

Notts edition

WatchOut

September 2017

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**Fraudsters are
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- see P7**

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Criminals are using the name of Martin Lewis to try and get you to invest money in worthless schemes

'A great way to lose money'

MONEY Saving Expert founder Martin Lewis has warned binary options fraudsters are using his name as part of scams to trap unsuspecting investors.

The journalist and television presenter said some companies were using his image and the name of his company to sell "scams" through adverts on Facebook, which he said his company does not use.

Mr Lewis said some people had already lost thousands of pounds in a binary trading scam.

The Financial Conduct Authority has this week warned that UK consumers are increasingly being targeted by binary options investment scams.

These are a form of fixed-odds betting which typically involves whether an event will happen or not, such as the price of a

particular share or asset going up.

If the investor is correct then they "win" and would see a return on their investment but if they are wrong they lose their full investment.

Of the scams name his name and image to hook in investors, Mr Lewis said: "Perhaps the most disgusting one is a cloud trading scheme that pretends I've invested half a million pounds into it and I'm saying it's the best possible thing you can do with your money.

"It is a con, it is a scam, it's about binary trading, it is a brilliant way to lose money.

"Do not touch it, do not sniff it, do not smell it, do not go near it. It has nothing to do with me."

The FCA, which said binary options are not currently regulated, states on its website:

"Binary options traders often advertise on social media – the ads link to websites that are well-designed and professional looking.

"The firms operating the scams tend to be based outside the UK but often claim to have a UK presence, often a prestigious City of London address.

"Scam firms may manipulate software to distort prices and payouts – they then suddenly close consumers' trading accounts, refusing to pay back their money."

The Gambling Commission and the City of London Police have also issued warnings about binary trading.

Scott Gallacher, a financial adviser with Rowley Turton, said: "I have not come across them but I am sceptical of all of these things. For me they are not investments, they are just speculation or gambling."

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Home and away

US scams shocker

AMERICANS lost a staggering \$1.3 billion last year to scammers according to the FBI. People over 60 were victimised most often and the lion's share of these scams used social media.

The report from the FBI's Internet Crime Complaint Center (IC3) says 3,390 Minnesotans were victims last year, resulting in \$12,634,057 in losses. For North Dakota, 350 people were scammed, losing \$859,856 in 2016. California ranked first in both categories with the most victims per state, losing over \$255 million.

The data also says the leading type of scam last year was non-payment/non-delivery. However, others making the list include breaches of personal data, overpayment scams, phishing, identity theft, credit card fraud, real estate crimes and romance scams.

Also on the list are corporate data breaches, malware, crimes against children, terrorism, gambling and hacktivist scams.

IC3 was created in 2000 to take complaints of internet crimes, and this report says almost 4 million complaints have been filed.

However, the agency also says these numbers represent only an estimated 15% of fraud victims, meaning actual numbers are much higher.

A Rum do in Jamaica

FAKE rum produced using cleaning chemicals is the latest hot commodity among counterfeit goods unearthed by law enforcers in Jamaica.

The Counter-Terrorism and Organised Crime Branch displayed millions of dollars of seized fake goods at a conference and then presented two huge drums containing chemicals intended for cleaning purposes that were confiscated from a makeshift distillery operated by organised gangs.

The gangs are using a creative process found on the Internet to move it from what it is into a form that is capable of allowing you to drink it and get the same vibes as you would if it were true alcohol.

Deputy Superintendent Carl Berry warned it was potentially deadly and advised members of the public to be on their guard, especially for rum sold in suspicious-looking plastic containers.

"If you consume this for any length of time, then it starts damaging organs. It could lead to blindness, your organs could collapse, and you could even die as a result," he said.

Royal Mail milestone

ROYAL Mail has revealed that since last November it has stopped a million scam mail items from reaching people's homes.

All the offending material is kept at a special warehouse before being destroyed.

The 501-year-old firm teamed up with rivals Whistl and UK Mail at the end of last year to crack down on scam mail, blocking would-be illicit items before they get to Brits' doorsteps.

"We are working hard to try and stop this terrible material from reaching UK households," said Royal Mail managing director of letters Stephen Agar.

"Every item of scam mail, however, is one item too many. We continue to fight against the fraudsters who cause so much misery."

The government's consumer minister Margot James said: "Since the industry round table I hosted last year, Royal Mail has been ramping up its efforts to protect vulnerable consumers from receiving scam mail. Stopping a million items since November is a significant milestone."

Thai car racket smashed

THAI police have smashed a massive fraud scheme involving more than 1,000 supercars suspected of either being stolen in the U.K. or undervalued when imported to Thailand in order to avoid high taxes.

Thai officials conducted a series of raids and investigated 30 businesses after U.K. authorities informed them about the thefts of cars, including Lamborghinis, Porsches and BMWs.

The operation resulted in the discovery of a series of sophisticated scams and the seizure of 120 stolen luxury cars.

Scammers allegedly bought 38 supercars, of an estimated total value of £2.3 million (about US\$ 2.9 million), on credit in the U.K. and shipped them over to Thailand.

Once at sea, they reported the vehicles stolen and stopped paying back the credit before selling them to unsuspecting customers in Thailand. Britain is the main source for luxury car imports to Thailand as both countries drive on the left.

Cheers to a new deal

CARLSBERG has bought London Fields Brewery from its founder, who is being prosecuted for tax fraud.

Julian De Vere Whiteway-Wilkinson was charged last year for failing to pay a suspected £1 million in tax, following a raid on the brewery in 2014.

The Hackney-based craft brewery was founded in 2011 and gained a cult following for drinks such as Hackney Hopster and Love Not War.

Carlsberg will operate the brewery in a joint venture with Brooklyn Brewery, in New York in a deal said to be worth £4million.

Whiteway-Wilkinson was jailed in 2004 for drug dealing, for which he still has to repay more than £3 million in criminal profits.

He founded the brewery when he was released in 2009, and said he was intent on changing his life, building a successful business and repaying the money.

End of fake whisky?

COUNTERFEIT whisky could be soon a thing of the past after scientists developed a synthetic "tongue" to sniff out the real thing from the duff.

The method uses glowing dyes that react to different trace flavours and chemicals in whisky to produce a fluorescent signature.

The "tongue" can detect the brand, age and country of origin of the drink.

Professor Uwe Bunz, of Heidelberg University in Germany, said "You start with a sample that you know is the real McCoy. Then you look at another sample and you can say whether it's the same sample or it's not. This could be used to look for counterfeit whiskies both on the mass market end and also at the super-high end."

Fake shoes worth £673m

POLICE in China claim they have cracked the country's biggest ever case of a knock-off shoe production.

Officers raided a warehouse in Benbu, China's Anhui province, and found it contained over half a million products thought to be worth SIC billion yuan (£673 million).

According to the report, the production line was so big that it had a monopoly on all fake shoes sold in Africa and the Middle East. Africa.

Investigations into the production line began in December 2015 when Nike representatives complained to Chinese authorities about large numbers of fake shoes being found in Middle East markets.

The shoes were marked 'Made in Vietnam' or 'Made in Malaysia' however Nike traced them all back to the same source in Bengbu City. The copies were so good they couldn't be differentiated from the originals.





Aviva say they have detected an astonishing £250,000 worth of bogus insurance claims every day

£250k of bogus claims daily

INSURANCE giants Aviva rejected £250,000 worth of bogus claims every day during 2016.

The company revealed that it saw a leap of 9.5% year-on-year in the number of fraudulent claims it declined last year, fuelled by increases in fraud detection across motor bodily injury, household and liability claims.

It declined one in 10 whiplash claims for proven or suspected fraud last year.

The insurance giant said, in total, it detected more than £85 million of insurance fraud last year, or around £232,000 worth of bogus claims every day.

The majority of fraud it detects is from third parties who are not its customers.

Whiplash fraud remains a major concern, Aviva said, with bodily injury frauds such as exaggerated or bogus whiplash claims continuing to account for the majority of fraud the

company identifies. Bodily injury fraud accounts for 59% of the total fraud Aviva detects.

The insurer said it is currently investigating more than 16,000 suspect bodily injury claims.

Organised fraud accounts for much of the new injury fraud Aviva detects. Last year, Aviva declined claims worth more than £25 million linked to fraud rings. It is currently investigating more than 3,000 suspect whiplash claims linked to organised fraud.

A growing trend in bogus household claims stems from "serial claimants", fraudsters who make multiple claims, often for the same item, by purchasing dozens of home insurance policies using different aliases.

Policies are taken out with the sole aim of making fraudulent claims. Aviva said, although these are still rare, it now detects

more than six every month.

The most common fraudulent household claims were for accidental damage, theft and accidental loss. The average value of a fraudulent household claim was £1,315, with values ranging from as little as £25 up to £83,560.

Aviva said a large number of relatively low value claims indicates that fraudsters believe insurers will not scrutinise low-value fraud.

Liability claims, made against an employers' liability or public liability policy, is also an issue. Aviva has more than 1,000 suspect liability claims under investigation.

The insurer said as the industry works together to clamp down on "crash-for-cash" vehicle collisions staged by criminals, it is believed that fraudsters are moving into new areas and making bogus public and employer liability claims.

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Card reader scam alert

HERE'S a scam we haven't come across before and we would like to thank our Facebook contacts for alerting us to it.

One of my friends received a digital card reader in the post two weeks ago from The Royal Bank of Scotland in Chatham, Kent, with an enclosed letter and instructions on how to use the reader.

Being elderly, she left it to one side as she wasn't really interested in it or know how to use it. Some days later she had a phone call from the 'bank' asking if she received it. She said she had but was taking it back to bank as she didn't want it.

The man on the phone was very polite and told her she didn't have to do that as he could cancel it for her and told her to put her card and number in straight away to do this.

The next day she went to the bank for a statement and her account had been completely drained - including savings she had put away for her granddaughters!

Luckily she got her money back because the bank realised the woman had been scammed, but this is the latest type of scam that it hitting the elderly and the most vulnerable in our society.

The Royal Bank of Scotland issued a warning today after reports of scams in which fraudsters ask customers to share codes from their digital banking card readers have risen.

A spokesperson said: "The Royal Bank of Scotland uses a digital banking card reader to authorise transactions leaving your account via your digital banking.

"If you get a phone call saying it's your bank, the police or another company you might usually trust and they ask for card reader codes, end the call immediately.

"Your bank will never ask for card reader codes over the phone and you should not disclose these to any third party under any circumstances.

"If you receive a card reader in the post that you've not requested, report it to us immediately."

Under-age sex charge

A MAN who tried to set up a meeting to have sex with an 11-year-old girl has been jailed.

David Weiss, 37, of Harrow Close, Rainworth, didn't realise he was actually communicating with a specialist investigator and the girl didn't really exist when he arranged the meeting on an internet chat room.

Weiss cancelled the day before he was due to meet the "girl" on 23 February 2017, after seven days of messaging to make the arrangements.

During that time he had confirmed a number of details about himself including sending a photo and mobile number.

Officers investigating the offence seized Weiss' home computer, where they discov-

ered a number of indecent images of children, some of which he had sent to other people. Some of the images and videos were of the most extreme category.

Weiss admitted arranging the commission of a child sex offence and possessing indecent images of children and distributing indecent images of children when he appeared at Nottingham Crown Court.

He was jailed for two years and eight months. Weiss was also made subject of a sexual harm prevention order and will have to sign the Sex Offenders' Register for life.

Detective Chief Inspector Peter Quinn, of the Nottinghamshire Sexual Exploitation Investigation Unit, said: "Weiss believed he was communicating with an 11-year-old girl when in fact he was talking to a specialist investigator. I hope this case sends a clear message that the Police will take a pro-active approach to identify individuals who target children online for their own sexual gratification."

We'll tackle hate crime

DEPUTY Chief Constable Rachel Barber and Police and Crime Commissioner Paddy Tipping joined Nottingham Citizens recently to reaffirm the force's commitment to tackling hate crime.

Nottingham Citizens launched their latest research at the Karimia Institute and were joined by more than 100 representatives from organisations such as the University of Nottingham, Victim Care and Nottingham Women's Centre as well as community members.

Nottingham Citizens began by reiterating their aim of making Nottinghamshire 'No Place For Hate' before recapping on the previous research, conducted in 2014, reflecting that six out of the seven recommendations put forward had been fulfilled, including the provision of a Hate Crime Officer within Nottinghamshire Police and the implementation of misogyny as a hate crime.

PCC Paddy Tipping, DCC Rachel Barber and councillor Toby Neal were asked to publicly pledge their support to the research and commit to working alongside Nottingham Citizens to fulfil any recommendations.

DCC Barber said: "We acknowledge there is some way to go to tackling hate crime, but I want to make it clear we stand together and will do what we can to help tackle this issue.

"One of the biggest things we can do is start to represent the communities better – we are keen to work with and recruit people from different cultures. Their knowledge and insight can only help us move forward and help people feel more confident to report hate crimes."

Mr Tipping confirmed the force's commitment, saying: "Hate crime is a priority for me, it's a priority for Nottinghamshire Police and we can make a difference."

Victim stabbed five times

ATTILLA Luszanyi, who stabbed another man five times in the chest and head in Radford, has been sentenced to eleven years in prison.

Luszanyi denied wounding with intent earlier this month but was convicted following a five-day trial at Nottingham Crown Court.

The 54-year-old, formerly of Player Street in Nottingham, was sentenced to serve a custodial term of eleven years and a four year extended license period after release.

The court heard how in January, Luszanyi had been drinking with two other men when he fell out with one of them and for some unknown reason stabbed the other man with a kitchen knife multiple times.

Two officers on patrol came across the victim when he stumbled out of the address in Player Street. They quickly called for backup and an ambulance, whilst carrying out first aid to the victim.

When more officers arrived they were able to gain entry the room where the stabbing had taken place resulting in the prompt arrest of Luszanyi. The victim made a full recovery.

PC Ian Walker who led the investigation said: "This was a nasty attack where Luszanyi lashed out at the victim for no particular reason and could have easily taken his life.

"I'd like to pay particular thanks to the officers on patrol who without a doubt, saved the victim from dying that night.

"Their quick and decisive action led, not only to the offender being arrested straight away, but also vital evidence being since which contributed to the lengthy sentence.."

Officer is dismissed

FORMER Nottinghamshire police officer Gareth Golds has been jailed for two years after admitting two drugs charges and misconduct.

Golds, 31, of Ilkeston, pleaded guilty at Derby Crown Court to encouraging or assisting the supply of Class C controlled drugs, offering to supply a Class C controlled drug and misconduct in a public office.

Christopher Law, 44, of Wesley Street, Ilkeston, who admitted Supplying a controlled drug of Class C and Possessing a controlled drug of Class C with intent to supply, was also jailed for eight months.

Golds, a former police constable, was suspended from duty on 1 May 2016 and dismissed from the Force in April.

Detective Superintendent Leona Scurr said: "The very detailed investigation that led to the conviction of PC Golds demonstrates that the Force takes any corrupt practice by its police officers extremely seriously and will deal with such criminality decisively."



The new £1 coin has been declared fake-proof and there are no counterfeit coins in circulation

New coin keeps us quids in

By Peter Faulkner

THE new pound coin has virtually stumped counterfeiting crooks and is now being hailed as the most secure coin in the world.

Exchequer Secretary to the Treasury Andrew Jones said there is no evidence the 12-sided design can be faked.

He claimed the latest quid as the most secure form of currency in the world and it marks a significant milestone in the coin's introduction.

There are now more new pound coins in circulation than their round predecessor - a coin that had become an easy target for counterfeiters.

Mr Jones was at a high-security coin storage facility in Belfast to celebrate what he called a "tipping point" in the replacement process.

The new coins were first introduced on March 28, with the old coins ceasing to be legal tender on October 15, even though they can still be banked after that date.

Mr Jones noted that 3% of all the old coins were counterfeit.

"That basically adds up to almost £50 million of fake coinage in circulation in our country and that is very bad for our economy," he said.

The minister said there had been no evidence of counterfeiting with the new coin, however people there have been instances of faulty coins in circulation - many of which have been victims of printing errors during manufacturing.

"There have been no problems identified at all so far," he said.

"Obviously that is something the Royal Mint monitors very carefully but we have had no incidents at all of counterfeiting thus far."

"This is a very, very secure coin. The Royal Mint estimate that this is the most secure coin in the world at the moment and they have their own individual and rather secret method of security which is new in this coin. You have to stay one step ahead of the counterfeiters but that's exactly where we are right now."

Mr Jones urged people to bank, spend or donate their old pounds before the October deadline.

"To have more new coins in circulation than old at this point is great news," he said. "However, with less than 100 days to go, the clock is ticking."

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NEWS in brief

Card losses soaring

ANALYTIC software firm FICO today released an interactive map of European card fraud, which shows that card fraud losses for 19 European countries hit approximately €1.8 billion, a new high.

The UK saw the highest losses at £618 million, a 9% rise over 2015, topping the previous peak in card fraud, set in 2008 after the introduction of chip and PIN.

Card not present (CNP) fraud has gone from 50 percent of gross fraud losses in 2008 to 70% in 2016. Ten countries saw an increase in fraud losses, while eight saw a decrease. The map is based on data from Euromonitor International, with additional information from the UK Cards Association.

In 2015 the UK's card fraud rise was the highest in Europe, but in 2016 two countries saw higher rises — Poland (+10%) and Sweden (+18%). The UK's rise from 2015 to 2016 was just half of that from 2014 to 2015.

Record £400k fine

KEURBOOM Communications Ltd has been fined a record £400,000 by the Information Commissioner's Office (ICO), after plaguing consumers with 100 million automated calls over an 18-month period.

The company made nuisance calls relating to a range of subjects, from road traffic accident claims to PPI compensation.

Many individuals reported receiving multiple daily calls, but the company made it difficult to identify where the calls came from. The ICO received more than 1,000 complaints.

Fake food seized

A JOINT operation by Interpol and Europol seized 26.4 million litres of counterfeit alcohol and more than 9,800 tonnes of fake food worldwide worth an estimated €230 million.

Counterfeit alcohol was the most seized product, followed by meat and seafood, according to Interpol.

During the sixth Operation Opson, police, Customs, national food regulatory authorities and partners from private sectors in 61 countries were involved in this joint operation, carried out from 1 December, 2016 to 31 March this year.

There were also raids in France and Russia where tonnes of fake wine were uncovered.

CPS boss: No place for those who hate

ONLINE purveyors of hate will soon feel the full force of the law in a bid to safeguard the vulnerable men, women, and children targeted by internet trolls.

That pledge has been given by Alison Saunders, director of public prosecutions at the Crown Prosecution Service in a bid to avert the sort of extremist hate seen in Charlottesville in the United States, which left one person dead. Ms Saunders said the CPS will seek stiffer penalties for abuse on Twitter, Facebook and other social media platforms.

Writing in the Guardian, Saunders said: "Left unchallenged, even low-level offending can subsequently fuel the kind of dangerous hostility that has been plastered across our media in recent days. That is why countering it is a priority for the CPS."

"Whether shouted in their face on the street, daubed on their wall or tweeted into their living room, the impact of hateful abuse on a victim can be equally devastating."

Saunders hopes the new plans will see more prosecutions, with longer sentences for those convicted if a jury or judge can be convinced the crime was motivated by hate.

The new policy documents cover different strands of hate crime: racist and religious; disability; and homophobic, biphobic and transphobic.

They also say that victims of biphobic hate crime, aimed at bisexual people, have different needs and experiences compared to those suffering anti-gay and transphobic offences.

Official figures show a 20% rise in all forms of hate crime reported to the police in the first quarter of this year. Hate crime is believed to be significantly under-reported.

Saunders said "an increasing proportion of hate crime is now perpetrated" online and several factors are behind the new plans.

One is the growing need to protect those online from crimes such as abuse as people spend an increasing proportion of their lives on the internet.

But the second is a realisation that abuse in the virtual world has real-world consequences, with the spreading of fear online resulting in acts of physical violence.

Saunders said those who write messages to kill, maim or injure online are trying to spread a common hatred they share with those who carry out physical attacks.

Hate crime is rising with more cases being prosecuted, the DPP said. "Of the more than 15,000 hate crime prosecutions we completed in 2015-16 we were able to persuade the court that a stiffer, or 'uplifted', sentence was warranted with increasing frequency.

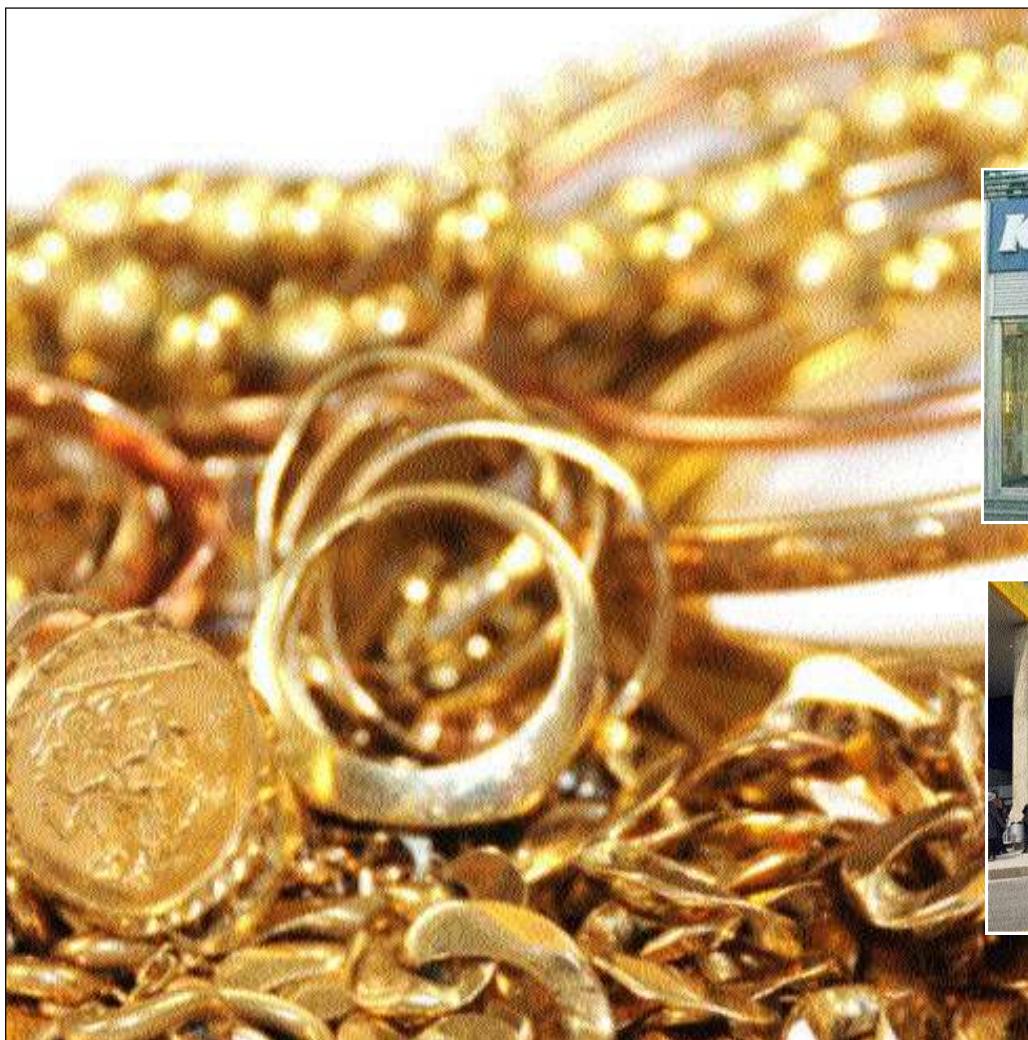
"From the aristocrat Rhodri Philipps who was found to have been motivated by racial hostility in his abuse of the anti-Brexit campaigner Gina Miller, to the two young males who savagely attacked a transgender man in Aylesbury and were jailed in April, we see hundreds of sentences increased each month," she added.

"Whether you are a gay man who fears being 'outed' in court, a Jewish woman intimidated at the prospect of facing her abuser once more, or a disabled person who doubts they will be believed, our new guidance, along with other provisions already in place, mean you have more support and protection than ever before."

The CPS said that in 2015-16 the CPS completed 15,442 hate crime prosecutions, the highest figure on record, with a conviction rate of 83.2%.



CPS director Alison Saunders, getting tough on all hate crimes



Fake bags and even fake shops that are designed to look like the genuine article but selling bogus goods

Is this the end of fake goods?

FAKE goods are a multi-billion pound industry worldwide with everything being copied from drugs to cosmetics, from car parts to works of art, from sports goods to perfume.

All across the globe there are fake factories churning out counterfeit goods which cost the UK economy alone a staggering £17.3 billion have become a huge problem in recent years but scientists may have a solution that could make counterfeiting a thing of the past using quantum technology. and affected 72,000 British jobs in 2016.

But will fake goods soon be a thing of the past? Have scientists discovered something to put global criminals out of business?

Researchers at Lancaster University's tech start-up Quantum Base have come up with a graphene-based identity tag that is completely unique and can be scanned using a smartphone.

The researchers, who showcased their work at the Royal Society's Summer Science

Exhibition, are confident their technology could eliminate counterfeiting in the foreseeable future.

"The most exciting thing about this is it empowers the end-user," said Professor Robert Young, lead scientist at Quantum Base. "So any person with a smartphone can verify any tag which has been labelled with our technology and verify whether it is genuine or not."

So what makes this tag unique and different from existing authenticity identifiers such as holograms, security inks and chemical or physical markers such as taggants?

The answer lies in a special type of graphene invented by two scientists at the University of Manchester who won the Nobel Prize in 2010 for their pioneering work.

This graphene-based material is only one-atom thick – hence even the tiniest imperfections, caused by the smallest of changes in the structure of an atom, can be identified.

It also makes replicating the tag hard for fraudsters, if not impossible.

"Everything is unique at the atomic scale," explained Prof Young. "These materials come with strange quantum properties and their properties change if you move a single atom. It is these changes that we are measuring. The properties of the materials are sensitive to small scale imperfections."

"There is nothing more unique and there is no level below atoms."

This unique tag, created by Quantum Base, comes with a track-and-trace ability and, more importantly, can be turned off at any point if the product is reported lost or stolen.

Scientists say these nano-scale tags could also be used to help consumers identify the real goods from their fake counterparts.

The patented technology is expected to be available to the public next year so the criminals had better watch out.



How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

Our trades and services have been vetted to high standards. In fact 20 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

Sunrise Plumbing & Heating



So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.

Where to get free help and advice

Action Fraud: If you suspect a fraud, report it to the UK's national fraud and internet crime reporting centre, Action Fraud on 0300 1232040.

The Pensions Advisory Service:

Offers free and impartial guidance on pensions and will tell you how to spot a scammer.

Pension Wise: Over-55s who want to take advantage of new pension freedoms can make a face-to-face or phone appointment with the Government's free guidance service on 0800 802 1345, or call 44 20 3733 3495 if you live outside the UK.

Pension Tracing Service: Some scammers will offer to help you find lost pensions but the Government will offer free help. Take care if you do an online search for the Pension Tracing Service as many companies using similar names will pop up in the results. These will also offer to look for your pension, but try to charge or flog you other services, and could be fraudulent.



The Government is stopping pension cold calling to protect your nestegg

End of the pension sharks

COLD calling pension salesman will soon be a thing of the past after the Government announced a crackdown on one of the crimes of the century.

Since reforms in April 2015 made it easier for over-55s to access their retirement funds, fraudsters have found new ways to swindle pension savers.

And in the first six months of this year alone, the fraudsters have taken £5million.

Many pensioners have lost everything but now Government ministers have decided it is time the public was protected so they have announced a ban in cold-calling salesmen.

The ban will also apply to texts and emails.

However, the ban is not immediate so your phone could still be ringing and some smooth-talker will try to convince you that he can double or treble your pension pot.

Truth is he can't and he won't. All he will do is leave you penniless.

The cold-calling ban will prevent all cold calls, emails and texts about pensions, and will be enforced by the Information Commissioner's Office.

The ICO has powers to fine companies up to £500,000 if they break its rules, although it can only take action against companies based in Britain.

There will be two exemptions to ensure legitimate calls are not affected – companies will still be able to contact consumers who have expressly requested information from them, and will still be allowed to make marketing calls to existing clients.

Along with the ban, there will also be new rules to make sure that only active pension schemes with up-to-date accounts can register with HMRC.

While the rules on registration will form part of the finance bill, the cold-calling ban will need separate parliamentary time, so it is unclear when it will come into effect.

Minister for Pensions and Financial Inclusion Guy Opperman said: "Eight people in the UK are targeted by cold calls every second in relation to a private pension. That's 250 million a year. Victims lose nearly £15,000 on average."

"We're also tightening HM Revenue and Customs rules to stop scammers opening

fraudulent pension schemes, and will be taking tougher actions to help prevent the transfer of money from occupational pension schemes into fraudulent ones.

"This will cut off the main mechanism used by scammers to persuade people that they are offering legitimate pension investments and services, and in doing so also reduce the number of transfers made to illegitimate schemes."

The crackdown has been hailed by the industry, but some urged Ministers to set a timetable soon for it to take effect.

PHRASES PENSION FRAUDSTERS USE

- The offer won't last long
- You're entitled to a free government review
- You'll make a better return by investing in storage units/forests/overseas property
- There's a guaranteed 7 per cent return
- We'll send a courier over with your documents
- Can you sign quickly - I'm parked on a double yellow line
- Your pension company might try to talk you out of it - they just want to keep your money.

Night out ended with deaf woman being raped

ROBERT Hessey, of Berridge Road East, Forest Fields, has been jailed for five years by Nottingham Crown Court after pleading guilty to raping a deaf woman in Arnold.

Hessey, 23, began talking to the woman as she waited for a taxi and she allowed him to share the cab even though she was nervous of him.

When they arrived at her home, Hessey asked for a drink and was given a glass of wine.

Hessey kissed her in her kitchen, but the

woman pulled away and told him she did not want that to happen.

She said she was forced to go upstairs but told the court she found it difficult to explain how that came about. He removed her clothing and his clothing then raped her.

He left with a bottle of her wine and her purse with £30 inside. She then raised the alarm.

Hessey, who was of previous good character, said they had consensual sex and he

was ashamed because he had a girlfriend.

But he admitted he raped her when the charge was read out at court on the morning of his trial.

Judge Stuart Rafferty QC imposed five years on the rape charge. He imposed six months for theft and one month for failing to surrender to custody, all concurrent.

He also ordered Hessey be subject to a restraining order not to approach his victim, and sign the sex offenders' register indefinitely.

PC Sarah keeps memory of dead colleague alive

A POLICE officer pushed herself through the pain barrier to raise more than £1,100 and counting for charity by completing a mammoth 200-mile bike ride.

PC Sarah Stables rode in the East Midlands arm of the COPS UK Police Unity Tour, cycling from Leicestershire Police's HQ to the National Arboretum in Staffordshire.

She took to the saddle to raise funds for Care of Police Survivors (COPS) - a UK registered charity dedicated to helping the families of police officers who have lost their lives whilst on duty.

Her ride was in memory of Nottinghamshire Police Constable Ged Walker who was killed in the line of duty in Bulwell, Nottingham, in January 2003.

PC Stables, who is Nottinghamshire Police Cycling Club's secretary, was also inspired to take part in the ride following the Westminster terror attack in March.

She said: "It was a fantastic weekend despite a crash on day two after 20 miles where I suffered bruising to my hip.

"I was the only Nottinghamshire Police officer taking part alongside Leicestershire officers, who I had never met before. "This is the fifth year of the tour but the third year for the East Midlands Chapter, for which I am now the Nottinghamshire representative.

"The atmosphere was awesome. I'm a cyclist anyway but was riding alongside others who very rarely go out on a bike and the speed was set so all could take part.

"The first day we set off from the Leicestershire Police HQ after a short memorial service by the Chief and the Force Chaplin.



PC Sarah Stables and colleagues who took part in the charity bike ride

There were also some survivors present including Chris Moore, who took part in the ride.

"Setting off on day two we had gone from 25 officers to 60 officers riding and, with thanks to the ride marshals and ride leader, we managed to stay together and safe for the majority of the ride.

"At the end of day two we met with The Met at the Snow Dome and rode from there, all 236 of us, into Drayton Manor. It was a sight to behold, especially with the motorcycle outriders from Wales and The Met.

"When we rode into the park we were met with a round of applause from the survivors and families who were there for the weekend organised by COPS for them. It was very emotional as they were thanking us for our hard work.

"A remembrance service was then held and

we walked to The Beat which is a long section of grass with memorial trees planted all along for all of the officers who have lost their lives while on duty.

"I got to meet the Chief Constable who was there with Tracy Walker and her family waiting for me to hand over the bangle with Ged's details on..

"I have managed to raise over £1,100 to date and some donations are still coming in. The overall total for all of us is over £100,000

"Next year's dates are July 27-29 and I will be taking details of all those interested in taking part. It would be absolutely fantastic to get more people from Nottinghamshire involved."

There's still time to make a donation by visiting Sarah's online fundraising page at <https://www.justgiving.com/fundraising/Sarah-Stables1>

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