

Su Doku No.1 - Solution

4	9	3	1	6	2	7	5	8
2	6	7	4	8	5	3	9	1
5	8	1	9	3	7	2	4	6
8	1	2	3	7	9	4	6	5
6	3	5	8	2	4	1	7	9
9	7	4	5	1	6	8	2	3
1	5	9	2	4	3	6	8	7
3	4	6	7	9	8	5	1	2
7	2	8	6	5	1	9	3	4

Su Doku No.2 - Solution

6	7	2	9	3	8	1	5	4
8	5	1	6	2	4	9	3	7
4	9	3	7	1	5	8	2	6
9	6	5	2	7	3	4	8	1
2	3	8	4	9	1	6	7	5
1	4	7	8	5	6	2	9	3
3	2	9	1	4	7	5	6	8
5	8	4	3	6	9	7	1	2
7	1	6	5	8	2	3	4	9

Su Doku No.3 - Solution

4	6	7	2	3	8	5	1	9
1	9	5	6	7	4	2	3	6
8	2	3	9	1	5	4	7	6
7	3	2	4	8	9	1	6	5
9	5	8	7	6	1	3	2	4
6	1	4	3	5	2	9	8	7
3	4	1	8	9	7	6	5	2
2	8	6	5	4	3	7	9	1
5	7	9	1	2	6	8	4	3

WEALTH WARNING

Nigerian fraudsters posing as Revenue

The Inland Revenue has warned tax advisers to beware of bogus letters being sent on Revenue-headed notepaper asking for people's personal and financial details. The letters, which appear to be targeted at British nationals living overseas and purport to be sent by the Inspector of Taxes from an office address in Cheltenham, are the latest in a series of scams carried out by Nigerian fraudsters.

In an e-mail sent to Members of the Forum of Expatriate Tax - a group of accountants which advises expatriates - the Inland Revenue urges people not to answer the letters and to report receiving them to the police. The letters are a sign of the growing sophistication of people attempting the notorious Nigeria 419 fraud, named after the section of the Nigerian criminal code it contravenes.

These schemes worked by persuading victims to transfer large sums of money in return for the promise of even more. As many of the rackets originated overseas, detection and prosecution proved extremely difficult. "The linking of the 419 Nigerian fraud scheme with employee tax status is more subtle than many of the earlier ploys," said Mike Warburton, senior tax partner at accountants Grant Thornton. "This time they are using realistic details with the prestige of the Revenue to try to get people's money."

The letters state: "Regulations require we obtain confirmation from you that you remain Not Ordinarily Resident in the UK in order to continue to pay interest on your accounts without deducting UK tax. Please would you therefore complete the enclosed questionnaire or we will be required to deduct UK tax from any future interest paid."

They give the address for the return of the questionnaires as Kensington House, Imperial Square in Cheltenham, a genuine forwarding office. Once in Nigeria, employees' bank details combined with their personal details could be used by fraudsters to tap into individual financial accounts and take money out.

The Office of Fair Trading has joined forces with law enforcement agencies in more than 30 countries to tackle the scams.



Mick Brown receiving his MBE from Her Majesty Queen Elizabeth II