The Crusader — Fighting for your rights

By MAISHA FROST

New boiler provider gets in hot water

THEY are all warm smiles now but John and Audrey Tredgett endured several chilly months when their expensive new boiler kept breaking down. The installer, power company E.on, was the only one in hot water as far as the couple, from Rochford, Essex, were concerned after they shivered from last Christmas to mid-March with no central heating.

The Tredgetts became locked in a merry-go-round of fault reporting to different departments and numerous engineers' visits. "Modern boilers won't work if there is the smallest fault in the supporting pipework," said their son Chris, who got involved in his parents' struggle and has ended up more knowledgeable about plumbing than he ever cared to.

"There were some small leaks that caused the drop in pressure and cut-outs. In the end a couple of tubes of radiator sealant sorted the problem."

John and Audrey were first offered £200 reduction in their £3,123 bill or a year's free maintenance by E.on as compensation. But that, considered Chris, did not reflect the inconvenience experienced so he called on Crusader, which is happy to report a much better offer – John and Audrey will now have £500 sliced off their bill.

"They feel they have been taken seriously and are very happy with the outcome," added Chris. "If any readers are planning a new boiler soon, I recommend they make sure the installers come back to check the pressure is where it should be."

FEELING FLUSH: Chris with parents John and Audrey

BEWARE TOO-GOOD-TO-BE-TRUE INVESTMENTS

AN INVESTOR has lost more than just the money he put up after a "boiler room" scam persuaded him to buy bogus or hard-to-sell shares in overseas companies.

For Daniel O'Brien, 51, has seen his struggling engineering business be pushed into administration when the firm hit cash-flow problems after he gambled away its reserves.

He was promised four-fold returns in just a few months if he invested in overseas companies and so borrowed £10,000 from his firm as well as using £8,000 of his own cash to buy the investments.

His bank successfully clawed back his last payment, a £10,000 money order, before it was drawn by the Far East-based company, calling itself Takeshi Finance.

"But that money just went to the administrators here, so I lost it over again," Daniel told Crusader when he asked it to investigate Quantum Energy Resources Inc and Priority Venture Management, two other firms whose shares he bought.

There are US business websites with similar names to Quantum but there are inconsistencies with the documents Daniel possesses. Warnings about Priority being a con have been posted by others on investor internet sites.

Daniel was persuaded to invest by a cold-calling salesman, a practice that is illegal in Britain.

But because he dealt with a firm unauthorised by UK regulator, the Financial Services Authority (FSA), Daniel has no redress under British law. The FSA estimates the average boiler room victim, usually a middle-aged or older man, loses around £20,000.

"I did not realise any of this," admitted Daniel. "But I was struggling, I so wanted to believe it. I've been an utter fool."

For more warnings about boiler rooms, including UK-based operations, see: www.moneymadeclear.fsa.gov.uk

Do you have a consumer problem or tale of service that deserves applause? The Crusader is here to help. We can't promise a reply but please write in with your full name and daytime phone number to: The Crusader, Daily Express, 10 Lower Thames Street, London EC3R 6EN or e-mail us at crusader@express.co.uk. Don't send original documents you may need later.

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THE Daily Express has teamed up with CC (formerly Country Casuals) to offer every reader a free £10 spend on all non-sale items or a free £5 spend on any sale items.

The CC SS08 collection brings to life the essence of a summer get-away with a myriad of fresh and intense colour palettes. Highlights of blossom prints and a combination of muted and vibrant tones take you on an exciting journey.

Daywear is clean and contemporary with nautical blazers, crisp denim and linen basics inspired by the beauty, elegance and style of the French Riviera.

Chic eveningwear has a glamorous Fifties feel. A-line belted skirts, delicate chiffon blouses and prom-style dresses in embroidered, appliqué and opulent satin burnout prints, give a feminine, girly edge.

HOW TO CLAIM

Collect three differently dated tokens from those we will be printing in the Daily Express every day until Friday, June 20, 2008 and attach them to the voucher (right).

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THREE PAGE DIET SPECIAL

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In her new book Slim Secrets, leading nutritionist ANITA BEAN reveals how you can lose weight and keep the pounds off for ever

IT'S EASY to make excuses. It's tempting to blame your genes, your metabolism, your lifestyle, other people, even diets themselves. But eventually you have to face up to the fact you will lose weight only when you truly believe you can do it.

Your mind is the most powerful tool you have. It controls the way you think about food, how you feel about your weight and the way you look. It determines your relationship with food and it is central to your weight-loss.

By changing some of your beliefs about food, you can change the way you eat. Your attitudes about your weight can either hold you back or set you free.

THINK LIKE A SLIM PERSON

Slim people are slim because they have chosen to be slim. They have accepted responsibility for their weight and they control it through their eating and exercise habits. By changing your beliefs, you can begin to think like a slim person.

BE ORGANISED

If you feel out of control in other areas of your life, this can add to low self-esteem and out-of-control eating. Even if your day revolves around your children or your boss dictates your workload, you can gain a greater sense of control just by being more organised. Start by clearing out cupboards, tackling overdue paperwork and keeping a diary to manage your time better.

TAKE TIME TO CHANGE

Don't expect instant results after making a change. A lot of people are disappointed when the scales register only a modest change in their weight after a week's dieting. It may take a few weeks to reap the benefits. After all, it took you a long time to become overweight, so give yourself a realistic amount of time to reverse the process.

BANISH NEGATIVE THOUGHTS

If you keep thinking you're deprived or missing out, you'll never succeed in losing weight. Once negative thoughts creep in they can drag you back and keep you enslaved to your old (unhealthy) eating behaviour. You need to talk yourself into a positive attitude and stop feeling sorry for yourself.

HAVE A STRATEGY

Weight loss is not about willpower. Those who succeed at weight loss do not have greater willpower than those who fail – they just have better strategies.

KEEP A FOOD DIARY

One thing that is clear from the hundreds of studies on dieting is that people who write down what they eat each day lose more weight and are better at keeping it off than those who don't.

Keeping a food diary will give you a much clearer idea of where your calories are coming from. Write down everything you eat and drink for one week (or longer if you can manage it), noting the portion weights and sizes. Try to be as accurate as possible, recording the weights of everything and remembering to write down every snack and every drink. You may be surprised how quickly the calories add up or how often you nibble.

Look at your food diary and identify the foods or drinks that really aren't helping your fat-loss efforts. The main culprits are likely to be calorie-dense, low-fibre snacks: biscuits, puddings, crisps, ice cream, cakes and chocolate bars.

IDENTIFY THE TRIGGERS

Work out which foods cause you to overeat and keep them out of your home. If they're not there, you won't think about them as much and be tempted to overeat.

EAT REGULAR MEALS

If you eat chaotically, you lose the ability to make the connection between hunger and eating – and the result is overeating.

Developing a predictable and stable meal pattern is crucial. The reason most diets work initially is because they give your eating habits structure, usually three meals a day and maybe a healthy snack.

Often dieters become fixated with some other diet rule (such as calories or carbohydrate units) and alter the structure of their eating habits, skipping breakfast or delaying lunch and that's when the diet starts to go wrong. Plan to eat three meals a day plus two small, healthy snacks.

Never under eat. Don't skip meals or snacks. Depriving yourself can lead to overeating later on. When you let yourself get really hungry it's harder to make slim choices. You are more likely to give in to temptation as you pass the baker's shop or grab a chocolate bar on the run – or you can convince yourself that you need extra food to satisfy your hunger.

Plan what and when you will eat and avoid long gaps between meals. Take a healthy snack with you so you won't have to eat whatever is to hand.

DON'T EXCLUDE FORBIDDEN FOODS

Consistently denying yourself a forbidden treat isn't the way to lose weight. It tends to set up a psychological state of deprivation and once that abstinence is broken, you will feel rebellious, which can lead to eating every scrap of food you can get your hands on.

If you always restrict what you eat you are more likely to lose control and overindulge when you taste the forbidden food. Allow yourself to eat what you want but decide beforehand how much you are going to have – and stick to it.

BE BETTER BALANCED

A slim person automatically compensates for overeating. If they overeat one day they just get back on track the next. If you've overindulged, eat a little less at your next meal or the next day or take a bit more exercise. It's called calorie balance: making sure your calorie intake equals your calorie output.

TURN THE PAGE FOR THE FIRST OF OUR TWO-PART DELICIOUS DIET MEAL PLAN