA in June 20193 sowing similar failures.

Over the two BTHA studies, with a total of 300 toys tested, 67% of the toys

tested were found to be illegal to sell in the UK and 35% were unsafe for children to play with.

While the problem of cheap, unsafe and fake products is not new, the growth of online marketplaces has significantly exacerbated the problem by giving third-party sellers a legitimate online shop window to the world, with little accountability and limited traceability.

The issues arise because:

- There is no legal requirement for online marketplaces to check the safety of the products that other sellers are listing on their site
- Trading Standards Officers in the UK work hard to protect consumers but many third-party sellers are from overseas, outside UK enforcement boundaries
- UK consumers find it difficult and expensive to take legal action against overseas sellers – if they can be traced at all – if there is an accident BTHA call on the government to: Update legislation governing consumer rights to reflect changing shopping patterns to ensure that:
 - a. the terms and conditions applicable to consumers buying through online platforms include warranties from the online marketplaces as to the quality and fitness for purpose of the products purchased via their platforms; and/or
 - b. the online marketplaces are jointly and severally liable for products sold via their platforms.

Consumers often believe they are buying from a trusted international brand, when the reality can be very different. In fact, the sellers are often overseas vendors that ship direct, or via the online marketplaces’ fulfilment channel.

This can mean UK customers have limited ability to pursue their right to a refund or to bring liability claims against overseas sellers in the event that a child is injured or dies. Trading Standards Officers do not have jurisdiction to take action overseas.



<https://www.btha.co.uk/wp-content/uploads/2020/10/Report-BTHA-Toy-Safety-Campaign.pdf>



Kate, Aircrew Electricians
Buy With Confidence Member

Buy With Confidence

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

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

BuyWithConfidence.gov.uk



Online danger...

THE old saying "if it's too good to be true it probably is" has been around since at least the middle ages, but many of us still fall prey to scams in pursuit of a bargain.

Lockdown has seen an increase in internet shopping, especially with Christmas on the horizon as we try to get our loved ones that special present.

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

Fake goods are big business and can fund large scale organised crime, particularly high-end branded purchases such as perfume, cosmetics, trainers etc so it is important that you know what you are looking for and don't end up with inferior or dangerous goods.

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

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SAFE ONLINE PURCHASING

Follow our advice and don't get ripped off

- Check you have up-to-date anti-virus software
- Ensure the web address starts with https://.

The S stands for secure

- Check before you buy - think carefully about who and where you are buying from
- Always pay by credit card for purchases over £100

Never:

- Use an unsecure website
- Use the same password for all your sites or accounts
- Disclose personal information that will enable crooks to access your accounts
- Be duped by price alone
- Knowingly buy fake goods.



www.buywithconfidence.gov.uk



Follow us on Facebook and Twitter for useful leaflets to share with your friends and family. Don't take chances, Follow our advice and stay safe.



...from the fakers and fraudsters

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

Trading Standards Border Sheriffs have intercepted fake products and their links to a national network of border watchdogs means they know that a full range of fake products get copied by unscrupulous workshop owners overseas.

Intercepting these consignments, and stopping them getting to market, helps keep you all safe.

Counterfeit cosmetics and perfumes can contain illegal toxic chemicals and do serious harm to the skin, eyes and the nervous system, and counterfeit toys are unlikely to have passed strict safety testing and could have loose parts, posing a choking hazard.

So how do you check if a product is fake?

Price, place of sale and packaging are three indicators of whether a product is genuine.

Low-quality packaging, a poor replica of a genuine logo, and misspellings of brand names, along with marketing text or guarantees are the most frequent signs of a counterfeit product.

Sometimes the copy is so good that it is very difficult to spot the fake one. When buying toys, always check for the CE symbol, a claim



Be vigilant when buying Christmas gifts online

by the manufacturer that the toy meets regulatory requirements. Products without the CE mark may not be intended to be used as toys and may not be safe for children to play with.

Do your research before you buy, especially if buying online.

Check the seller's details and any address used. Are they overseas? If so, probably best to avoid. Don't assume that a .co.uk web address means that they are UK based, this may not be so. If the price is suspiciously low then ask yourself why?

Always buy from reputable retailers. Don't be tempted with low prices, genuine high-end designer goods don't come at rock bottom prices.

Always check the product description, if unsure, check the manufacturers web site to compare descriptions and the packaging.

If you're new to buying online, ask a friend or relative to help, but, whether you are making a face to face purchase or buying online, always take care and follow our advice and purchase the genuine article rather than a fake.

Review sites such as uk.trustpilot.com/ can be useful. Remember - if it's too good to be true it probably is.

To report counterfeit or unsafe products, call the Citizens' Advice Consumer Helpline and get advice at the same time 03454 04 05 06.

Some
toys may not
be safe for
children



Only
buy from
reputable
retailers



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

For general help and advice or to report a problem with a trader you can telephone the Citizens Advice Consumer helpline on 03454 04 05 06





**Do you
know which
businesses
you can
trust?**

Buy With Confidence

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

It can be difficult to know who to trust. That's why Trading Standards created Buy With Confidence. Fully trained Trading Standards professionals independently check, vet and monitor businesses, who will treat you fairly.

So, whether you need a plumber, electrician, roofer or anything else, visit www.buywithconfidence.gov.uk to find Trading Standards Approved businesses you can trust.



“As public firework displays aren't taking place this year and many still want to celebrate, we urge you to buy from legitimate firework sellers, and make sure you have checked all the safety advice before having a home firework display.”

Peter Ratcliffe



It's safety first for New Year

IT will soon be 2021 and although Coronavirus has changed the way we behave, families will still want to celebrate the New Year.

Even though we may not be able to meet in large groups, many will still try to enjoy a small fireworks display to end what has been a very grim year for many of us.

But the New Year comes with a very grim warning because criminals will go to any length to make money – and that includes counterfeit fireworks.

Police across the country have discovered fake fireworks being sold from the back of vans, from waste sites and even online.

Now the City of London Police Intellectual Property Crime Unit (PIPCU) has issued a nationwide warning to prevent someone suffering life threatening injuries.

With organised firework displays cancelled this year due to Covid-19, the City of London Police and the British Fireworks Association are asking the public to think twice about where they buy their fireworks from, and to consider celebrating in a different way that poses less risk.

Recently, officers from PIPCU stopped a van driving around different areas of the North West selling counterfeit fireworks. The van was seized

as well as £4,000 worth of fake fireworks.

Peter Ratcliffe, Head of the Police Intellectual Property Crime Unit (PIPCU), said: “As public firework displays aren't taking place this year and many still want to celebrate, we urge you to buy from legitimate firework sellers, and make sure you have checked all the safety advice and Covid-19 guidelines before having a home fireworks display.

“A home firework display can impact significantly on your safety, your community, your neighbours, animals and the environment.

“The dangers of buying fake fireworks cannot be underestimated, with potentially devastating consequences for public safety.

“It is vital that consumers are extra careful and double check where they buy their fireworks from.

“Remember that fireworks are



explosives, and as such should be treated with respect and only used in accordance with the manufacturer's instructions and the Firework Code.”

Legitimate fireworks pose a serious risk to the public if not used correctly, and counterfeit fireworks are worse.

They won't have been through the same rigorous testing as genuine fireworks, the chemicals within them could be harmful, the packaging may not meet safety standards, and the instructions will not have been tested.

PIPCU is also warning the public that there are many risks when buying counterfeit fireworks on marketplaces, websites and social media.

When buying items online, people will part with personal details including banking details, which allow fraudsters to set up new websites selling counterfeits in the victim's name.

Steve Raper, Chairman of the British Firework Association said:

“The BFA advice is only buy from shops which you recognise or feel will still be around after New Year - and never from the back of vans.

“Only use web sites belonging to firework companies and avoid buying via social media. Always read the instructions printed on every firework - if they are not clear or not in English they may be illegal.”

Tackling sex offences

ESSEX Police and the University of Essex have been working together to help to tackle sexual offences, increase knowledge of issues such as consent, and to help support anyone who is affected. **FULL STORY**

Sex beast snared

A MAN who subjected two women to serious sexual assaults in the space of four days has been jailed for 11 years.

James Frost attacked a woman he had just met at his home address in Kursaal Way, Southend in the early hours of 27 March this year. **READ MORE**

Fraudster jailed

A FRAUDSTER has been jailed for his part in a scam targeting elderly victims and has also been banned from setting foot in the County.

Albino Chaves admitted nine counts of conspiracy to commit fraud by false representation and three of conspiracy to defraud. **FULL STORY**

Paedophile locked up

A PAEDOPHILE found with more than 400 indecent images of children has been jailed. Brian Wood was arrested when officers from our Police Online Investigation Team (POLIT) carried out a warrant at an address in Winsley Road, Colchester last year. **READ MORE**

Drug team success

A DRUG dealer's been jailed following great, proactive work from our Op Raptor team. He was caught by Officers from Op Raptor North while carrying out proactive patrols in the Moulsham Street area of Chelmsford. **FULL STORY**

Under-age sex

LUKE Davis, 24, of Boscombe Avenue, Grays, has been jailed for 35 months for sexual activity with a child. He will remain on the registered sex offenders register indefinitely. **READ MORE**

Police launch blitz on rising car crime

THE recent spike in theft from motor vehicles in Essex has forced Cathy Calder from the Castle Point and Rochford Community Policing Team, to explain what action Essex Police is taking.

She told residents: "I am very troubled that we have suspects committing this level of crime on our patch. It is clear from the CCTV footage and the types of items being stolen that the suspects are opportunists and as such taking advantage of the fact that where we live is a low crime area.

"To address this increase in vehicle crime we have created 'Op Weaver' and we have allocated the necessary resources to try and stop the crimes being committed and bring the offenders to justice.

"It is extremely important that all crimes are reported so that we can get a good idea of where the offences are being committed. We have Community Policing and Local Policing Teams patrolling during the night using marked and unmarked vehicles as well as utilising other tactics that we cannot go into for operational reasons.

"What is also very clear from the reports so far received, that other than a laptop, no other 'identifiable' property has yet been stolen. We understand that in this most recent spate of vehicle crimes it has mainly been loose change, small items of jewellery with the occasional bag or wallet being taken.

"Many of the reports suggest vehicles are being left unlocked, and from the CCTV footage we have received shows the suspects trying doors and gaining access to steal literally anything they can get their hands on.

"We are reminding everyone to double check that their vehicles are locked and secured before retiring to bed or leaving the vehicle for any period of time."

If you have any identifiable property, you can record this for free on www.immobilise.com. The Essex team is working with the Community Safety Partnership to obtain property marking kits that we will be able to distribute at one of the Covid-compliant PCSO events in the very near future.

Invariably someone knows who is committing these crimes or has some knowledge. If you have any information please call us on 101, report online via the police website or use the livechat service. You can also report completely anonymously to Crimestoppers on 0800 555 111 or by visiting their website, www.crimestoppers-uk.org

Has anyone seen Patricia Finnie?



THE family of a woman who went missing three and-a-half years ago have appealed for anyone who may have any information about what's happened to her to come forward.

Patricia Finnie was last seen on 11 May 2017 in the Bellevue Avenue area of Southend. She had just been to visit a friend at an address in Riviera Drive.

CCTV footage shows a woman matching her description heading up Bellevue Avenue towards Southchurch Road and we believe she got on a bus there. No-one has seen or heard from her since. **POLICE APPEAL**

“ This scam sees fraudsters posting a fake card through people's letterboxes from a company said to be called Parcel Delivery Service (PDS) in the hope of getting their victim to call a number. ”



The festive parcel racket

THIS is the time of year, more than any other, when credit cards and bank balances take a bashing as more people turn to the internet to seek out festive bargains for Christmas gifts, toys and gadgets.

Buying online though comes with its dangers...and a warning to all of us. And the danger comes when you deal with the delivery.

Although it happens every week of the year, parcel delivery scams gain momentum at Christmas because the goods are more expensive and therefore more lucrative to the criminals.

Delivery scam 1

This scam sees fraudsters posting a fake card through people's letterboxes from a company said to be called Parcel Delivery Service (PDS) in the hope of getting their victim to call a number.

As people are often out at work when parcels arrive, it means delivery workers will be popping a few notes through doors telling people they have attempted to deliver a package but no-one was home, meaning people have to call a number on the card to arrange to get the parcel.

The card states that the PDS was unable to deliver a parcel, suggesting the recipient calls them on 0906

6611911, which is at a premium rate.

However, victims have been warned if they contact this number, they will hear a recorded message.

By this time they will already have been billed £315 for the call, claim the police.

Anyone who receives the card with these details on are urged to call the Royal Mail Fraud team on 02072 396655.

Delivery scam 2

If you open your front door to find a new parcel containing luxury goods that you don't recall ordering, you should be on your guard as the police have issued a warning that you may be being used as part of a scam.

Whatever was delivered is not yours and soon after the delivery, someone will knock on your door and say they believe a parcel has been delivered in error to the wrong address.

What you will not find out straight away is that person has opened an account in your name using your personal details and you will not realise this until the company sends you a bill.

Delivery scam 3

An old scam has recently been resurrected. It tends to involve higher value items like consumer electronics, power

tools or designer clothing.

Rather than sending you the item that you have ordered and paid for the sellers send an empty envelope or a very low value item.

This means that even if a complaint is raised with the selling platform or payment service provider the seller will be able to produce tracking information showing that something has been delivered.

That means the criminals keep the higher value electrical items or designer clothing and you are left out of pocket.

So how can we protect ourselves?

It is not always possible to tell the difference between sellers based here or abroad but the delivery time quoted will give a clue. If it is a couple of weeks or more the item is likely to be coming directly from the Far East.

You are less likely to fall victim of a scam if you order goods that are fulfilled by the selling platform itself as the goods will already be here in a UK warehouse.

If you do receive a tracked package that you believe to have been sent in lieu of goods ordered, keep the packaging and photograph it and especially any information on it showing the source.

Advice Directory

Everywhere you go criminals are ready to steal your money, in many cases your life savings. They pose as police officers, bankers, roofers, builders, energy suppliers and other utility companies.

Some even contact you on the internet from far flung countries posing as foreign officials or



Telephone scams

A PHONE scam is when someone calls pretending to be someone else, such as the police or your bank. They do this so that they can trick you into revealing personal details, withdrawing money or transferring money to a fake account.

Follow our advice

- Always stay alert when someone you don't know calls you – no matter who they claim to be or what number is showing on the caller display.
 - If in doubt, call back on a phone number that you know is official. You can usually find this on the company's website or on your statement or bills.
 - If you get an automated call from a fraud-detection service, use our telephone number checker to check the number you've been asked to call is genuine
 - If you run a business, look out for fraudsters impersonating your customers or suppliers. They may ask you to make a payment or change payment details. If you're suspicious, call them back on a number you're sure is genuine
 - Never share your PIN, PINsentry codes, passwords or other confidential information with someone who calls you – if someone does ask for this information, end the call.
 - Never enter your PIN into a telephone – it won't be kept secret from the caller
- Treat all unsolicited calls with caution.
- Remember, banks and the police will never ask you to transfer money, buy high value goods, or hand over cards or money.

Avoiding card scams

- ALWAYS shield your PIN when you're using your card
- Don't let anyone distract you when you're using your card in a shop or at a cash machine, even if they appear to be helpful
- Be wary if someone is looking over your shoulder, or saying something to distract you, as they may be trying to get your PIN or card
- Don't use a cash machine if it – or anyone around it – looks suspicious
- Sign new bank cards as soon as you get them and keep them in a safe place
- Never let someone take your card away to

process a transaction

- Never hand your card over to anyone that comes to your door
 - Never write your security or card details down in a way someone else might recognise
- Check your card expiry dates and call us if a new card hasn't arrived when it should
- If you live in a property where other people have access to your mail, it may be better to collect new cards from your local branch
- Report any lost or stolen cards immediately

Text scams

A TEXT message scam is when someone sends you a text asking you to call a telephone number, click on a link or to send security details.

The message might appear to be from a bank or someone you trust because fraudsters are able to spoof genuine telephone numbers to hide the true identity of the sender.

Our advice

- Never share personal or security information on a website you've been sent by text
- A bank will never text you asking you to confirm your account or security details
- Banks will never text you a link that goes straight to the online banking log-in page.
- They will never text or call to ask you for your card details, PINs, PINsentry codes or passwords
- They will never email you asking for confirmation of a recent transaction or call to get you how to respond to a confirmation text message.

Email scams

AN email scam is an unsolicited or trick email designed to look like a genuine company and make you hand over money or reveal personal details. Stay vigilant when emailing – especially if you're sending people personal details or organising financial transactions.

- Never share personal or security information via email, web chat or on a website that's been sent to you via email. Banks will never text you a link that goes straight to the Online Banking log-in page
- Act with care when clicking links or downloading attachments from unsolicited emails
- Check a website is secure before you enter any account or card details. Look for the 'https' at the start of the web address and the padlock or unbroken key icon next to the address bar
- Keep your internet security software up to date, and run regular scans and system updates. If you use Barclays Mobile Banking or Online Banking, you can download Kaspersky security software for free
- If you're sending money using an account number someone has sent you by email, call

them to double check it's correct and hasn't been intercepted.

Distraction scam

A DISTRACTION scam involves someone trying to distract you while you're at a cash machine in order to get your PIN, card or money.

- Don't let anyone distract you when you're at a cash machine
- Cover your PIN when you pay in shops or go to a cash machine
- Ignore people who speak to you when you're at a cash machine – even if they appear to be helpful
- Don't use a cash machine if it, or anyone around it, looks suspicious
- Call your bank straightaway if you think your card, PIN or other security details have been compromised.

Vishing

VISHING is similar to phishing but involves a phone call from a fraudster who will come up with a plausible story to try to get you to share your information.

For example, the fraudster may say they're from a satellite TV provider, phone or utility company and offer you a refund.

To process the refund, they'll ask you to input your debit card into your PINsentry card reader and give your authorisation codes.

They'll then use the codes to make fraudulent online banking payments from your account.

Fraudsters also call pretending they're the bank or the police and tell you there's a problem with your debit or credit card.

They may ask you to key your card PIN into the phone and tell you they are sending a courier to collect your card.

Alternatively, they may ask you to withdraw funds or buy high-value items and hand them to a courier to help in an investigation, or even try to convince you to transfer funds to a new 'safe' account.

Security tips

- Never share your PIN, PINsentry codes or passwords with anyone who contacts you
- Banks and the police will never ask you to hand over your PIN, cards or cash, or buy high-value



Government agents claiming they have millions of pounds for you providing you can hide their money away from officials.

Others knock on your door offering to carry out building work then disappear with your money without completing all the work. Follow our advice so you don't become a victim.

Advice Directory

Action Fraud



items or transfer funds to a new account. If someone calls asking you to do this, ring off immediately.

- Don't rely on the caller display on your phone to confirm a caller is genuine – fraudsters can manipulate this
- Always check the call is properly disconnected before calling the bank or police to report it – wait 5 minutes or use a different phone

Malware

OTHER emails and texts trick you into downloading malicious software (malware) that helps fraudsters get hold of your details and your money.

The messages look like they're from legitimate organisations and give a plausible story to try to trick you into clicking a link, downloading something or opening an attachment.

Security tips

- Protect your computer and mobile devices with the most up-to-date security software such as our free Kaspersky Internet Security software
- Keep your important files backed up off your network
- Be wary of opening attachments or links in emails or texts you're not expecting or are unsure about
- Never share any security information in response to an email or text or on a site accessed via a link in an email or text

Romance scams

DATING or romance fraud is when you think you've met your perfect partner online, but they aren't who they say they are. Once they've gained your trust, they ask for money for a variety of emotive reasons.

You register with an internet-based dating agency or join an online dating chat room. You receive a contact from someone who shows an interest in you. They may be from overseas, or they might tell you they are in the same country as you.

Gradually, you develop a long-distance relationship through emails, instant messaging, texting and phone calls. As the relationship

develops, exchanges become more intimate.

The person you have fallen for will probably send you their photograph and give you a pet name. They may also ask you for naked photos of yourself and/or ask you to perform sexual acts in front of a webcam, particularly if you are female.

The person you've developed a relationship with is not who they say they are. In fact, you have probably been in contact with several members of a criminal gang.

Once the fraudsters are confident that you have enough sympathy and desire for them, they will tell you about a problem they are experiencing and ask you to send money.

If you send money, the fraudsters will keep coming back for more money. If you send pictures of a sexual nature, the fraudsters will threaten to send them to your family, friends and work colleague. If you've recorded any sexual acts in front of a webcam, the fraudsters will also use these to threaten you.

Phishing

PHISHING is where fraudsters send you emails or texts, often appearing to be from your bank, asking you to reply with your security information or click on a link, where they can then access your details. These emails often look like a genuine company, but they are fakes.

Text messages may ask you to call a number claiming to be the bank's fraud department, but the number is often a premium rate number and connects you to a fraudster.

Fraudsters may also send a text warning that you'll soon receive a call from the bank's fraud department. However, it's actually the fraudster that calls and tries to get your security information.

To make the texts seem authentic, fraudsters use special software that changes the sender ID on a message, so that you see the name of your bank as the sender. This can mean the text shows within an existing text message thread from your bank.

Pension scams

PENSION scams typically involve promises of pension investment opportunities or unsolicited offers to help you release cash from your pension early.

With over 55s getting greater access to their retirement savings since April 2015, there are more opportunities for investment scammers to convince people to invest their pension pots in unregulated or bogus schemes.

Anything claiming you can cash in your pension before you're 55 is also likely to be a scam.

and early pension release may cost you most of the money in your pension fund.

Ignore offers of a 'free pension review' and calls out of the blue to discuss your pension.

■ Never be rushed into agreeing to a pension transfer or investment decision, and always speak to a financial adviser who is registered with the Financial Conduct Authority.

Online shopping scams

SCAMMERS will advertise goods/services that don't exist or are not theirs to sell. They convince you to send the payment directly to their bank but the goods never arrive.

Before buying online, do some research into the seller to check they're genuine and avoid those with poor ratings.

■ Insist on seeing high-value items, like cars on online auction sites, before paying and always use secure payment methods, such as PayPal or credit card.

■ Use a computer, laptop or mobile device protected with up-to-date security software

■ Know who you're buying from before giving your card details online or over the phone Register for Verified by Visa and/or MasterCard Secure Code

■ Enter your card details on secure sites – check the web address begins with 'https' and that there's an unbroken padlock symbol in the browser address bar

■ Avoid entering your card details on shared or public computers

■ Always log out after shopping and save the confirmation email as a record of your purchase

Travelling abroad

■ NOTE your bank's 24-hour emergency number if you're calling from outside the UK

■ If your cards are registered with a card protection agency, take their number too

■ Take another card or alternative payment method with you so that you're not reliant on one card

■ Check the information on the sales voucher before you sign or enter your PIN

■ Keep a copy of your sales receipts and check your statement carefully .



Festive protection advice



Christmas brings the busiest shopping weeks of the year and for many people it leads to our homes being stocked with the latest electronic gadgets, jewellery and must-have gifts. Unfortunately, thieves see Christmas differently as your hard-earned gifts are also their increased incentive to commit burglaries so here's 10 perfect tips from immobilise.com to help you protect your home.

Tip 1: Deterrents are the most effective forms of crime prevention. Invest in a motion sensor flood-light or outdoor Christmas lights to highlight your home's exterior. This makes approaching your home too conspicuous for a burglar. Also, highlight the fact your possessions are security marked and registered on **Immobilise** - a further warning that your goods are traceable.

Tip 2: Festive lighting - be secure. A common mistake of many festive decorators is to feed extension cables through partially open windows, criminals know to look for this vulnerability. When it comes to outdoor lighting, opt for solar or battery operated lights or install outdoor electrical outlets.

Tip 3: Dispose of gift packaging carefully. Refuse collections over the Christmas and New Year period are normally at different times. If you can't take packaging to a recycling centre, make sure you only put your rubbish out just before the collection and break up boxes inside-out so you don't advertise new contents of your home to thieves!

Tip 4: Be careful not to advertise your home to burglars on social media! Social media savvy families have a tendency to publish their

whereabouts during the holiday season, including any vacation plans. This can let burglars know when your house is going to be empty. Photos of pricey Christmas gifts can also be a problem, if privacy settings aren't tied down, it allows burglars to go shopping just by viewing your Facebook profile.

Tip 5: Check doors and windows for weak spots. Government statistics show that 30% of burglaries happen through windows. Installing a few dead-bolts and new window hinges could increase the security of your home exponentially.

Tip 6: Keep curtains, drapes and window blinds closed at night, making sure valuable items are out of sight. When going out for the evening make use of inexpensive timers to give the illusion of occupancy, and consider leaving a radio on or invest in a Fake TV device.

Tip 7: Away over Christmas - plan ahead! Be sure to cancel newspaper or milk subscriptions. Arrange for a neighbour to park on the driveway to help create the impression someone is home. Don't leave overly descriptive telephone answering machine messages and again make use of light timers, radios and devices like Fake televisions..

Tip 8: Secure garages and sheds. Make sure that garden tools or ladders that could be used to force entry into your home are not left lying around or accessible from an unlocked garden shed. Make sure the garage is locked and your possessions are secured. Naturally make sure that anything portable or valuable is recorded on immobilise.

Tip 9: Don't hide keys and use alarms if you have them. Burglars know to look for hidden door keys so don't hide spare keys under rocks, in flowerpots, or above door ledges. Instead give the spare key to family or trusted neighbour. Make sure your alarm is on and protecting your home.

Tip 10: And lastly, don't forget to register your gifts on Immobilise! Most consumer electricals have a unique identification code such as a serial number or for mobile phones an IMEI number - An IMEI number can be easily found by dialling *#06#.

If your gift doesn't have a unique identifier there are several affordable marking kits available from the **Immobilise** store allowing the police to easily identify the owners of items they recover.

It's free to register your products so go to immobilise.com now

“ Women’s Aid are a grassroots federation working together to provide life-saving services in England and build a future where domestic violence is not tolerated. Services in Scotland, Wales and Northern Ireland are operated by their sister federations. ”



Don't let the brutes succeed

DOMESTIC abuse is shocking, sickening, horrific, horrendous, harrowing, and behind each case of violence and abuse there are often forgotten victims...the children, writes **Peter Faulkner**.

Lockdown due to Coronavirus saw abuse cases double to unprecedented levels yet the government, after failing to heed early warnings that domestic abuse would soar, is still struggling to adequately respond more than four months later.

For victims trapped with their abusers, especially at Xmas, the consequences are catastrophic.

During the first month after the lockdown began in late March, sixteen women and girls were killed in suspected domestic homicides — more than triple the number from the same period in 2019.

At least 10 more have died in the two months since then. The oldest was 82 and the youngest, killed alongside her mother and four-year-old sister, was two.

Distress calls to abuse hotlines are soaring. Charities are overwhelmed, while some emergency housing providers cannot meet demand.

An already overstretched court sys-

tem is suffering lengthy delays and has allowed some abusers to return home, despite restraining orders.

The UK's largest domestic abuse charity, Refuge, has reported a 700% increase in calls to its helpline in a single day, while a separate helpline for perpetrators of domestic abuse seeking help to change their behaviour received 25% more calls after the start of the Covid-19 lockdown.

Early in the lockdown, the government promised £37 million pounds in emergency funds for domestic abuse charities, but as yet only a fraction

has reached front-line organizations.

The National Oversight Group on Domestic Abuse — a cross-party advisory group set up under former Prime Minister Theresa May — has not convened once during the pandemic. The government's overall pandemic plan, which was published on March 3, includes no mention of domestic abuse.

The government did not commission its first strategic action plan for addressing domestic abuse until late May — two months after lockdown commenced — and the resulting report found that violence against women and girls was “still not being factored into the highest levels of the pandemic response.”

The latest figures from the Crime Survey for England and Wales show little change in the prevalence of domestic abuse in recent years.

In the year ending March 2019, an estimated 2.4 million adults aged 16 to 74 years experienced domestic abuse in the last year (1.6 million women and 786,000 men).

www.refuge.co.uk
Freephone 24-Hour National Domestic Abuse Helpline:
Tel: 0808 2000 247





“It’s a scandal that - even after three years of warnings - eBay still can’t manage to get a grip on preventing potentially lethal products from being sold on its site”

Natalie Hitchins, Which?

Faulty alarms could kill

ONLINE retailer eBay is potentially endangering lives by failing to stop more than a hundred listings for a wide range of unsafe carbon monoxide (CO) and smoke alarms from being sold through its site.

After its latest testing, Which? found that seven unbranded CO alarms available on eBay were unable to detect gas reliably.

The consumer champion searched eBay for CO alarms that had failed its previous safety tests. It also looked for four unbranded smoke alarms bought from the site that failed to detect any smoke at all in tests in April this year.

In all, Which? found that the CO alarms that failed its gas detection tests accounted for 91 of the cheapest 200 CO alarms listed in eBay’s ‘Buy it now’ auctions.

Shockingly, eBay has known for years that some of these products are unsafe. Fifty of the CO alarms listed were the same type that Which? first alerted eBay to three years ago, while 34 of the smoke alarm listings were for an alarm that had been flagged to the site twice before.

While eBay removed the listings for the dangerous products each time it was notified, without an effective system to stop the products being relisted many of the alarms have simply reap-

peared for sale, meaning dangerous products could continue to end up in people’s homes.

Following the investigation, eBay has removed 141 alarm listings that Which? identified. All of the alarms were unbranded.

As well as eBay, Which? has found that other marketplaces are also failing to take steps to stop dangerous alarms being listed.

Despite alerting Wish to unsafe smoke alarms available on its site in May 2019, when Which? carried out a follow up check it found 125 of the cheapest 200 CO alarms, and 27 of the cheapest 200 smoke alarms, were the same as the ones that had failed its tests.

AliExpress listed 134 dangerous CO alarms among the cheapest 200 on its site. The situation was just as bad for smoke alarms, with 163 dangerous alarms listed in its most affordable 200. These have now been removed.

Amazon, on the other hand, appears to have taken effective steps to address the problem.

In 2016, Which? found a comparable number of dodgy alarms listed on eBay, but now they’ve all but disappeared - with only one discovered during the consumer champion’s most recent check, which it removed from sale.

Which? is warning online platforms to take the safety of their customers more seriously, given that these products are more likely to endanger lives than save them.

It is making the Office for Product Safety & Standards (OPSS) aware of the findings of its investigations, as the latest example of the widespread availability of unsafe products available on online marketplaces.

Which? is calling on the online marketplaces to end the reliance on sellers notifying buyers and to directly contact everyone who has purchased one of these products to alert them and to explain how they can get their money back.

Natalie Hitchins, Which? Head of Home Products and Services, said: “It’s a scandal that - even after three years of warnings - eBay still can’t manage to get a grip on preventing potentially lethal products from being sold on its site.

“Other online marketplaces are just as bad. These platforms need to wake up and make the safety of their customers the top priority, with a much more rigorous approach to keeping these products out of people’s homes. Unsafe products are now flooding online marketplaces.”



Check out the top 20 Christmas films of all time

PAGE L3



Can you get 20 out of 20 right in our two page Xmas quiz?

PAGE L5

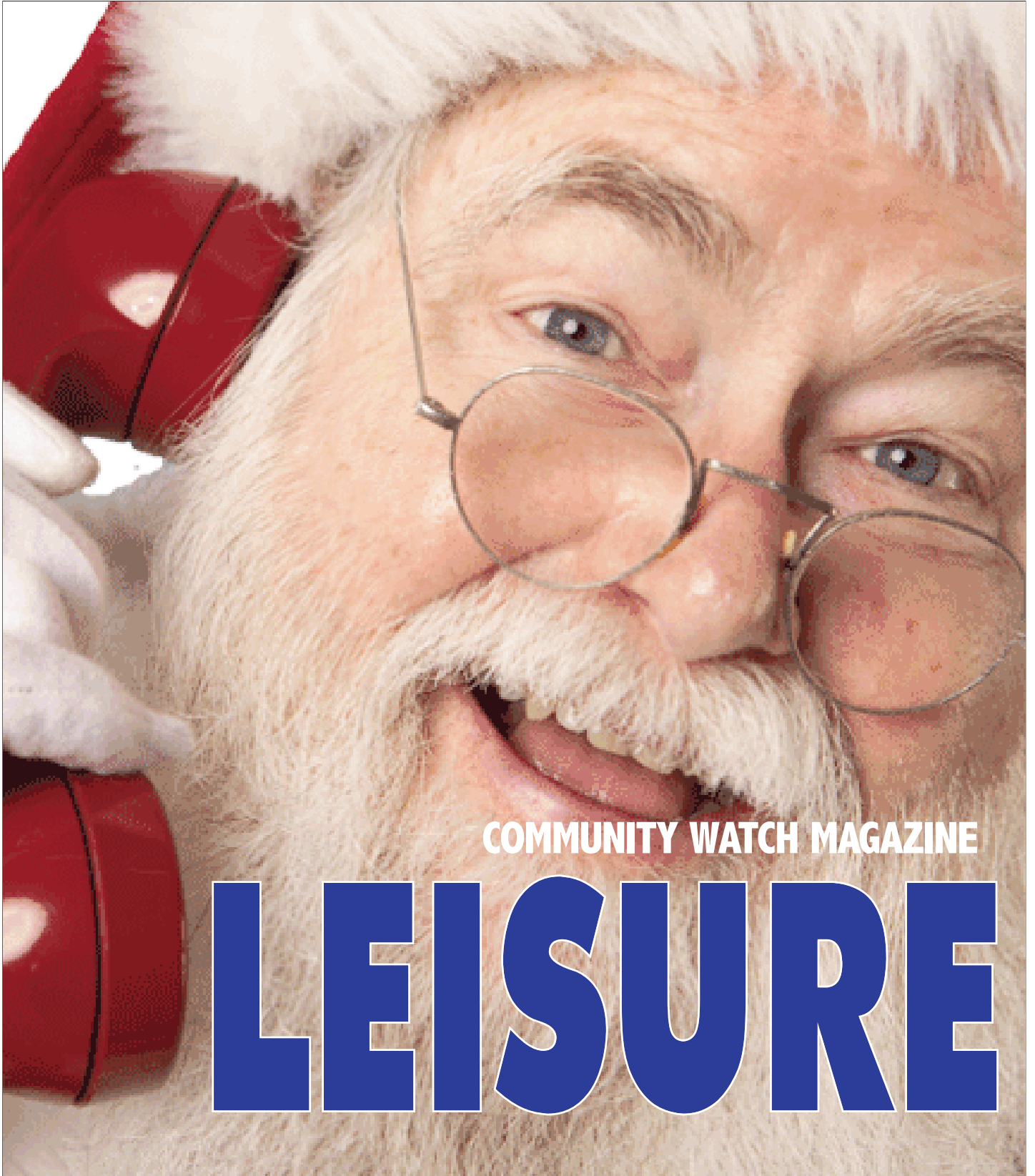


Find out how they celebrate Christmas in Spain and USA

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December 2020

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COMMUNITY WATCH MAGAZINE

LEISURE

Merry Xmas and Happy New Year to all our readers



Top 20 Christmas films 1



(1) **It's a Wonderful Life (1946)**

Admittedly, for about 120 of this film's 130 minutes, it's really not a wonderful life at all. In fact, this tale of a down-on-his-luck bank clerk (James Stewart) driven to the brink of suicide, before a trainee angel shows him what the world would have been like without him, is deeply emotionally draining. But it's also warm, funny, timeless, life-affirming, and a deserved classic.

2) **Home Alone (1990)**

After revelling for a while in every child's ill-thought-out fantasy – "I made my family disappear," says Macaulay Culkin's Kevin when his family accidentally leave on holiday without him – *Home Alone* then promptly changes tack, inserting two grimy burglars into the mix. Cue some of the most inventive, and surprisingly violent, self-defence techniques.

3) **Elf (2003)**

This fish-out-of-water tale, in which one of Santa's elves (Will Ferrell) discovers that he's actually a human and sets out to New York to find his father, could have been supremely annoying if it weren't for Ferrell's absolute commitment to his ludicrous role. Bolstered by strong performances from James Caan, Mary Steenburgen and Zooey Deschanel, *Elf* manages to be both self-aware and defiantly uncynical.

4) **The Snowman (1982)**

Though this beautiful, wordless animation is not widely known outside the UK – it was first broadcast on Channel 4 in 1982 then annually ever since – it is well worth 26 minutes of anyone's time. Revolving around a young boy and a snowman coming to life, the film ends with a breathtaking flourish, as the pair fly over England's snowy plains to strains of "Walking in the Air".

5) **The Muppets Christmas Carol (1992)**

One of the best interpretations of Charles Dickens's festive fable courtesy of a bunch of wise-cracking puppets? In his role as Ebenezer Scrooge, Michael Caine vowed to act "like I'm working with the Royal Shakespeare Company", whatever ridiculous antics were happening around him.

6) **Gremlins (1984)**

There are three simple rules to keep a gremlin from wreaking havoc: don't expose it to the light, don't get it wet, and never feed it after midnight. Naturally, over the course of this Christmas comedy horror, all three of those rules are broken. The ensuing chaos makes for riotous viewing.

7) **Love Actually (2003)**

We've all read that Jezebel article by now, and know that *Love Actually* is flawed as hell. But there is far too much to enjoy in this ensemble romcom to write it off – namely Emma Thompson's extraordinary, rightly revered performance as the wronged wife of Alan Rickman.



8) **Carol (2015)**

When it comes to Christmas films, there is no shortage of love and romance – but it's all overwhelmingly straight. Even *Love Actually* filmed a queer storyline among its 524 interweaving plots, before deciding it should be cut from the film. And so Todd Haynes's *Carol*, a beautifully shot adaptation of Patricia Highsmith's 1952 novel in which department store worker Therese (Rooney Mara) falls in love with a mysterious older woman (Cate Blanchett) in the run up to Christmas.



9) **Home Alone 2: Lost in New York (1992)**

It is a truth universally acknowledged that the *Home Alone* franchise went on for three films too long – but this first sequel is surprisingly wonderful. Sure, it follows

almost the exact same formula as the original, and simply relocates to the Big Apple, but with a formula this good, and with Macaulay Culkin still on board, it's hard to complain. If you're after festive cheer, fast forward through Donald Trump's brief cameo.

10) **Meet Me in St Louis (1944)**

Sick of playing juvenile roles, Judy Garland nearly turned down her role as the lovesick Esther Smith in this musical comedy. When she finally agreed to do it, the production was marred by her erratic behaviour – she would regularly turn up to set hours late, or not turn



Top 20 Christmas films 2



up at all. It was all part of Garland's struggles with mental health issues and addiction – but you'd never know any of that watching this warm, charming film. It's also responsible for one of the best Christmas songs ever made: "Have Yourself a Merry Little Christmas".

11) **A Christmas Carol (1999)**

There have been about a hundred screen adaptations of Charles Dickens's iconic novella, which sees a penny-pinching miser change his ways after encountering the ghosts of his Christmas past, present and future. This made-for-television film is far from the most famous reimagining, but it is one of the best – thanks to Patrick Stewart and Richard E Grant.

12) **Die Hard (1988)**

Whatever side you're on in the infernal debate over whether it's actually a Christmas movie (Bruce Willis thinks not), it's hard to deny that Die Hard is a perfect action movie. That it takes place on Christmas Eve, and features lines like, "Now I have a machine gun, ho-ho-ho", makes it ideal holiday viewing too.

13) **The Bishop's Wife (1947)**

Based on Robert Nathan's 1928 novel, *The Bishop's Wife* stars Cary Grant as perhaps the most charming angel to ever grace the silver screen. Taking on human form in order to help a struggling bishop (David Niven) and his fractured marriage, Grant's Dudley accidentally falls in love with the eponymous Julia (Loretta Young).

14) **A White Christmas (1954)**

Featuring a reimagined version of the title song, which Bing Crosby introduced in *Holiday Inn* over a decade earlier, *White Christmas* was intended to reunite Crosby with Fred Astaire for their third Irving Berlin showcase musical. Astaire declined and eventually Danny Kaye starred instead alongside Crosby. Astaire missed out.

15) **Happy Christmas (2014)**

This low-budget, entirely improvised film from "mumblecore" actor-director Joe Swanberg is an understated and underrated gem. Anna Kendrick is typically charismatic as an irresponsible twenty-something who crash-

es, uninvited, back into the life of her older brother Jeff (Swanberg), but the film's secret weapon is a brilliantly nuanced performance from Melanie Lynskey.

16) **Rare Exports: A Christmas Tale (2010)**

A bizarre and macabre Santa Clause origin story, this Finnish fantasy horror follows a group of Lapland natives who stumble upon the secret of Father Christmas. To say that he's not the cuddly, benevolent gift-giver we know and love would be an understatement. To say any more would be to spoil the twisted fun.

17) **The Holiday (2006)**

Film trailer editor Amanda (Cameron Diaz) and wedding columnist Iris (Kate Winslet) exchange homes over Christmas in an attempt to escape their terrible love lives. This Nancy Meyers classic is as predictable as its fake movie trailers, but it's warm and witty, with a strange but sweet subplot.

18) **Miracle on 34th Street (1994)**

Whether you consider this film a heart-warming gem or an insult to the 1947 original might depend on which version you grew up with – but it's hard to argue with the performances of Richard Attenborough as Kris Kringle, and Mara Wilson as the precociously cynical Dorey.

19) **The Apartment (1960)**

When writer and director Billy Wilder first watched *Brief Encounter*, in which two people use a friend's house to consummate an affair, he wrote in his notebook: "What about the poor schnook who has to crawl

into the still-warm bed of the lovers?" The result of that scribble is *The Apartment*, a film that, with its farcical but well-wrought premise and career-best performances from Jack Lemmon and Shirley MacLaine.

20) **The Santa Clause (1994)**

When Tim Allen's Scott Calvin accidentally kills Santa Claus, he is expected to take his place. He refuses at first – but when his hair turns white, a beard and belly grow overnight, and children start approaching him with their wish lists, he reluctantly takes the mantle. It's weird and darker than it has any right to be, but it's enjoyable.





New Year quiz 1



John Ehrlichman



Theodore Roosevelt



Raw herring



Flag of Haiti

1. What name do the Scots give to New Year's Eve?
2. What name is given to the Jewish New Year?
3. The Caribbean island of Haiti gained independence from which country in 1803?
4. Which American President issued the Emancipation Proclamation on New Year's Day 1863?
5. Which band took New Year's Day to number 10 in the charts in 1983?
6. On New Year's Day 1975, John Mitchell, H.R. Halderman, and John Ehrlichman were convicted of obstruction of justice into which scandal?
7. On New Year's Day 1914, the world's first airline started operating within which American state?
8. The traditional New year Ball Drop takes place at which New York City landmark?
9. Which female singer was born LaDonna Gaines on New Year's Eve 1948?
10. On which day of the week was New year's Eve in the year 2000?
11. Portuguese navigators discovered 'The river of January' on Jan 1st 1502. What is 'The river of January'?
12. The best selling record in the world in 1956 was recorded on New Years Day in Nashville. What was the name of the song?
13. On Jan 1st 1907 US President Theodore Roosevelt shook a record number of hands in one day. How many hands did he shake? Plus or minus 1,000
14. The Anglo Saxon name for January was which predatory creature?
15. Traditionally, what do the Dutch eat to usher in the New Year?
 - a. Raw Herring
 - b. Gouda Cookies
 - c. Oliebollen (donuts)
 - d. Frikadellen (Hamburger patties)
16. Which two European countries declared independence on Jan 1st 1993?
17. Which man led the offensive against French troops in Indo China in 1950?
18. US Congress prohibited the importation of what into the USA in 1808?



New Year quiz 2



19. The following words are from songs with the word 'YEARS' in the title. Can you name the song?
- News guys wept and told us the Earth was really dying
 - You were the one who imagined it all
 - Bound for a star with fiery oceans, It's so very lonely
 - I want to be with you, be with you night and day
20. The first mobile phone call in Britain was made by which comedian in 1985?
- Spike Milligan
 - Billy Connolly
 - Benny Hill
 - Ernie Wise
21. On New Years Day 1925 Norway changed the name of its capital city to Oslo. What was the previous name?
22. Which 1972 film and mega box office success took place between New Years Eve and New Years Day?
23. What announcement did Emperor Hirohito of Japan make on Jan 1st 1946?
24. In which film did Helen Mirren appear with the word 'Year' in the title?
25. The European Economic Community (EEC) was first established when?
26. In which film did Mickey Rourke appear with the word 'Year' in the title?
27. Who sang the following 'Year' songs? 1 pt. for each correct answer
- Disco 2000
 - 1999
 - In the year 2525
 - 1984
 - December 1963 (Oh What a Night)
 - New York Mining Disaster 1941
28. The Commonwealth Of Australia was proclaimed on New Years Day in which year? plus or minus 5 years
29. What do people in Portugal eat when the clock strikes 12 on New Years Eve?
- 12 grapes
 - 12 sardines
 - 12 oysters
 - 12 almonds
30. A BOAC turboprop Bristol Britannia flew from London to New York in record time on Jan 1st 1958. Plus or minus 1 hour, what was the record time?



Billy Connolly



Emperor Hirohito



Helen Mirren



Mickey Rourke

ANSWERS ON PAGE L6



Christmas quiz



1. Who played Buddy in the 2003 Christmas classic Elf?
2. Complete the lyrics: "On the tenth day of Christmas, my true love sent to me..."
3. Which author wrote How the Grinch Stole Christmas in 1957?
4. How many of Santa's reindeer begin with the letter D?
5. What is Scrooge's first name in the Charles Dickens novel A Christmas Carol?
6. The song 'Walking In The Air' features in which Christmas film?
7. In which decade did Slade have a Christmas number 1 with 'Merry Xmas Everybody'?
8. What is the name of the singing snowman in Frozen?
9. London's annual Winter Wonderland celebration is found in which park?
10. What time is the Queen's speech traditionally broadcast on Christmas Day?
11. On Christmas Eve 1990, a film called A Grand Day Out introduced us to which iconic British duo?
12. Which of these festive classics is the only one to have been a UK



Christmas number 1?

- a: Last Christmas – Wham!
 - b: All I Want For Christmas is You – Mariah Carey
 - c: Merry Christmas Everyone – Shakin' Stevens
 - d: I Wish It Could Be Christmas Every Day – Wizzard
13. Which Australian pop megastar appeared in a Doctor Who



- Christmas special in 2007?
14. In 1996, a record 24.3 million people watched the Trotters finally become millionaires in the Christmas special of which TV comedy?
 15. In 2008, which country set the current record for the world's tallest snowman?
 - a: Germany
 - b: Canada
 - c: USA
 16. Widow Twankey traditionally appears as a character in which Christmas pantomime?
 - a: Aladdin
 - b: Dick Whittington
 - c: Jack and the Beanstalk
 17. In which fictional world, created by CS Lewis, is it always winter but never Christmas?
 18. The Christmas tree in Trafalgar Square is traditionally given by which Scandinavian country each year?
 19. In which language is Father Christmas known as Père Noël?
 20. By what name is St Stephen's Day better known in the UK?
- ANSWERS ON PAGE L7**

ANSWERS TO NEW YEAR QUIZ

1. Hogmanay
2. Rosh Hashanah
3. France
4. Abraham Lincoln
5. U2
6. Watergate
7. Florida
8. Times Square
9. Donna Summer
10. Sunday
11. Rio de Janeiro
12. Heartbreak Hotel
13. 8,513
14. Wolf. Wolf monath
15. c. Oliebollen (donuts)
16. Czech Republic and Slovakia
17. Ho Chi Minh
18. Slaves
19. Five answers
 - a. Five Years (David Bowie)
 - b. All Those Years Ago (George Harrison)
 - c. 2000 Light Years From Home (Rolling Stones)
 - d. New Years Day (U2)
 - e. Golden Years (David Bowie)
20. d. Ernie Wise
21. Christiania
22. The Poseidon Adventure
23. That he was not a god
24. 2010 (The Year We Make Contact)
25. 1958
26. The Year Of The Dragon
27. Nine answers
 - a. Pulp
 - b. Prince
 - c. Zager and Evans
 - d. David Bowie
 - e. Four Seasons
 - f. Smashing Pumpkins
28. 1901
29. a. 12 grapes
30. 7h 57 m



Christmas superstitions



Christmas Food Superstitions

- If you carry in your pocket a scale from fish eaten at Xmas, your purse will be full all year.
- A loaf of bread left on the table after Christmas Eve dinner will ensure no lack of bread for the next year.
- If an apple is eaten at midnight on Christmas Eve, good health will follow for a year.
- One portion of the Christmas cake must be saved for Christmas day, and one for New Year's or bad luck will come the following year.
- Christmas cake must also not be cut before Christmas Eve.
- Stirring Christmas pudding will bring you good luck, a wish, and a husband within the year.
- As many pies as you try at different homes will be the number of happy months to come. Cutting the pie you eat yourself is bad luck.
- You will have as many happy months in the coming year, as the number of houses you eat mince pies in during Christmastime. It's



bad luck if you cut the pie yourself.

Christmas Birthdays

- It is considered very lucky to be born on Christmas Eve or Christmas day in most countries.
- In Greece the child born on Christmas is feared to be a Kallikantzaroi or wandering spirit.
- In Poland the child may turn out to be a werewolf.
- People born on Christmas are considered either fortunate, as they supposedly cannot be drowned or hanged, or unfortunate, because they are more likely to see ghosts and spirits.
- Those born on Christmas Eve turn into ghosts on that day every

year while they sleep. If you were born on Christmas Eve and don't want to have this happen to you, count the holes in a sieve from 11 o'clock on Christmas Eve until morning.

Superstitions About Shoes

- Never give shoes as a Christmas gift as you are giving the recipient the means to walk away from you.
- You should burn your old shoes during the Christmas season in Greece to prevent misfortunes in the coming year.
- An English superstition says that if you don't give a pair of shoes to a poor person at least once in your lifetime, you will enter the next world barefoot.
- An unmarried girl throws a shoe over her shoulder towards a door at Christmas. If it lands with the toes pointing towards the door, she will marry within the next year.
- To prevent quarrelling on Christmas day family members must place their shoes side by side Christmas Eve.

ANSWERS TO XMAS QUIZ

1. Will Ferrell
2. Ten Lords-a-leaping
3. Dr Seuss
4. Three – Dasher, Dancer and Donner
5. Ebenezer
6. The Snowman
7. 1970s
8. Olaf
9. Hyde Park
10. 3pm
11. Wallace & Gromit
12. Shakin' Stevens. Wham! and Mariah Carey got to number 2,

while Wizzard only reached number 4.

13. Kylie Minogue
14. Only Fools & Horses
15. The USA. It took one month to build and measured 122ft 1in tall.
16. Aladdin
17. Narnia
18. Norway, who have donated the tree every year since 1947 as a gesture of thanks for Britain's help during the Second World War.
19. French
20. Boxing Day



Kylie Minogue

Be a bright spark, stay safe

HO ho ho! The festive season is in full swing and homes across the country are twinkling with fairy lights and Christmas cheer.

But are those families taking risks with their decorations and Xmas gifts or are they taking a risk with their lives.

Electrical Safety First has come up with some ideal tips to make sure you keep your family safe and do not go up in flames.

They have highlighted some common activities that may be putting you and your family in danger, with some simple remedies to help you stay safe.

Christmas Trees

A 'real' Christmas tree is a popular choice when it comes to turning your home into a winter wonderland. But, did you know that a real tree can catch fire a lot quicker than a fire retardant artificial one, so consider buying one of the fabulous fakes that are available - the only time Electrical Safety First will advise you to buy a "fake"!

If you do have a real Christmas tree

Make sure that you keep it well watered. Real trees can absorb up to a litre of water a day and it's important that you don't let it dry out. Don't spray hairspray on the pine needles to stop them dropping off - it's VERY flammable!



Keep it well away from heat sources, particularly portable heaters.

Make sure your lights are safe. If you are one of the 85% of Brits planning to decorate your tree with colourful lights, follow our advice.

Prepare to Party

Half of UK women have panicked that they have gone out and forgotten to turn their hair straighteners off. Follow our advice - switch them off and put them away!

Deck the Halls

Christmas lights brighten up homes across the UK but can be an electrical safety risk.

One in twelve people confess to leaving their Christmas lights on overnight,



potentially endangering their households as lights can overheat and create a fire hazard. Give the lights a break - switch them off when you're not there to enjoy them.

Don't overload sockets and try to avoid the use of extension leads or adaptors - it's easy to trip if you're a bit too merry!

Driving Home for Christmas

Packing up and preparing a Christmas playlist for the car or train? Make sure you don't leave your laptop or mobile device charging on the bed while you get ready to leave. Always use a hard surface and don't overcharge your devices.

And

avoid charging your phone overnight or using cheap, unbranded chargers.

Overcharging can cause some adaptor to become a fire risk.

Cook up a festive feast!

Nearly half of us have admitted to leaving cooking unattended - and with a house full of family and friends celebrating Christmas it's easy to get distracted. So, watch what you heat and don't cook when you've had a few glasses of festive cheer!

New Year's Resolutions

If you're planning to give up smoking, e-cigarettes can help you along the way. But make sure you use the correct charger. If you use a cheap, unbranded one it may be a resolution you regret.

