

Hi,

If you have received this newsletter then I have you on my mailing list. If you would prefer to not be then please just drop me a line with “Unsubscribe” in the subject header and I will take you off the list. Conversely, if you know of anybody who would be interested in receiving the newsletter, please forward it to them and perhaps copy me in so that I can put them on to my list.

Right, let's do the most important bit first.

Saving you the money. I thought that I was fairly wise to the ways of the world but there are some devious people out there who are out to get your money. I was targeted by a scam and could have lost quite a lot of cash. It was made effective by the fact that it really did not seem like a scam in the first place. If my girlfriend had not spotted it – who knows? Perhaps I would have spotted it but there is a chance that I may not have done. Many thanks to Tracy for that. I wanted to share it with you so that you cannot be caught or even waste any of your precious time on it. Rather than incorporate it into the Newsletter, I have written the mechanics of it at the end of the Newsletter so that you can send them to any small business owner who you think could be vulnerable.

Now for the Ki-Ways bit. There has been a lot going on since the last newsletter. Here is some of the information:-

- **Networking Group.** On Monday 30th Jan, I decided to have a go at getting some people together for a networking session. I sent the invitation out to all sorts of different people. There were two concepts behind it. The first was that it could be for ANYBODY who helps people or wants some help. Carers, therapists, healers and coaches all came but it went beyond that. There were people outside the normal scope of the carer idea. For example we had a bookkeeper – why not? She helps people by empowering them to get on with what they want to do rather than looking after bookwork! The other concept was that there was no agenda. This worked brilliantly. Instead of listening to somebody talk about something that you are not interested in – people could chat to each other about things that they are interested in! It was such a success that another one will be held in the early Springtime. We will be setting up a Facebook group, giving it a name and setting up a contact list. If you want to become involved then please get back to me.
- **Safety Horizons** – I have teamed up with a friend, Colin Nottage from Safety Horizons. He is an expert on health and safety and part of his offering is around manual handling courses. I guess that many of you have been on these courses and are groaning at the thought of it. Well we are offering a manual handling course with a difference. Colin will look after the theoretical part but I will also be teaching people how to use their body more efficiently using Tai Chi principles. The result will be that the clients will know with their bodies as well as their minds how to avoid injury in the workplace. Please contact me if you are interested
- **Stress!** Stress as we all know is not just an inconvenience. It is a killer! I am teaming up with another friend, Kate Jacobs who is an extremely talented hypnotherapist and NLP coach. We are going to provide a workshop that will help people with stress. The combinations of our knowledge will mean that participants

will learn effective and simple methods that will help them manage and remove stress from their lives. The workshop will work on all levels – body, mind and spirit allowing the participants to move forward in their lives in a more positive way. Please contact me if you are interested.

- New Courses! I have some dates for new courses! More details will follow but please contact me if you are interested in anything
 - **The Tai Chi Upgrade Course – Number 2.** This is different from the last Tai Chi upgrade course. If you came to the last one you will learn some more along similar lines. If you could not make it to the last one it will not prevent you from coming to this one. The content is going to be quite different so you will not be at a disadvantage. The aim of the course will be to do exactly what it says. To upgrade or improve your Tai Chi. I am convinced that I can help you to achieve this to the degree that if you do not feel that you have improved your Tai Chi in any way I will be pleased to offer a refund. The course will be held on Sunday 11th March.
 - **Microcosmic Orbit Meditation** – I will run one of these courses on the last Monday of every month. They were very popular in 2011 and people gained much from taking part. There will be no more than four participants to ensure quality of training. You will get a course booklet and certification for the course. You can come for the whole day or do the course in sections over the months. The choice is yours. The next sessions are on February 27th and March 26th If you are interested in doing this course but need to do it at the weekend, please let me know and something will be arranged.
 - **Key to Ki** – Yes, we have dates for the Key to Ki course. It is the one that many people were asking about. This is the course where learn how to sense and manipulate Energy in a way that is clear, easy to understand and non subjective. There are many layers to this experience and participants will be able to decide how far they want to take their learning. It is suitable for all from the raw beginner with a curious mind to people who are already trained in Energy work such as Reiki masters, martial artists and healers. You will get a course booklet and certification for the course. I will hold part one of the course twice on Monday 20th Feb and Monday 19th March. Pricing and course content will follow shortly. If you are interested in doing this course but need to do it at the weekend, please let me know and something will be arranged.

Please let me know if you have any thoughts, ideas or requests.

I would be happy to try and accommodate you with anything that you may need.

If you are interested in the scam, please scroll down further for the details.

Until we meet next time,
HAVE FUN!

Kind regards
Ray Pawlett

Kind Regards
Ray
www.ki-ways.com

The Mechanics of The Scam:-

- Somebody from an unspecified foreign country contacts you for a fairly substantial amount of lessons for their son/daughter. In my case the value was around £500.00
- You give your prices and they agree to it. They also agree to pay up front and give time for the cheque to clear. It sounds perfect!
- A “problem” happens with the guardian of the child which results in a mix-up whereby the child's travel expenses have been included with your cheque.
- You are asked if it is OK to pay the guardian the difference. You are given the impression that it is small money, perhaps £30 to £40 and it does not seem an issue
- They send you a cheque in the post. In this case it was for £2,500.00 representing an overpayment of £2,000.00
 - At this point it was obvious that something untoward was going on – the cheque looks dodgy and an overpayment has been made. The Police were contacted.
- If you carry on from here what happens is that you take the cheque to the bank and it clears.
- You see that the cheque has cleared, everything looks fine so you pay the difference to the child's “guardian”
- In actual fact, the cheque has cleared in the bank but no funds have transferred – or will transfer. The bank realises this after a couple of weeks and the cheque “bounces”
- You lose the money. In my case I would have been making a loss of £2,000.00

It is made very enticing by the fact that a cheque appears.

The whole feel of it is “a bit dodgy”, but we are all so keen to make a little cash that it is easy to get caught into it.

The alarm signal for it is the overpayment. If anybody is offering a substantial overpayment like this it is a scam!

Please feel free to distribute this information in whatever way that you see fit.