

JERSEY ISSUES

MAKING A DIFFERENCE

SUNCREAMS

What to look for...
How much to use

MONEY MATTERS

Wills & Financial Planning

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A word from the Chairman...



I am delighted to be starting my second term as Consumer Council Chairman. I hope that my second three years in office are even more productive and challenging than the first.

I welcome our new members and thank members who worked along side us for the previous 3 years.

I am looking forward to working with the 6 new consumer champions joining our team, so that we can make the Jersey consumer voice louder and make it count.

Our planned work is aimed at investigating and challenging decision makers in the following topics:

Residential Rents

The Council proposes to undertake a review of rent levels in Jersey.

Utilities and Energy

We will continue our work in this area to help consumers to evaluate their energy usage and habits.

SCAMS

More and more consumers are victims of scammers – we believe that we have a key role to ensure SCAMS are made public.

Debt & Money Management

Following on from our Money Matters 'Financial Wellbeing Survey' we will be pursuing the published recommendations.

Education

The Council considers that there is a key responsibility to support education for tomorrows' consumers as well as today's consumers.

Primary Health Care

Primary Health remains an important part of our work – we continue to ensure that the patient voice is heard throughout the health sustainability project.

Naturally we always like to hear from you and welcome your comments.

Rose Colley

New Council Members

Chairman welcomes 6 new members to the team, and we learn... Why they and our existing members wanted to join the Council.

'To ensure that Island consumers have a voice, that choice is available and that awareness in relation to consumer issues are raised.'

Tim De Gruchy

'Because Consumers don't always have it easy in Jersey and they deserve help in being made aware of and in protecting their rights.'

Advocate Jean-Marie Renouf

'As I am interested in consumer affairs in Jersey and want to understand more about those issues that impact on local residents and their spending power.'

Donna Le Marrec

'To be more aligned with consumer requirements in order to deliver a collaborative approach from a Town Centre perspective.'

Daphne East

'As I feel that through devoting my time and energy to such an organisation I would be able to help islanders by making Jersey a

more affordable and an equitable place to live.'

James Rondel

'So I could help make a difference, no matter how big or small, to the local community in Jersey through my financial education knowledge developed over the past 20 years.'

Peter Tompkins

'In order expand my knowledge of the real issues of the Island and help resolve them. I hope to be able to apply my knowledge of handling and resolving many local consumer issues with all parties, in a sensible, fair and logical way. I am looking forward to working together with all members of the team over the next three years and I hope that we can really make positive difference.'

Francesca Rotheram

'As I want a new challenge where I can make a positive difference to local people.'

Derek Ferguson



Left to right: Peter Tompkins, Daphne East, James Rondel, Francesca Rotheram, Tim De Gruchy, Jean-Marie Renouf,

Front row: Donna Le Marrec, Adv. Rose Colley and Anne King Executive Officer

Money Matters

It is surprising just how much of our lives are affected by financial matters. Often, we don't always have an accurate picture of the true state of our financial position. Standing orders and direct debits go out of our accounts on a regular basis which we may have set up years ago.

But how often do you review any such commitments to see if they are still necessary or the most appropriate arrangement for your circumstances?

Thank you for the wake up call... I need to focus on saving, financial planning and organising!

Meanwhile, as we approach retirement we have visions of enjoying life but have we really thought about exactly what we are going to do with our time, and what income we will have to fulfil our plans?

"I thought my pension would be fine because I had been in my old job for years and was relying on that pension for my future. However, when I looked into it, I hadn't realised how badly I had miscalculated and it turned out that my old age Social Security pension had lots of gaps in my contributions too!"

"We'd taken out some life assurance policies years ago and then someone said we should look again at them because they thought we might get a better deal now as the whole life assurance market had moved on and our circumstances had changed too!"

"I always thought I was organised but we went to get some advice on our finances and they wanted all sorts of documentation – some of which, after a lot of digging around, I had but some I could not find. It really made me think how important it is to keep key pieces of paper in one safe place, especially if you are the type of person who moves a lot."



Do any of these comments ring true for you?

Planning for your financial future is an ongoing process. With this in mind the Consumer Council and Community Savings Ltd., teamed up to run a series of free lunchtime Money Management seminars to share some general advice and raise awareness of some financial issues for different times of your life.

The sessions give you some key tools and information so that you can undertake your own individual Money Matters research.

11th June – Money Matters
2nd or 7th July - Money Matters
9th July – Wills Matter
Time 13:10 – 13:50
Venue TBC

To book go to: moneymatters@jerseyconsumercouncil.org.je or call the Consumer Council on 611161



When you visit your dentist ask...

How much you will be charged?
What are your treatment options?
Also ask for a treatment plan.



Wills Matter...

Your Will directs what should happen to your money, possessions and property after you die (all these things together are called your 'estate'). If you don't leave a Will, the law dictates how your estate is passed on – and this may not be in line with your wishes.

The Council is being supported by a local Advocates to offer a lunchtime complimentary Wills seminar.

Date: 9th July

Time: 13:10 – 13:50

Please call 611161 or email: wills@jerseyconsumercouncil.org.je to reserve your place.

We plan to offer a second seminar later in 2015.

Download 8 questions you need to ask a 'Financial Advisor'

www.jerseyconsumercouncil.org.je

Where you can find many more articles, tips and information on subjects that affect all Jersey residence.



We value your opinions and comments, get involved and let's make a difference!



Don't Get Burnt by Suncream Deals

Even though medical experts and scientists advise that we should be slathering the stuff on all year long, it's only the summer when we remember to use it. Increased awareness about the danger of skin cancer has made suncream a £100 million industry per year. Making it easy to convince consumers to spend more than necessary.



For suncream to be effective, experts say, it needs to be applied, properly and liberally, using 40ml at a time, and then reapplied every two hours or after being in the water. In warm weather, that can mean a lot of suncream, especially for families — but it doesn't have to burn a hole through your pocket.

Twelve well known suncream brands were tested by Which?, all of which stated they protected against UVA and UVB rays – both of which have been linked to skin cancer. UVA rays are linked to premature aging of the skin, and UVB rays are the main cause of sun burn. Shockingly, three products from big brands Hawaiian Tropic, Malibu and Piz Buin failed their protection test.

On the other hand, five products costing £2 per 100ml or less all passed their strict laboratory tests. By contrast, at £11.33 per 100ml, one of their 'Don't Buys' costs a staggering nine times as much as the cheapest 'Best Buy'.

Various suncream brand prices are "established" in certain retail outlets, at what critics say are artificially high levels so they can be cut to "half price" to give shoppers the false impression they are obtaining a bargain. So beware of deals that might be misleading and stick to

buying suncream with the top protection, not the top price.

Interestingly, suncreams with an SPF of greater than 50, will not significantly protect you any more than an SPF 30. However, they are usually far more expensive. Suncream with an SPF 30 blocks 97% of UVB rays, while SPF 50 blocks 98%.

When purchasing suncream, ensure that the product offers UVA and UVB, 5 star protection. Don't forget to apply the cream (or spray/gel) liberally and wait for at least 30 minutes before going into the sun.

Invest in the product's ingredients and the protection rating, not the brand name.

You can find information on the full study of Best Buy Suncreams at www.which.co.uk.

Martin Knight, Head of Health Improvement adds 'Skin cancer rates in Jersey are higher than those in the UK, but the good news is that around 90% of skin cancer is preventable. The best way to enjoy the sun safely and protect your skin from sunburn is to use a combination of shade, clothing and sunscreen that has an SPF of at least 15 and protects against both UVA and UVB.'

Another useful website: www.sunsmart.org.uk



Skin cancer accounts for around 30% of all cancers diagnosed annually in Jersey

Spring Clean Your Devices...

Jersey Police, Airtel-Vodafone, Sure, JT & Digital Jersey endorse the 'Get Safe Online'¹ www.getsafeonline.org and their campaign for us all to spring clean our computers, laptops, tablets and phones, to help prevent you from becoming a victim of cybercrime.

This follows recent research revealing over half of Brits have experienced an online crime - it seems that people are not taking the necessary precautions to protect their technology. Just one in four puts security software on their mobiles or tablets (26% and 25% respectively), putting them at a significantly higher risk of spyware, spam, viruses and fraud.

More than half (54%) of mobile phone users and around a third (37%) of laptop owners also do not have a password or PIN for their device. That figure rises to over half (59%) for desktop computer users and two thirds (67%) of tablet owners.

Get Safe Online recommend you take the following steps:

- Make sure you install security software on all devices from a reputable supplier
- Keep all software on your device up to date, including security software, operating systems and internet browsers

- Whether it's a phone, website or a social media account, your first line of defence is a PIN or password so give yours a refresh this Spring
- Never use the same password and make sure it is hard to guess (don't use your pet's name, your birthday or your favourite football team)
- Make sure your home WiFi is protected with a strong password that only you and your family know.

In addition, if you are disposing of any old computers, laptops, phones or tablets, remember that they still hold a lot of information about you and should be disposed of safely.

Visit <https://www.getsafeonline.org> for a wealth of great information.

Each edition we will provide additional simple tips to help. In addition we will post tips on our Facebook page <https://www.facebook.com/pages/Jersey-Consumer-Council/523388024389196>

1. Get Safe Online is a public / private sector partnership supported by HM Government and leading organisations in banking, retail, internet security and other sectors. www.getsafeonline.org



SCAM Letters Are Attempted Fraud!

Do these look familiar to you or is someone you know receiving similar letters?

Here are some simple steps to follow to minimise the impact of these unwanted and nasty letters:

1. Do NOT respond in any way
2. Call the Police on 612612 or call in to the main reception to let them know you are being targeted.
3. Drop your SCAM letters in one of our secure collection bins at Citizens Advice Bureau, Trading Standards & Rue Des Pres Postal headquarters.
4. Talk to someone about the letters – a friend, relative, anyone share the experience to help warn others and to give you support.
5. If you have been a victim of a SCAM tell someone about it don't suffer in silence - it can happen to anyone.

Remember you are not alone but by working together we can help each other to stay safe and not be tempted to get the alleged winnings.

Please be assured that our local Police need to know about the SCAM letters so that they can build a better picture about SCAMS so that they in turn work with other agencies around the world to stop the SCAMMERS. Although on occasion you may not be asked to give a statement they want to hear from you.

Raspberry, Banana and Chocolate Muffins

- 300g Self raising flour
- 150g golden caster sugar
- 1 egg, whisked
- 1 teaspoon vanilla extract
- 210ml milk
- 50g butter
- 2 mashed ripe bananas
- Handful of chocolate, chopped up or chips
- 100g raspberries (fresh or frozen)

Preheat the oven to 180 degrees and put 12 cases in to a muffin tray.

Mash the bananas and put with the flour and the sugar in a bowl. In a separate bowl, put the butter and melt in a microwave for about 30 seconds, and mix with the milk, vanilla extract and the egg, then stir in to the dry mixture. Add the chocolate and raspberries, stirring carefully to not break the raspberries up, then spoon in to the muffin cases and cook for approximately 30 minutes until risen and firm. Test them with a cocktail stick and make sure it's clean when you take it out

Source of ingredients – Tesco Alliance
Cost approximately – £4.00 for 12 muffins or 33p per muffin

These muffins are a healthier alternative to cereal bars in lunch boxes, easy to make and you can get the kids involved, tasty and you know exactly what is in them and they cost a fraction of the price.

Cooking On A Budget

Caring Cooks of Jersey is a registered charity in Jersey, who specifically support families with children of school age, to improve nutrition and get them eating well and eating together. We strongly believe that food and nutrition from an early age in a child's life is very important and we want to support parents in making that a part of daily life through one of our two services:

Weekly Service Meal

A weekly meal cooked and delivered to families who are unable to cook through circumstances such as illness or financial, once a week for six weeks or longer depending on the circumstances

Community Cooking Programme

A 5 week course teaching parents to cook basic nutritious home-made meals on a budget of £5, which they can take home and share with their family.

All of our services are free of charge to families.

If you would like to get involved with Caring Cooks of Jersey, or are a family who would benefit from one of our services, you can confidentially find out more at our website: www.caringcooksofjersey.com, get in touch by email: info@caringcooksofjersey.com or call JCC on 611161 for more information.



Raspberry, Banana & Chocolate Muffins

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Amateur Photographers

Jersey Consumer Council is offering local amateur photographers to have their photos published. Help us give 'Jersey Issues' a local look and feel!



Amateur Photographers
We'd like to start an image bank of local scenes, making our publication look and feel more local.
Jersey Consumer Council offers to publish all winning photographs in our publications, with full *acknowledgements.
If you would like to participate please send your photographs to: fotos@jerseyconsumercouncil.org.je
Please supply images at 300dpi or we won't be able to use them... Thank you for your cooperation, we look forward to seeing your photographs.

*Copyright will remain the property of the photographer. Jersey Consumer Council reserve the right to use images more than once, when/if the image is relevant to any future articles and/or on Facebook and twitter.

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Please supply large photos, with a dpi of no less than 300, otherwise we won't be able to use them for print.

Thank you for participating.

Thanks to Alex K. aged 10 for the cover photograph.