



# PERSONAL SAFETY

Be safe to live your life without the fear of crime

# MOBILE PHONE FRAUD

Criminals attacking us via our phones

# LOTTERY FRAUD

Don't be fooled - Make Sure it's Not You

# DRIVEN TO DISTRACTION

Lapse in concentration behind the wheel

# STUPID STICK-UPS

The most unorganised criminals





# STREET SMART CONCO



## TICKET FRAUD

Community First Initiative shows how booking a gig, a match ticket or indeed anything else can make you prone to this widespread scam which is ruining our favourite night out.



## PERSONAL SAFETY

Our personal safety is the most important thing to all of us. Everyone needs to read these tips to show how susceptible we all can be to theft and assault, and to know how to be on guard.



## MAKE SURE IT'S NOT YOU

If only those texts, emails and letters were true! They aren't and you need to know that rather than winning a fortune, they could cost you one!



## MOBILE PHONE FRAUD

Anonymous caller? Potential scammer! Read how our 'phones are becoming a direct link to the criminal underworld.



## DRIVEN TO DISTRACTION

As a motorist, one tiny lapse of concentration can result in death – yours and anyone unfortunate enough to be in your way. Sharpen your senses with our guide to safer driving.



## STUPID STICK-UPS

Hey Stupid! Amidst all the cunning and intricate webs weaved by criminals, it's good to know that some of them are just plain daft!

# INTRODUCTION

*“I enjoy stealing...It’s just as simple as that.  
Well, it’s just a simple fact. When I want something,  
I don’t want to pay for it.”*

**W**ell, when I was asked to write the introduction to an issue of Community First Initiative I didn’t expect it to contain lyrics from American hard rockers Jane’s Addiction! However, when I read the copy and realised that there is a definitive association between one of our simplest and most exciting pleasures – going to concerts – and an international multi million pound fraud, I thought it would be very appropriate.

One of our features in this issue is to offer advice to the millions of people that go to gigs, sports events, the ballet...anything that requires a ticket. We are doing our best to stay ahead of the ticket fraudsters that leave up to one in ten of us cruelly disappointed. These thieves are stealing from anyone and everyone and implementing intricate methods to do so, therefore it is our pleasure to offer sound advice on not becoming a victim.

This issue also focuses on a wide range of other issues affecting us all, including the current scams being used to steal from innocent people via the one thing that most of us have – a mobile telephone. Almost everyone owns a mobile and they have become a target for fraudsters so please read and act on the advice given in this issue.

Personal safety is of paramount importance to everyone. Whether opportunists or career criminals, there are people out there who seek to strike when we are at our most vulnerable; returning from a night out, hailing a taxi or simply out jogging. Each and every one of us needs to know how criminals operate in order to have an advantage over them.

There is a lot more in the issue and we hope you enjoy reading it. At the end of Crimewatch, the presenters would always remind us not to have nightmares. It is very important to emphasize that we live in a great Nation, with arguably the finest emergency services in the world. At Community First Initiative we are here to ensure that advice and increased vigilance reduces the chance of you needing their assistance. So far from having nightmares, be happy, safe, and enjoy our latest work.

Best regards,

*The Editor*





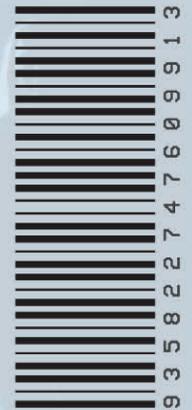
STALLS SECTION C86 MAIN ENTRANCE

3982340

PRESENTS

# THE RIP OFFS

DOORS OPEN 19:00 DATE 28TH AUGUST PRICE £47



# TICKET FRAUD

There are few experiences that can come close to the thrill of watching your favourite band or team play live. The atmosphere at a gig or a big sporting event is electric and being there on the day is the ultimate rush for countless thousands of people every week in the UK. In fact so popular are tickets to entertainment and sporting events that demand is hardly ever met by supply with thousands missing out on events such as Glastonbury or their team's home games.

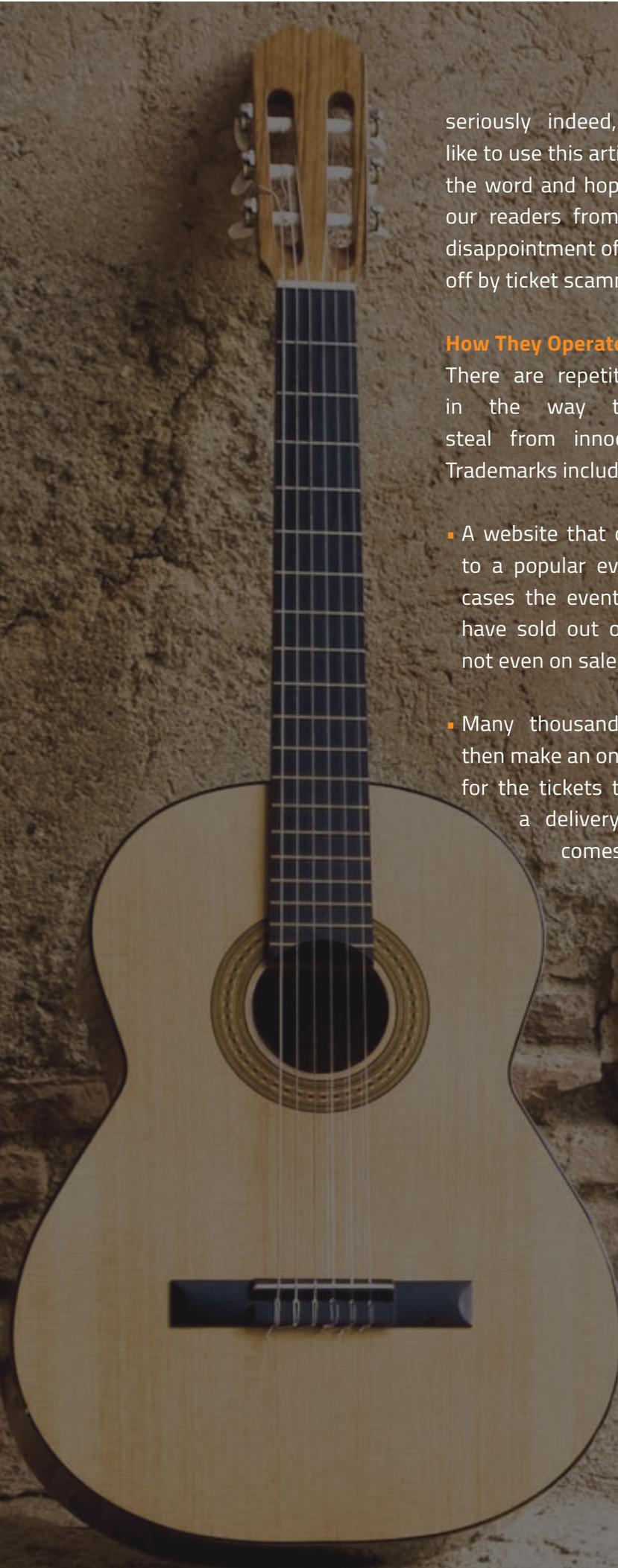
For this reason there are desperate fans that, in the

pursuit of a major event, will compromise their usual common sense to venture outside of the usual official ticket suppliers in an attempt to ensure they don't miss out. This is where the ticket fraudsters are poised to strike. Amazingly as many as one in ten people in the UK have fallen prey to an online ticketing scam resulting in them paying for non-existent tickets, turning up for an event only to be turned away at the last minute.

The team here at Community First Initiative are huge music and sports fans and therefore take this low-life very

*“It isn't just via websites that ticket scams operate; they have been known to saturate such areas as Gumtree or eBay, and also through free ads placed either online or in local newspapers.”*





seriously indeed, and would like to use this article to spread the word and hopefully rescue our readers from the terrible disappointment of being ripped off by ticket scammers.

### How They Operate

There are repetitive patterns in the way these scum steal from innocent people. Trademarks include:

- A website that offers tickets to a popular event. In most cases the event will already have sold out or tickets are not even on sale yet.
- Many thousands of people then make an online payment for the tickets then wait for a delivery that never comes.
- A popular scam is to inform you that on the day of the event they will send a customer services representative to meet you with the tickets. Precise instructions are given with the name and even telephone number of the "agent" you should meet. Of course they will not be there.
- Many scammers will go to the lengths of sending out authentic looking tickets, often produced by scanning original tickets. It is only when you show it to the entry staff at the event that you find out they are fake.
- Attempts to contact the "company" that you bought the tickets from are met with dead phone lines and emails that bounce back.
- Genuine looking websites with so called testimonials and exciting pictures of artists and sports stars can be enticing enough to convince many people.

### Buying

- The safest way of getting tickets for any event is to buy them directly from the box office, promoter or official agent.
- If possible make a payment by credit card – this offers much better protection than other payment methods and will offer guarantees for non-delivery. You will be

covered under Section 75 of the Consumer Credit Act if you pay by credit card, but this only applies to sales over £100.

- Double check all details of your ticket purchase before confirming payment.
- Whenever a major event is announced such as a cup final or comeback tour, the criminals often use E-marketing to support their scam. So be cautious of emails entering your inbox relating to these events from businesses you haven't contacted previously, and do not reply to unsolicited emails from sellers you don't recognise.
- Before you enter payment card details on a website, ensure that the link is secure. There should be an image of a padlock in the browser window frame when you try to log in or register. (Ensure that the padlock is not actually on the page itself which is a common trick used by fraudulent sites!)
- The web address should begin with '**https://**'. The '**s**' stands for '**secure**'. If they do not then do not use them under any circumstances.
- Be aware of the spelling and language used on a site – does it look like it was generated in another country and badly

translated? This should be a warning sign. Do the images look shoddy or pixelated? Look on forums and blogs for reviews and advice from previous users of the site. Until you're confident that the site is genuine, don't give up any personal details.

- Some websites will redirect you to a third-party payment service. You should always undergo checks to ensure that these sites are secure before you make a payment.
- Safeguard and remember the password you have chosen for the extra verification services used on some websites; such as Verified by Visa.

#### Other Areas

It isn't just via websites that ticket scams operate. They have been known to saturate such areas as Gumtree or eBay, and also through free ads placed either online or in local newspapers. The same rules apply – and the golden rule is that if it looks too good to be true then take it for granted that it is! If you reply to a free ad and are offered to meet someone to collect a ticket, then if you must go then don't go alone. Remember you will be meeting a total stranger who knows that you are carrying cash.

- In the event that you choose to buy tickets from an individual on EBay, never

transfer the money directly into their bank account but use a secure payment site such as PayPal, where money is transferred between two electronic accounts.

- Closely check sellers' feedback scores, privacy policy and returns policy.
- Always log out of sites into which you have logged in or registered details. Simply closing your browser is not enough to ensure privacy.
- Always keep receipts – they will at least provide evidence of a transaction and will be a vital clue for the police if investigating a crime. From an insurance perspective they may be vital to help you have a chance of getting your money back.

It is prudent to closely check credit card and bank statements carefully after a ticket purchase, just to ensure that the correct amount has been taken, and also that no fraudulent activity has taken place as a result of the transaction.

There are opportunities for getting 'sold out' tickets out there. Make sure that you carry out all of the above checks and if the tickets for an event aren't sold out then get them through the proper channels rather than trying to save a few quid which could cost you dear!



# PERSONAL SAFETY

*“If you carry a bag then you should always keep it close to your body with the opening facing inwards, and if someone does grab it then the best advice is to let it go. Your personal safety is of far more value than any material items.”*

Whether you are at home, in the car, at work or enjoying a night out, you and everyone else deserve to be safe to live your life without the fear of crime. Unfortunately violent crime is a very real part of our society and every year sees many thousands of people hospitalised or worse by the idiots that perpetrate it. Our intention is not to be alarmist, we believe that forewarned is forearmed - at Community First

Initiative we want to support the right of every person to feel safe both in their home and on the move, in the car, on public transport or while you are out enjoying yourself. So, we are pleased to provide this guide to personal safety. Please take note of the advice given and pass it on to your family and friends.

## **Answering Your Door**

Resist the temptation to just automatically open your door to a caller, particularly if you

are not expecting anyone. One of the best safety features of your door is a spy hole which can be installed with relative ease and will allow you to see exactly who it is that is calling on you. Ascertain the identity of a caller by asking through the door who they are. Remember that most door chains will not be strong enough to keep someone out once the door is ajar.

Criminals may often try to pressure you into opening the door by claiming their need is urgent or they are in an emergency. If you do not feel comfortable opening the door then trust your instincts and keep it shut!

These days almost all bona fide companies will issue their staff with an ID card and. A legitimate caller will not mind if you make a call to their office to establish their identity. Remember though that a common ruse by bogus callers is to put a number on a card that could be answered by a partner in crime so if possible check the phone book or the internet to make sure that the number on the card is genuine.

A good tip is that if you live alone and display your name on a door bell or post box then just use your surname rather than your full name which suggests that you live alone and are therefore more vulnerable.

### Answering Your Phone

Don't give out your phone number when answering the phone. If a caller claims to have called for you or has dialled a wrong number you should ask them to repeat the number. You shouldn't give out any personal information about yourself over the phone to a stranger and under no circumstances should you ever give the impression that you are alone in the house.



Many thousands of people receive nuisance calls every year in the UK. These can range from an unwanted marketing call to something much more sinister. If you do receive an abusive, threatening or silent call then do not speak. You should hang up the call immediately and inform the police. Contact your telecommunications provider and ask them about the services they can offer that will help such as going ex-directory, or using a call blocker which

can reject anonymous calls or specific numbers. If the caller is making direct threats to you or your family and you believe those threats to be real and immediate, you must call 999 immediately.

### Walk This Way!

Whether you are on home ground or in an area you have not been to before, you should be conscious of the steps you can take when you are out and about in order to help you to stay safe. Remember that muggers and violent criminals are often cowards who will prey on anyone that they think looks weak or easy to overpower. Some will opportunistically strike on easy victims and others make a career from knowing what an easy target looks like. If you give the impression that you are lost then this will immediately make you a target so be aware of planning your route and looking confident about where you are headed.

In evenings you should always endeavour to stick to busy and well-lit roads and resist the temptation to take short cuts. Use your senses – be aware of who or what is occurring around you and be prepared to react to a situation. Walk on the side of the road which faces oncoming traffic and if you hear someone walking behind you, look to see who it is before they reach

# GETTING A CAB

Although mini-cab firms are generally well organised and managed by councils, there is an element of risk in that unlicensed taxi drivers cruise the streets of most cities looking to pick illegal fares. Not only will they not be insured in the event of an accident, but there have been reports of sexual and physical assaults carried out by unlicensed drivers in addition to muggings.

If you are in an unfamiliar city or abroad, use Google or the Lonely Planet to establish a licensed and reputable cab firm and save the number to your phone. Always use a reputable mini-cab or private hire car firm and book at their office or by phone. Remember that only



licensed 'Hackney Carriages' are allowed to pick people up in the street, without having made a booking first. Private-hire firms must be pre-booked. When your taxi arrives, ask the driver to repeat the name you gave at the time of booking before you enter. Expect a form of identification to be displayed in the cab. If for any reason you feel unsure about the driver, don't get in. If you feel unsafe once you are in the taxi, ask the driver to let you out at a busy, well-lit place.

---

# PERSONAL ALARMS

Many people, both men and women, carry a personal alarm – if you do then make sure it is to hand rather than deep in a pocket or a bag, this way you will be able to use it at the first sign of danger. If you are wearing expensive jewellery or a watch then this is one of the first things a mugger is on the lookout for so be able to cover it up. If you carry a bag then you should always keep it close to your body with the opening facing inwards. If someone does grab it then the best advice is to let it go. Your personal safety is of far more value than any material items.



you. If you believe you are being followed, cross the road to check if they do the same. If you are still worried go to the nearest place which is well-lit or busy and call the police.

Men should always be aware that walking closely behind a woman can be intimidating. It is advisable to cross the road to give reassurance that you are not following her. Ultimately, the best advice for anyone is not to walk alone, so take a friend whenever possible.

In the event of a vehicle pulling up next to you keep your

distance from the vehicle. If you feel threatened, get away from the vehicle as quickly as you can. When you think you are being followed, head for a busy place. Try and make a mental note or a note on your mobile phone about the specifics of the vehicle and its' occupants such as make and model, colour and number plate. Contact the police as soon as possible. Under no circumstances accept a lift from

someone you don't know or don't feel comfortable with. Remember you can't hear traffic or people approaching you when you wear headphones and this can make you a target! Also, wearing headphones can make a mugger aware that you have something worth stealing (an iPod for example). Career muggers like to be able to plan an attack so if you frequently run, jog or walk then try and plan alternate routes and times so that it is harder for someone to lie in wait at a certain time and location.



distance from the vehicle. If you feel threatened, get away from the vehicle as quickly as you can. When you think you are being followed, head for a busy place. Try and make a mental note or a note on your mobile phone about the specifics of the vehicle and its' occupants such as make and model, colour and number plate. Contact the police as soon as possible. Under no circumstances accept a lift from

### On the Road

As with walking, it is always advisable to plan your route. If you don't have a sat-nav then keep a map in the car, along with such useful items as a first aid kit, a torch, a hi-viz vest and a mobile phone and charger. It's worth checking the route that your sat-nav suggests against a road map or AA Route Planner. Sat-navs have a habit

of choosing routes that may be off the beaten track which can be dangerous. It's worth taking a bit longer to arrive by keeping to well-used routes where possible. If you're going on a long journey, do the necessary checks before leaving to make sure your vehicle is in good condition and has enough petrol. If you do break down, you should immediately put your hazard warning lights on and when telephoning for help, inform the police or the breakdown recovery staff if you are alone. Sit in the front passenger seat and lock the doors. If you breakdown on a motorway it is safer to sit away from your car on the embankment, leaving the passenger door open and the hazards on.

Car-jacking and attacks on lone motorists do happen. If someone is trying to flag you down for help, then unless it appears that there has been a genuine accident that you think you can assist with, don't stop. Keep driving until you get to the next public place and then help them by informing the police. This way you don't put yourself at risk.

If you think you are being followed, never drive home. If there is someone following you with criminal intentions the last thing you want is for them to know where you live. You should go to a safe place such as a police station, hospital or a 24 hour garage to ask for help.

Draw attention to yourself by sounding your horn or flashing your lights if necessary. Should a vehicle pull up in front of you and cause you to stop. Stay calm and never turn off your engine. If the driver leaves their vehicle and approaches you, reverse as far as possible. Put your hazard lights on and continuously sound your horn. As always, make sure your doors are locked and have a mobile phone to hand. Don't accept lifts from people you don't know. Stay safe and wait for the police or breakdown company to arrive.

### Public Transport

On buses, avoid isolated stops and always use the lower deck of a double decker bus. If the bus is empty, you should sit near the driver or conductor. On the train or tube, sit in a carriage which is busy and one which will be near the exit of your destination. If you are arriving at your destination when it's dark, try to arrange to be met by someone you know. Always stick to main escalators and walkways.

### On a Night Out

It tends to go hand in hand with a nice meal or an evening out for most of us, but alcohol is arguably the most dangerous accompaniment to a night out. It impairs your ability to make rational and sensible decisions and can give the drinker a sense of bravado that makes them vulnerable to crime. There are criminals who will cruise pubs and clubs looking for people

who are drunk and therefore susceptible to burglary or assault. Ultimately, the responsibility lies with you. If you are going out with the intention of getting drunk, there are a number of steps you should take to lessen the risks.

- Know how you will get home – plan ahead, particularly if you're going to a part of a town or city you don't know. If you are going abroad, do some research online as to where any notoriously unsafe parts of an area may be.

attacked on a night out.

- Always let someone know where you are going and what time you intend to return.
- Make the effort to ensure your mobile phone is charged and is in credit. If you get lost or are in trouble then it is an essential piece of kit.
- Be conscious of how much you are drinking. It is much easier to do something risky or foolish when you're drunk and you're much more likely to lose



- Have something to eat before you go out and drink plenty of water. Drinking a glass of water or a soft drink between alcoholic drinks will help you not to get drunk.
- Do carry a personal alarm with you – many men see these as female accessories and somehow 'not macho'. However statistically it is known that young males stand a much higher risk of been your keys, cash or phone when you're drunk.
- Leaving a drink unattended is dangerous. Spiking does happen and is extremely dangerous, leaving the victim incapable of fending off any attack.
- There's safety in numbers so always try and leave a club or pub with a friend or a group of friends, and don't draw unnecessary attention to yourselves.

# IT'S HERE!



## THE FREE RCP MEDIA COMMUNITY APP

**RCP Media Presenting your free complete app for the local community, discount vouchers, up to date crime news keeping you and your business safe and secure and much more!**

Introducing the new RCP App! At RCP we are proud of our goal of reducing crime, and we are also conscious of the phenomenal input from our readers and advertisers.

In order to make the relationship between our readers and advertisers even more beneficial, we have launched our RCP App. This App, which can be downloaded to any Smartphone or iPad, gives users the opportunity to take advantage of discounts from our advertisers, and also allows our advertisers to take advantage of discounts from each other. You will also be able to access monthly updates, fantastic crime prevention advice and tips, and advertisers will receive the first year's use **FREE OF CHARGE!**



DO N'T BE FOOL ED

4 8 12 52 17 54

# MAKE SURE IT'S NOT YOU

*Winston had nothing to do with the Lottery, which was managed by the Ministry of Plenty, but he was aware... that the prizes were largely imaginary. Only small sums were actually paid out, the winners of the big prizes being non-existent persons.*

**G**eorge Orwell prophetically wrote of the manipulative powers of lotteries in his famous novel, 1984. The harsh reality of fraudulent lotteries is now a very real part of modern life. The impact they have upon innocent people is reaching all corners of the globe, with genuine lotteries being piggy-backed by criminal gangs making us all potential victims. Specific lottery, sweepstake or prize

fraud occurs when a con artist (acting singly, or as part of an organised crime gang) makes contact with you to advise that you have won a large sum of money. This contact may take the form of an email, posted letter or even a text message and often alludes to a prize in an overseas lottery; the predominant countries involved are Spain, Canada or Australia, although they can include virtually any nation.



The scam works like this: In order to receive your winnings, you will need to contact a representative of the company running the lottery. The "lottery" will often advise you to keep your good fortune to yourself and that a delay in making your claim may lead to missing out on your fortune. The sad truth is that there are no winnings. Many of us will be able to deduce that, having not entered any of the aforementioned lotteries or prize draws, there is no way that they have won anything. But like all large scale scams, it is a numbers game, and pro-rata, there will always be a percentage of people that will fall for the scam. This is by no means a reflection of their gullibility – the scams are becoming increasingly convincing and the con artists seek to target the elderly or naive.

Those who reply to the con artists will almost always be asked to provide proof of their identity by supplying copies of, or even original documents such as their passport, debit card or bank account details. This in itself constitutes ID theft and can open a gateway to numerous other forms of crime. Having gained this information, the scam then encourages people to pay an amount of money – usually described as a legal fee or transfer tax in order to

collect their supposed winnings. Another ruse is to ask for your personal banking details so that the "winnings" can be paid into your account. Rest assured, once in possession of these they will use them to remove money from your account.

#### **If it is you...**

As with any type of fraud, the statistics are rarely a true reflection of the actual number of victims, as many of these crimes remain unreported. This can often be attributed to a sense of embarrassment felt by the victim. The first thing to do if you believe you have been targeted by a lottery scam is to cease all contact with them. The longer you are responding to them and in contact, the higher the likelihood of them wearing you down for personal details or cash. In the event of you having already given any personal details or bank account information, you must alert the necessary people immediately. If you have given your passport number then alert the authorities, and if you have passed on your account details then you must inform the bank without delay.

A sad fact of these frauds is that the people who carry them out will often share their data with other scammers so there is a strong possibility that your

details will now be on a list of vulnerable people. Consequently you can expect to be targeted, so it can be useful to change your telephone number and email address.

#### **Keeping Yourself Safe**

Any mail or email that you get offering a prize is going to be false. You should be as cynical as possible, and ignore any thoughts that you are missing out because you aren't! If you have entered an official lottery then you should know that lottery companies do not contact winners to inform them of a prize. There are a number of tell-tale signs to look out for such as:

- If sent by Email, does the sender use a generic Email address such as one with a @live, @yahoo or @hotmail?
- Does the Email or letter contain grammatical errors and poor spelling?
- Does it ask for personal details?
- Is it asking you to keep your prize a secret?

If you are in any doubt about an email or letter you have received then always seek advice before responding to it – ask your local police or Citizen's Advice, or a friend or family member.



**KEEP  
SAFE  
AND  
WEAR A  
SEATBELT**



# MOBILE PHONE FRAUD

*“You answer a call to hear a recorded message that informs you that you’ve won a prize and asks you to call back in order to claim it. The number that you call back is a premium rate line and rather than the lucky winner of a prize you’re more likely to be the unlucky recipient of a massive mobile bill.”*

**M**obile phones have undoubtedly made a huge difference in the way we can all communicate and the speed with which we can get and stay in touch. From pretty much anywhere in the world you are now never more than a few seconds away from being able to speak to someone and this is one of the reasons that, in the Western world at least, almost everyone from schoolchildren to the elderly have one. Unfortunately, as with anything that becomes ubiquitous, it has provided a lucrative window of

opportunity for scammers and rogue traders who are able to use them to steal our identity, our hard earned money, and even to track our movements and listen to our conversations.

Criminals attacking us via our phones implement a wide variety of scams that may persuade the owner to buy a product that is non-existent or unfit for purpose, or to encourage or dupe them into making calls or sending texts to a premium rate number or subscribe to a vastly inflated and useless service.

Whilst there are a variety of frauds that target you on your mobile, here are some of the most common:

### The Recorded Message

This is a very common ruse that can make a fortune from victims – you answer a call to hear a recorded message that informs you that you've won a prize, and asks you to call back in order to claim it. The number that you call back is a premium rate line, and

rather than the lucky winner of a prize you're more likely to be the unlucky recipient of a massive mobile bill.

### The Missed Call

Your mobile registers a missed call. You don't recognise the number so you call it back as most people will do – especially if they use their mobile for business purposes. Of course more often than not it will be perfectly legitimate call but you

may be redirected to a premium rate service which can cost hundreds of pounds per call! If you call a number back and are put on hold, or in a queue then end the call – if it is genuine and important then they will call you back.

### The Ring Tone

Ring tones are big business, and this particular scam will aim to attract you with an offer of a 'free' or very cheap ring tone.

# The Text Message :-)

A particularly sneaky scam this one – you receive a text from a number you don't recognise but it is worded in such a way that it looks like it is from someone who knows you, such as: 'Hi, not seen you for too long – call me!' So many people call back thinking it is

someone with a new mobile number, only to be charged a fortune for a premium rate call. Or you may text back and end up engaging in a long SMS exchange. You find out that you've been charged a high rate for your texts (and sometimes for your received texts as well).



By accepting the offer, you are unwittingly subscribing to a service that will constantly send you ring tones and charge you a premium rate for them. Whilst there are many legitimate companies selling ring tones, there are also thousands of fraudulent businesses and individuals that have piggybacked the idea and will try to hide the true cost of taking up their offer.

### The Text competition

You get a text encouraging you to enter a competition for a tantalising prize such as an iPad. The con artists make money by charging extremely high rates for the messages you send and any further messages they send to you. These can easily cost several pounds per text and as for winning the prize? Don't hold your breath...

A trivia scam is based on getting the recipient hooked with easy quiz questions. This of course encourages the person to continue playing but when the last couple of questions come through they can be so difficult as to be virtually impossible to answer correctly and therefore there is no prize awarded, but of course the texts are charged for at an extortionate rate.

In the event of the scam being based around you winning a prize, then in order to claim it,

you may well have to call a premium number (such as a 0906 number). You'll then have to listen to a long recorded message by which time you'll have accrued a massive bill, the cost of which will far outweigh the value of a supposed prize.

### How to Protect Yourself

- If at all possible, do not respond to unknown numbers. If you are returning a missed call,

be wary of any indication that the call is being redirected, such as a recorded message stating "your call is being transferred" or "please hold while we put you through". If you hear anything similar then terminate the call immediately. Even sneakier con artists are connecting you to a live call which plays the sound of a ringing tone to keep you on the line whilst charging a small fortune.



- If a text message comes through from an unknown number and seems suspicious then don't respond to it or call the number. If it is important then the person will call you or identify themselves clearly.
- If you return a call and hear a pre-recorded message telling you that you've won a prize, end the call immediately.
- As with any prize scam, if you have not entered a competition or a lottery then you cannot have won anything. So, if a text comes in advising you of a prize you have won then it is best to delete the message and do not respond to it.
- Premium rate lines usually begin with a prefix of 090 or 0709. Never respond to a number such as this.
- Never subscribe to anything that you suspect involves reverse texting. Investigate before you do anything.
- If you want to buy ringtones or phone insurance, contact the providers directly.
- Contact your mobile phone provider to get confirmation of the cost of calling or texting premium rate services. Although they can vary greatly, some will cost several pounds a minute/text.
- Using a premium rate number isn't illegal and there are many

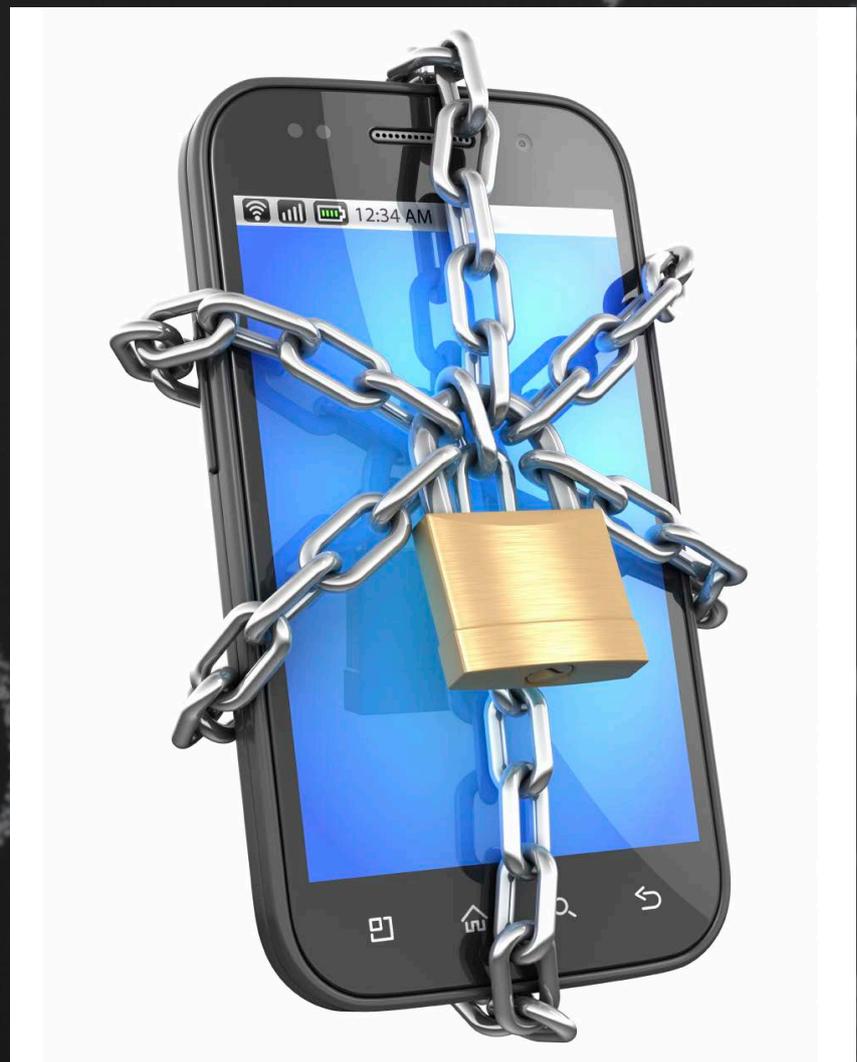
companies that use premium numbers legitimately. They do however, have a legal obligation to always make it clear that they are using premium numbers and you should check their small print before you agree a contract or purchase with anyone.

#### **What to do if you've been caught out**

- Don't keep quiet about it – many thousands of people fall victim to cleverly worded scams so there is no need to be embarrassed. Although your mobile phone provider will be unable to refund your losses. What they can do is be

made aware of the scam which means they can investigate it and make others aware of it.

- There is a regulator for premium rate numbers called PhonepayPlus, ([www.phonepayplus.org.uk](http://www.phonepayplus.org.uk)). They have statutory powers to stop mobile phone frauds and fine those who offend.
- Ordinarily, texting the word STOP to a subscription number, will legally oblige the sender to stop sending text messages immediately. In the event that they don't, contact PhonepayPlus.





**KEEP IT**  
**SAFE**  
**& LOG IT**  
Register your property







# DRIVEN TO DISTRACTION

*“Almost one in three British motorists admit to taking selfies whilst driving. You only need to take a look at the hashtag “car selfie” on Twitter to see that there are thousands of images of drivers taking pictures of themselves on the move.”*

**T**he police seem to be fighting a constant battle against motorists who just don't seem to understand how dangerous a lapse in concentration can be when they are behind the wheel. In the event of a situation arising when driving that requires quick reactions; a motorist may have less than a second to make a life or

death decision or manoeuvre. Because of this it is absolutely imperative that drivers are giving their full attention to the road. Yet year in, year out, there are countless examples of stupidity that can cause an accident and cost lives, with even a momentary loss of concentration constituting the difference between a near miss and a fatal accident. Community

First Initiative are glad to bring this article to our readership and raise awareness for the safety of motorists, cyclists and pedestrians everywhere. If you read this article and have ever done any of the following then have a word with yourself!

### **Mirror, Signal...Mascara!**

A quick ask around the Community First Initiative office revealed that we have all seen this many times on our daily commute – women applying make up whilst driving. A recent survey revealed that an incredible 46% of female drivers admitted applying the finishing touches to their beauty regime whilst at the wheel, including arranging their hair. Insurance companies have estimated that mind blowing 450,000 accidents a year are caused as a result of this behaviour.

### **Don't Reach Out**

Whether it's a handbag, man bag, bottle of water or a map, we know that the thing you want when you are driving often seems to be just out of reach.

Be sensible – pull over and get them, there is no way you can be in full control of a vehicle whilst waving an arm around the floor of the car. Your hand is off the wheel and your eyes are off the road – a recipe for a crash if ever there was one.

### **Close Shave**

Yep, you read right! Police have caught a number of motorists actually having a shave whilst doing 70 on the motorway. Trust us; you're better off turning up at work with a 5 o'clock shadow than taking a trip to A&E. Of course this would ordinarily apply to men; however American cops attended an accident caused by a female motorist attending to her bikini line whilst at the wheel!

### **Falling Asleep**

Driver fatigue is incredibly dangerous and results in many thousands of road accidents each year, with research showing that driver fatigue may be a contributory factor in up to 20% of road accidents, and up to one quarter of fatal and

serious accidents. Alarming, the crashes caused as a result of falling asleep at the wheel are 50% more likely to result in serious injury or death due to them often being high speed impacts with a sleeping driver unable to swerve or slow down to reduce the impact velocity.

Crashes caused by fatigued drivers are most likely to occur on long boring journeys such as motorways by motorists who may have had less than their usual amount of sleep the night before, or having recently eaten or having just one alcoholic drink, or a combination of all of these factors. Also responsible are medicines that may induce drowsiness, so if you are taking medication it is vital to read up on it to ensure it doesn't affect your ability to drive safely.

### **The Highway Code offers the following advice regarding driving when tired:**

- Make sure you are fit to drive. Do not begin a journey if you are tired. Get a good night's sleep before embarking on a long journey.
- Avoid undertaking long journeys between midnight and 6am, when natural alertness is at a minimum.
- Plan your journey to take sufficient breaks. A minimum break of at least 15 minutes after every two hours of driving is recommended.



# EATING AND DRINKING

For many people, running late of a morning means they simply decide to take breakfast at the wheel. Don't. Eating or drinking requires the use of your hands and being preoccupied with eating reduces your attention span. Save it for the office.



---

# BELT UP

Wearing a seatbelt for drivers and passengers in the front of a car became law in 1983. In 1989 it became compulsory for children under the age of 14 to wear a seatbelt in the rear. In 1991 it became compulsory for adults to wear a seatbelt in the back of a car. For some stupid reason there are still motorists who refuse to belt up, despite statistics revealing that a person not wearing a seat belt is twice as likely to die in a car crash. In 2013, nearly 180,000 fixed penalty notices were issued for seatbelt offences.



- If you feel sleepy, stop in a safe place. Do not stop on the hard shoulder of a motorway.
- The most effective ways to counter sleepiness are to drink, for example, two cups of caffeinated coffee and to take a short nap (up to 15 minutes).

### Loud Music

Whilst not illegal, research has shown that listening to loud music when driving can certainly be dangerous. As well as obscuring the sound of other vehicles, it has been proven that reaction times can be delayed by up to a third by listening to loud music in the car – the driver's attention being directed towards the music rather than the process of driving. The type of music you listen to also has a proven effect on the way that people drive, with fast repetitive beat music causing many

motorists to drive faster so try and stick to Leonard Cohen and avoid the Prodigy.

### Satellite Navigation Devices

Most of us have a satellite navigation device in the car these days but these can be a distraction – when the voice is telling you repeatedly that you are going the wrong way it is tempting to reach out to re-program it but this constitutes a lack of attention to the road. Whether you are changing your destination or just adjusting the positioning, ask passengers to adjust it or if you are driving alone stop at the next place possible and do it yourself.

### 'Selfies'

Almost one in three British motorists admit to taking selfies whilst driving. You only need to take a look at the hashtag "car selfie" on Twitter to see that

there are thousands of images of drivers taking pictures of themselves on the move. It takes approximately 14 seconds to take such a picture, during which the driver will be completely distracted and not in full control of the vehicle.

### Surfing the internet

A survey in 2011 revealed that 20% of drivers have surfed the internet while driving. A quarter of young drivers also admitted to using social media sites whilst behind the wheel. Depending on the phone service, Facebook on a 3G signal can take up to 30 seconds to load, resulting in a driver's attention being very much distracted. Don't do it.

### Texting

We should certainly all be aware of the dangers of using a mobile phone when driving.



In order to avoid being caught talking on their mobile, many drivers erroneously think it is safe to text as an alternative. Recent RAC research revealed that driver reaction times were slowed down by 35% when 17 to 24-year-olds drove while reading and writing text messages. Further tests have shown that sending a text whilst at the wheel negatively impairs motorists more than being under the influence of both alcohol and illegal drugs. Comprehensive surveys also suggest that as many as half of all drivers aged between 18 and 24 had read or sent text messages whilst driving.

Drivers face a fine and three penalty points on their licence for using hand-held mobile phones. What they also face is the very real possibility of being responsible for someone's death - including their own.

### **Drug Driving**

Illegal drugs are unregulated which means that their effects are hard to definitively identify. They come from many different sources and are therefore of varying potency, and are often mixed with other drugs. Research however, has found a number of likely effects on driving, which can be deadly behind the wheel. These are summarised below for some common illegal substances.

**Cannabis:** Cannabis is particularly potent in modern times and far removed from the type commonly available 20 years ago. It generally



slows the driver's reactions and significantly diminishes levels of concentration; whilst inducing a sedative-like effect, which also causes tiredness. Research using simulated situations has found cannabis makes drivers less able to steer accurately and significantly slower to react to another vehicle pulling out in front of them.

**Cocaine:** Causes problems both during and after use in that whilst high on the drug driver's will experience over-confidence which will lead to them taking unnecessary risks and/or drive erratically. After using cocaine, people may feel like they have flu, feel tired and lack the necessary concentration to drive safely.

**Ecstasy:** Similar to cocaine, can result in a driver feeling over-confident and can also induce hallucinations and detachment from reality.

**LSD:** Causes significant changes to perception of motion and time, making the speed of other vehicles difficult to judge; causes vivid hallucinations and often makes users feel panicked and confused.

### **Amphetamines:**

Causes users to feel wide awake and excited, causing erratic behaviour and risk-taking. Speed can cause users to remain awake for a number of days, thus drastically impairing their ability to drive for days afterwards.

### **Prescribed Medication**

New rules on driving under the effects of prescription drugs have recently been applied, with motorists liable to prosecution for exceeded set limits for a number of prescription drugs including:

- Amphetamine
- Clonazepam
- Diazepam
- Methadone
- Morphine
- Temazepam

If you are prescribed any of these then you should take medical advice before driving.





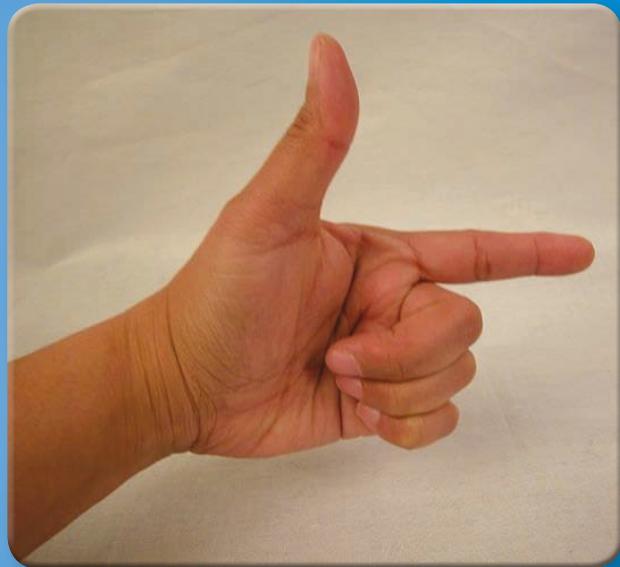
# STUPID STICK-UPS

**M**ake no mistake; an armed robbery is a terrifying experience for those on the receiving end. It is a form of robbery as old as the banking system itself. As time has elapsed shops, garages and even restaurants have found themselves on the receiving end of it. So what

type of person perpetrates this particularly cruel and dangerous type of crime? It can range from a desperate individual to the most organised of criminal gang members, whose aim is to terrify innocent staff into handing over goods, often with months of precision planning – but not always...

### Light-Fingered

Let's start with a classic – Staff at a Californian bank back in the 90's feared the worst when Steven King, a desperate criminal, charged into their branch demanding cash. Unable to procure a weapon prior to the hold up he opted for the cartoon classic of positioning his hand into the shape of a pistol in his pocket. King however decided to take the crime into the digit-al age by failing to keep his hand in his pocket and merely waving his fingers and thumb around aggressively. D'oh!



### Causing a Stir

Not being able to get hold of a firearm is one thing, but a Polish would-be thief in 2009 attempted to hold up a bank by taking a member of staff hostage and holding something to their neck. The idiot fled penniless after staff realised that rather than a bladed weapon, he was actually wielding....a teaspoon!



### Palmed Off

A convenience store owner in Florida must really have not known whether to laugh...or laugh, when 40 year old George Olivieri opted for a palm frond as his preferred choice of weapon. Suffice to say he left empty handed and was soon (green) fingered by the cops!





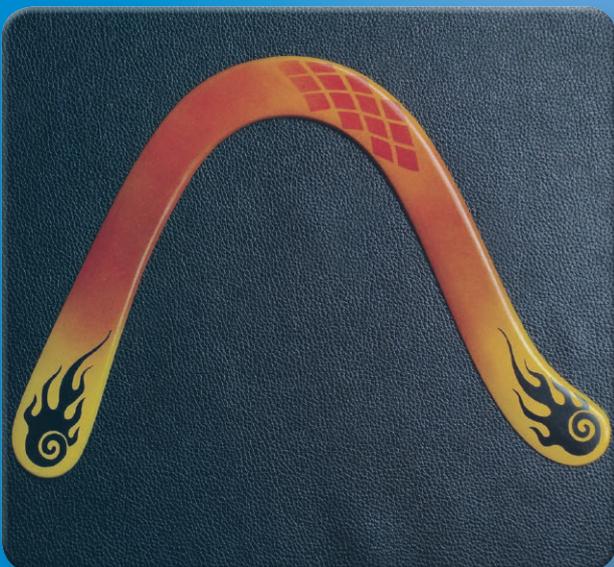
### No Reservation?

Two men in Chicago burst into a restaurant with the intention of emptying the till, but were asked with perfect politeness by the manager to come back later as the restaurant was so busy. They did as they were asked and returned later that evening into the hands of waiting police.



### Stick 'Em Up...No, YOU Stick 'Em Up!

Ok, so in this story the robber actually bothered to bring a real weapon and burst into a store in the US armed with a baseball bat. A pretty effective and scary weapon that would have worked in most cases – except he was attempting to rob a gun shop! The owners produced one of their many weapons and held the hapless no-hoper at gunpoint until police arrived!



### Come Back Later

An icon of Australasian culture; the boomerang is, in the right hands, a very effective weapon. However, an Australian crook attempted to use a children's toy version to rob a petrol station. Upon seeing the look of amusement on the face of the assistant he lost his bottle and fled empty-handed to be later arrested for causing a public nuisance.

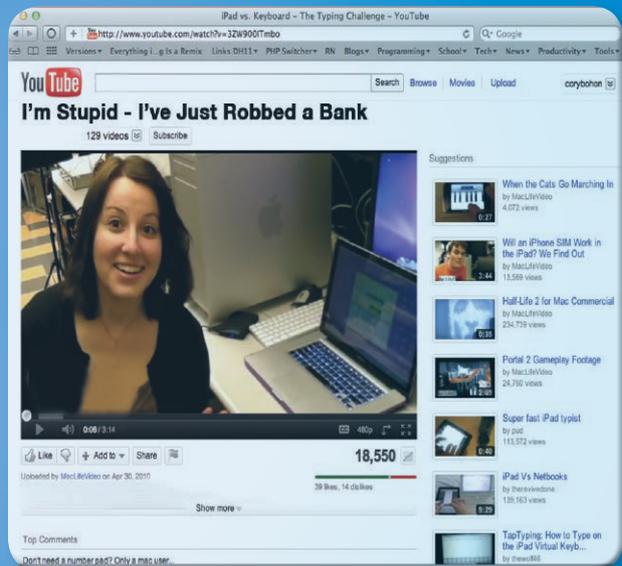
## Slow on the Draw

Hard up criminals Matthew McNelly and Joey Miller thought they could get past the fact that they had no masks by using marker pens to cover their faces. They patiently scribbled all over each other's faces with permanent marker thus making them the most easily recognisable idiots in town when police caught up with them.



## Movie Madness

Hannah Sabata from Nebraska stole a car – didn't get caught. Used the stolen car to assist her in robbing a bank – didn't get caught. Went home and made a Youtube video bragging about her crimes with her face on full show and posted it online – got caught.



## Ten Year Hangover

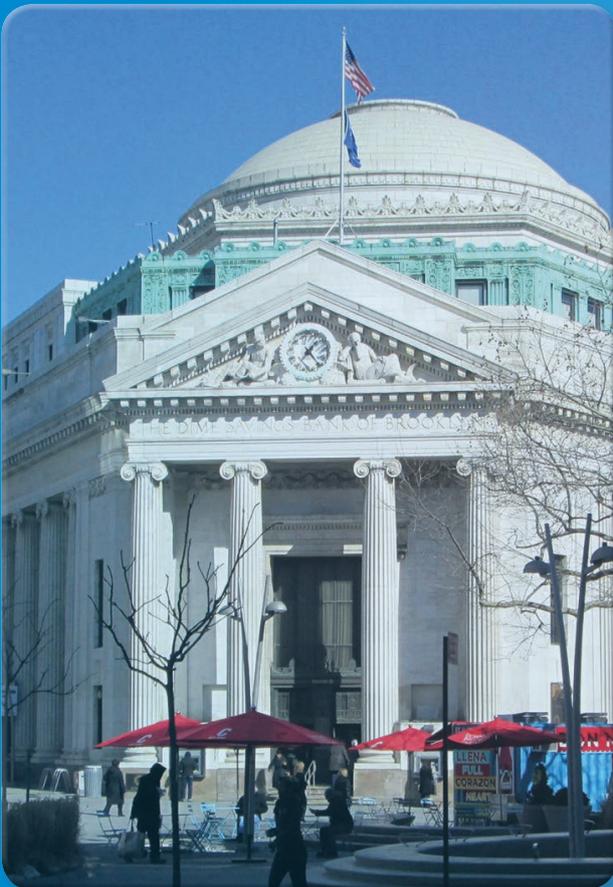
Making no attempt whatsoever at using a disguise makes for a bad start for any bank robber; but in his infinite wisdom, a 28 year old Austrian criminal decided to do just this...in his own branch where he was a known and valued customer! The less than competent man held the teller up at gunpoint and made off with tens of thousands but was of course recognised by the staff. Police officers later detained him at his local pub where he was already onto his fifth bottle of Champagne. Probably looking at at least a ten year hangover...





### **My Freedom for a Beer!**

Not a stick up this one, but we couldn't resist sharing the incredible stupidity of some criminals! Ingenious undercover officers at Derbyshire police sent letters to dozens of people who had evaded arrest asking them to ring a marketing company to collect a free crate of beer. A total of 19 suspects fell for the hoax and called the number on the letter, which put them through to police officers based at Chesterfield Police Station. They were told that they needed to arrange a date and time for the free alcohol to be dropped off at an agreed address. But instead of being handed free ale the wanted men found themselves confronted by police, handcuffed and under arrest. Cheers!



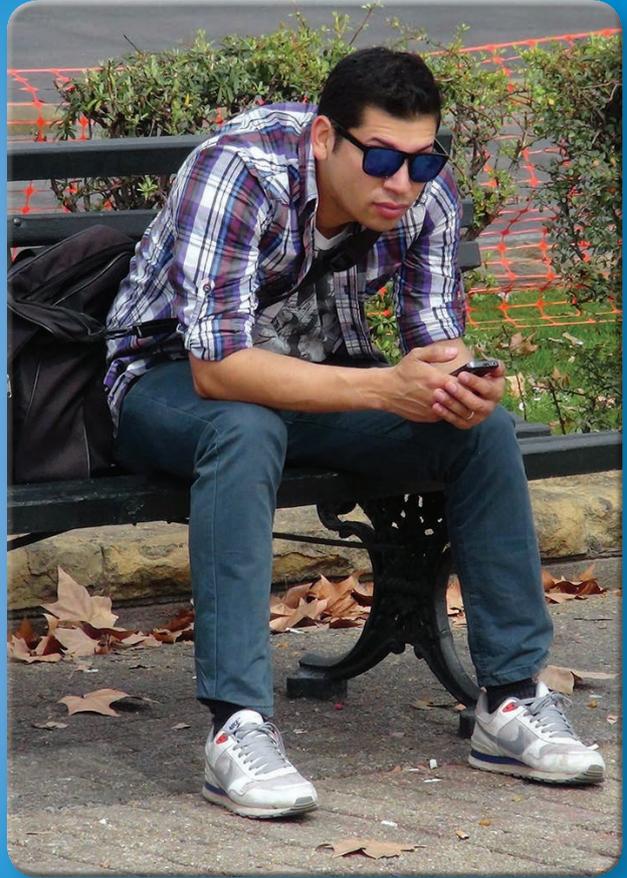
### **Short Changed**

Arthur Bundrage – a man who knows what he wants and won't accept anything less. When Arthur walked into a New York bank and demanded \$20k in cash, the terrified bank teller duly grabbed handfuls of cash and stuffed them into the proffered bag. Arthur successfully escaped and went home to count his ill-gotten gains. The teller however had placed far less than the demanded twenty thousand dollars into the bag so disgruntled Arthur went straight back to the scene of the crime to demand the difference! And yes, the police were already there investigating the robbery.

### Hiding in Plain View!

Edmond Smith believed that the best place to hide is in plain view. After pulling his caper he purchased a beer at a convenience store and sat down on a park bench about 100 yards from the bank, hoping his casual attitude would throw off suspicion. It didn't work.

Sgt. Ed Jones saw that Alexander fit the description of the bank robber and walked across the street to arrest him. According to Jones, the robber was "pretty blasé about the whole thing." Jones went on to explain that Alexander held up a teller at the U.S. Bank by putting his hand in his sweater pocket and pointing his finger at her. The money was found on Alexander's person when they arrested him.



### It's a Banana and I'm Not Afraid to Use It

After putting a banana in his pocket like a gun, Patrick Jason Mann entered a 7-Eleven store and robbed the clerk of a whole \$10. Mann blamed his banana shenanigans and a previous burglary on his crack cocaine addiction.

Along with forcing him to fork over the ten bucks and the cash from his other robbery, the court ordered Mann to serve 18 months in prison and undergo substance abuse treatment.



POLICE

*Thank you for supporting  
Community First Initiative*



**Thank you for supporting  
Community First Initiative**

# DON'T MAKE YOUR ABSENCE EASY FOR BURGLARS TO SPOT



If you are going away on holiday you can give your home the “lived-in” look by fitting a timer to your lamps. A timer is an inexpensive device that can be set to switch on house lights to give the impression that someone is home, and can save you a lot of money and heartache.

For more information please visit: [www.communityfirstinitiative.com](http://www.communityfirstinitiative.com)