

# It is now clear that the Government is unwilling to commit the necessary resources to our nation's defences – Griffith

**Nia Griffith MP, Labour's Shadow Defence Secretary**, responding to the International Institute for Strategic Studies' Military Balance report, said:

"This report exposes the Government's complete and shocking failure to maintain its commitment on defence spending to our Armed Forces and to the country.

"Just weeks after the Prime Minister was lecturing our allies about increasing spending to meet the 2 percent NATO commitment, it is now clear that her Government is unwilling to commit the necessary resources to our nation's defences.

"As the Defence Select Committee has shown, the MoD was already barely scrapping over the 2 percent mark and had changed its accounting methods to give the illusion of keeping the commitment. To be spending less than 2 percent of GDP on defence is utterly unacceptable, particularly in this time of immense global uncertainty.

"Labour is committed to spending at least 2 percent of our GDP on defence spending, as we consistently did when in government."

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## Press release: Lengthy bans for carbon credit company directors

World Future sold voluntary emission reduction carbon credits (VERs) at highly inflated prices to members of the public as an investment. The credits had no investment potential.

In January Edward George Lee became the last of the four to agree to a disqualification with the Secretary of State for Business, Energy and

Industrial Strategy. Mr Lee, 71, of Woodford Green, Essex accepted a four year, six month disqualification which commenced on 6 February 2017.

In 2015 and 2016 his fellow directors, James Laurence Ward, 31, of London E18; Hollie Emily Chapman, 31, of Loughton, Essex and Julie Margaret Sellers, 55, of Croydon, had earlier accepted disqualifications of between 12 and 14 years.

The disqualifications follow an investigation by the Official Receiver, whose involvement commenced with the winding up of the company in the public interest. The winding up order was initiated following a Company Investigations probe into the affairs of the company.

The Official Receiver's investigation uncovered that between June 2011 and March 2012 World Future sold VERs to members of the public as an investment and netted at least £2,484,500.

VERs are fundamentally different from the licences to pollute (such as CERs) that can be readily traded in the compliance carbon market established under the Kyoto protocol. VERs are intended to be retired by businesses or individuals to offset their carbon footprints. Unlike with CERs, there is no readily accessible market where customers can sell on their VERs in the hope of being able to make a profit.

Ward acted as a director of World Future throughout its trading life without being formally appointed and caused it to trade with a lack of commercial probity by selling VERs as investments that had no potential to show a return to investors. He was only formally appointed as a director after the trading had ceased.

Chapman, Sellers and Lee were appointed at various times to be directors, but took no part in the day to day trading of World Future. Their inaction facilitated Ward and another individual to control World Future and cause it to trade with a lack of commercial probity while concealing their involvement. The other individual is already subject to a 14 year disqualification for action as a director in another company.

Commenting on this case Anthony Hannon, Official Receiver in the Public Interest Unit, said:

This company held itself out as having extensive expertise in the carbon credit market and made bold claims about the potential returns available when investing in carbon credits.

The directors and salespeople had no such trading experience and were only able to make sales on the basis of systematic misrepresentations about the VERs they sold. The truth is that the VERs were impossible to resell, making them worthless as investments. The company was run entirely for the benefit of those running it, at substantial cost to the investors who had been

misled.

The lengthy periods of disqualification in this case show that this kind of behaviour will not be tolerated by the Insolvency Service.

## **Notes to Editors**

World Future Ltd (CRN: 07662439) was incorporated on 8 June 2011. The trading address shown on its literature was Level 37, 1 Canada Square, Canary wharf, London E14 5AA, but this was an accommodation address where the company had no physical presence. The company's actual trading address was at Docklands Business Centre, 10 – 16 Tiller Road, London E14 8PX.

The petition to wind up the company was presented in the public interest by the Secretary of State for Business, Innovation and Skills following an investigation conducted by Company Investigations (Live), another specialist unit within the Insolvency Service which uses powers under the Companies Act 1985 (as amended) to conduct confidential enquiries into the activities of live limited companies in the UK on behalf of the Secretary of State.

The winding up order against World Future Ltd was made on 6 March 2013.

The company had previously entered creditors voluntary liquidation on 7 June 2012.

On 14 May 2015 the Secretary of State accepted a disqualification undertaking from James Laurence Ward for a period of 14 years. The period of disqualification commenced on 4 June 2015.

On 13 November 2015 the Secretary of State accepted a disqualification undertaking from Julie Margaret Sellers for a period of 12 years. The period of disqualification commenced on 4 December 2015.

On 8 March 2016 the Secretary of State accepted a disqualification undertaking from Hollie Emily Chapman for a period of 12 years. The period of disqualification commenced on 29 March 2016.

On 16 January 2017 the Secretary of State accepted a disqualification undertaking from Edward George Lee for a period of 4 years and 6 months. The period of disqualification will commence on 6 February 2017.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

Disqualification undertakings are the administrative equivalent of a

disqualification order but do not involve court proceedings. Persons subject to a disqualification order are bound by a [range of other restrictions](#).

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures.

BEIS' mission is to build a dynamic and competitive UK economy that works for all, in particular by creating the conditions for business success and promoting an open global economy. The Criminal Investigations and Prosecutions team contributes to this aim by taking action to deter fraud and to regulate the market. They investigate and prosecute a range of offences, primarily relating to personal or company insolvencies.

The agency also authorises and regulates the insolvency profession, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice. Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

All public enquiries concerning the affairs of the company should be made to: The Official Receiver, Public Interest Unit (South), The Insolvency Service, 2nd Floor, 4 Abbey Orchard Street, London SW1P 2HT. Tel: 020 7637 6578 Email: [piu.or@insolvency.gsi.gov.uk](mailto:piu.or@insolvency.gsi.gov.uk).

#### **Contact Press Office**

Media enquiries for this press release – 020 7596 6187

You can also follow the Insolvency Service on:

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## **[Press release: Directors of £1m carbon credit scam banned](#)**

An Insolvency Service investigation found that the voluntary emission reduction carbon credits (VERs) were sold by Cleartrade at highly inflated prices and had no investment potential. Members of the public have lost almost £1m as a result of dealing with Cleartrade.

Mr Hawrysh, 40, gave an undertaking to the Secretary of State for Business, Energy and Industrial Strategy to be disqualified as a director for a period of 13 years. Mr McKeigue, 39, and Mr Thornton, 36, did not defend proceedings brought by the Official Receiver and on 8 February 2017 were disqualified for 15 years each – the maximum period – by the High Court after the Registrar found that members of the public had been deceived and that Cleartrade's business was a scam.

Mr Hawrysh's disqualification commenced on 13 July 2016, those of McKeigue and Thornton will start on 1 March 2017 and mean that they cannot promote, manage, or be a director of a limited company until 2031.

This disqualification follows investigation by the Official Receiver at the Public Interest Unit, a specialist team of the Insolvency Service, whose involvement commenced with the winding up of the company in the public interest following an investigation by Company Investigations into the affairs of the company. The disqualification regime exists to protect the public.

The Official Receiver's investigation uncovered that between November 2011 and October 2012 the company sold VERs to members of the public as an investment, netting almost £1m. The VERs they were selling had no potential to show a return and McKeigue, Thornton and Hawrysh knew, or should have known that this was the case.

Commenting on this case Anthony Hannon, Official Receiver in the Public Interest Unit, said:

This company's claims about the profits to be made by buying its carbon credits were quite simply untrue and only the company and those working for it made money.

The lengthy periods of disqualification handed down in this case show that this kind of behaviour will not be tolerated by the Insolvency Service nor by the Court.

## **Notes to Editors**

Cleartrade Ltd (CRN: 07816587) was incorporated on 19 October 2011. Its trading address and registered office was at One Cornhill, London EC3V 3ND.

The petition to wind up the company was presented by the Secretary of State for Business, Energy and Industrial Strategy (formerly Business, Innovation and Skills) in the public interest following an investigation conducted by Company Investigations (Live), another specialist unit within the Insolvency Service which uses powers under the Companies Act 1985 (as amended) to conduct confidential enquiries into the activities of live limited companies in the UK on behalf of the Secretary of State. The winding up order against Cleartrade Limited was made on 1 May 2014.

On 22 June 2016, the Secretary of State accepted a disqualification under taking from Graham Stephen Philip Hawrysh for a period of 13 years. The period of disqualification commenced on 13 July 2016.

On 20 April 2016 the Official Receiver issued disqualification proceedings against Marcel McKeigue and Carl Stuart Thornton in the High Court and on 8 February 2017 Mr Registrar Jones disqualified each for a period of 15 years. These disqualifications will commence on 1 March 2017.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

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## [News story: UK House Price Index \(HPI\) annual review 2016](#)

2016 was an interesting year, with changes to stamp duty on second homes introduced in April 2016 and an EU referendum in June, but how did this impact the UK HPI?

If we look at 2016 as a whole, the UK annual growth rate for the year was 7.5%, 1.6 percentage points above that of 2015, as seen in the following table.

### **Annual rate of change UK HPI, all dwellings from 2006 to 2016**

Year	% United Kingdom	% Great Britain	% England	% Scotland	% Wales	% Northern Ireland
2006	7.8	7.3	6.6	14.0	7.5	28.1
2007	9.9	9.1	9.0	14.8	6.7	40.3
2008	-4.3	-4.0	-3.9	0.0	-5.1	-17.0
2009	-8.6	-8.3	-8.3	-4.8	-7.7	-19.1
2010	5.8	6.0	6.6	1.6	2.6	-6.8
2011	-1.4	-1.2	-1.3	-1.8	-1.9	-12.1
2012	0.4	0.8	1.3	-3.3	-0.4	-11.2
2013	2.6	2.7	2.9	0.4	0.4	-2.8
2014	8.0	8.1	8.3	4.7	5.0	7.7
2015	5.9	6.4	6.8	4.0	2.8	7.3
2016	7.5	7.6	8.2	2.0	4.3	6.6

In a historic context, this annual growth remains strong particularly when compared to growth in [general inflation](#). This strong UK house price growth was supported by falling new sales listings through the year, as reported by [RICS \(Royal Institution of Chartered Surveyors\) PDF, 532KB](#) coupled with modest increases in new buyer activity since the referendum.

## UK HPI annual rate of change

All dwellings against [CPI \(Consumer price inflation\)](#) from Quarter 1 2006 to Quarter 4 2016.

However, during the second half of the year, we did observe a slowdown in the annual growth rate. The annual growth rate of the UK for Quarter 1 and Quarter 2 2016 was 7.9% and 8.7% which later slowed to 7.2% and 6.4% in Quarter 3 and Quarter 4 respectively. Figures from other House Price Indices echo this trend.

While a similar trend can be seen throughout the year for England, Wales and Northern Ireland, Scotland showed annual growth of only 0.1% in Quarter 1 2016.

From 1 April 2015, UK stamp duty was replaced by land and buildings transaction tax in Scotland which, coupled with a significant increase in sales (a large proportion being high-value properties) during March 2015, resulted in an annual increase of 7.6% in the year to Quarter 1 2015. When compared to the unusually high prices in Quarter 1 2016, it resulted in an annual increase of 0.1% for Scotland in Quarter 1 2016.

## UK HPI annual rate of change by country and UK

All dwellings from Quarter 1 2016 to Quarter 4 2016

	% Quarter 1 2016	% Quarter 2 2016	% Quarter 3 2016	% Quarter 4 2016
England	8.9	9.5	7.8	6.9
Scotland	0.1	2.7	2.5	2.6
Wales	4.3	4.7	3.9	4.2
Northern Ireland	7.1	7.8	5.9	5.7
United Kingdom	7.9	8.7	7.2	6.4

On 1 April 2016 [Higher rates of Stamp Duty Land Tax](#) were introduced in England, Wales and Northern Ireland for buy-to-let properties and second homes with additional dwelling supplement also introduced in Scotland. How did this impact the UK House Price Index? The biggest impact was seen in transaction volumes as presented below

## Number of transactions UK HPI

All dwellings from Jan 2016 to October 2016

March 2016 saw a peak of around 134,000 transactions followed by a subsequent fall in April to 59,000 transactions. The [Council of Mortgage Lenders](#) (CML) data on mortgage completions in the UK show that, in March 2016, the number of mortgage completions had the same peak and subsequent fall in the number of completions as seen in the UK HPI transaction volumes. They showed that the March 2016 peak in mortgage completions was [mainly driven by a large](#)



[increase \(181%\) in the number of buy-to-let mortgages](#), from 10,400 in February to 29,200 in March.

Looking at the distribution of house prices over the past two years, the most popular price band are those properties worth between £100k and £200k which account for around 40% of all sales, however, we have seen a decrease in the proportion of properties sold for under £200k between 2014 and 2015 which might be due to the strong growth in average house prices over this period.

## **Distribution of Great Britain house prices as a percentage**

	% 2014	% 2015	% 2016
under £100k	13.7	12.6	12.3
£100k to £200k	40	37.4	35.9
£200k to £300k	23.3	23.5	23.2
£300k to £400k	10.3	11.9	12.6
£400k to £500k	5.3	6	6.5
£500k to £600k	2.4	3	3.4
£600k to £800k	2.5	2.9	3.2
£800k to £1m	1.1	1.2	1.3
over £1m	1.4	1.5	1.5

Finally, we look at the local authorities which showed the higher and lowest annual house price growth for 2016. The local authority showing the largest annual growth in 2016 was Slough, where prices increased by 19.6%, this increase may be driven by the development of Crossrail. The lowest annual growth was recorded in the City of Aberdeen, where prices fell by 8.7%, which could be due to the impact of falling oil prices on the local economy.

## **Top 5 UK Local Authorities, by annual growth in 2016**

Top 5 Local Authorities	% change	Average price (£)
Slough	19.6	292,102
Luton	19.2	218,764
Newham	18.1	351,339
Barking and Dagenham	17.9	275,134
Thurrock	17.8	246,686

## **Bottom 5 UK Local Authorities, by annual growth in 2016**

Bottom 5 Local Authorities	% change	Average price (£)
City of Aberdeen	-8.8	175,006
Aberdeenshire	-2.9	194,371

**Bottom 5 Local Authorities % change Average price (£)**

Argyll and Bute	-2.2	131,384
Kensington And Chelsea	-1.5	1,282,844
North Ayrshire	-1.4	98,238

For more information on the monthly UK House Price Index, associated data downloads and online tools, read the [UK HPI](#).

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## **Press release: UK House Price Index (HPI) for December 2016**

From:

First published:

14 February 2017

The UK House Price Index shows house price changes for England, Scotland, Wales and Northern Ireland.

The December data shows an annual price increase of 7.2% which takes the average property value in the UK to £219,544. Monthly house prices have risen by 1.4% since November 2016. The monthly index figure for the UK was 115.2.

In England, the December data shows an annual price increase of 7.7% which takes the average property value to £236,424. Monthly house prices have risen by 1.6% since November 2016.

Wales shows an annual price increase of 4.7% which takes the average property value to £148,177. Monthly house prices have risen by 1% since November 2016.

London shows an annual price increase of 7.5% which takes the average property value to £483,803. Monthly house prices have risen by 1.8% since November 2016.

The regional data indicates that:

[UK Property Transaction statistics](#) show the number of home sales in the UK (seasonally adjusted) increased by 0.2% between November and December 2016, but compared with December 2015 there were 8.5% fewer home sales. See [the economic statement](#).

Sales during October 2016, the most up-to-date Land Registry figures available, show that:

- the number of completed house sales in England fell by 34.5% to 58,853 compared with 89,884 in October 2015
- the number of completed house sales in Wales fell by 25.9% to 3,415 compared with 4,610 in October 2015
- the number of completed house sales in London fell by 44.9% to 6,166 compared with 11,200 in October 2015
- there were 617 repossession sales in England in October 2016
- there were 53 repossession sales in Wales in October 2016
- the lowest number of repossession sales in England and Wales in October 2016 was in the East of England.

[Access the full December UK HPI](#)

### Price change by region for England

England by region	Monthly change % since November 2016	Annual change % since December 2015	Average price December 2016
East Midlands	1.0	7.1	£176,790
East of England	1.9	11.3	£281,513
London	1.8	7.5	£483,803
North East	2.3	4.1	£128,631
North West	1.9	6.6	£152,259
South East	1.7	8.5	£316,026
South West	1.3	7.0	£242,808
West Midlands	0.4	7.1	£181,328
Yorkshire and The Humber	2.2	6.5	£154,985

### Average price by property type for England

Average price by property type (England)	December 2016	December 2015	Difference %
Detached	£358,812	£331,013	8.4
Semi-detached	£218,802	£203,031	7.8
Terraced	£189,514	£177,739	6.6
Flat/maisonette	£223,008	£205,939	8.3
All	£236,424	£219,582	7.7

### Price change for Wales

Wales	Monthly change % since November 2016	Annual change % since December 2015	Average price December 2016
Wales 1.0	4.7		£148,177

## Average price by property type for Wales

Average price by property type (Wales)	December 2016	December 2015	Difference %
Detached	£225,788	£213,773	5.6
Semi-detached	£143,125	£135,730	5.4
Terraced	£113,343	£109,745	3.3
Flat/maisonette	£106,443	£101,662	4.7
All	£148,177	£141,520	4.7

## Average price by property type for London

Average price by property type (London)	December 2016	December 2015	Difference %
Detached	£907,046	£844,884	7.4
Semi-detached	£576,108	£536,465	7.4
Terraced	£494,231	£462,912	6.8
Flat/maisonette	£430,554	£398,893	7.9
All	£483,803	£450,053	7.5

## Sales volumes for England

Month	Sales 2016	England Sales 2015	England Difference %
September	64,311	82,452	-22.0
October	58,853	89,884	-34.5

## Sales volumes for Wales

Month	Sales 2016	Wales Sales 2015	Wales Difference %
September	3,492	3,896	-10.4
October	3,415	4,610	-25.9

## Sales volumes for London

Month	Sales 2016	London Sales 2015	London Difference %
September	6,698	11,065	-29.5
October	6,166	11,200	-36.5

## Funding, buyer and building status for England

England	Monthly price change % since November 2016	Annual price change % since December 2015	Average price December 2016
Cash	1.3	7.3	£221,888
Mortgage	1.7	7.9	£243,757
First-time buyer	1.7	7.4	£198,325
Former owner occupier	1.6	7.8	£268,323
New build	11.5	26.0	£335,416

England	Monthly price change % since November 2016	Annual price change % since December 2015	Average price December 2016
Existing resold property	0.9	6.4	£230,285

### **Funding, buyer and building status for Wales**

Wales	Monthly price change % since November 2016	Annual price change % since December 2015	Average price December 2016
Cash	0.2	3.8	£143,469
Mortgage	1.5	5.2	£150,985
First-time buyer	1.0	4.3	£127,606
Former owner occupier	1.1	5.1	£172,228
New build	11.6	24.1	£224,423
Existing resold property	0.3	3.5	£144,002

### **Funding, buyer and building status for London**

London	Monthly price change % since November 2016	Annual price change % since December 2015	Average price December 2016
Cash	2.1	7.8	£512,775
Mortgage	1.8	7.4	£474,924
First time buyer	1.9	7.5	£423,249
Former owner occupier	1.8	7.5	£545,667
New build	10.9	23.4	£563,322
Existing resold property	1.1	6.2	£477,549

### **Repossession**

Repossession sales	October 2016
East Midlands	67
East of England	11
London	51
North East	91
North West	122
South East	75
South West	48
Yorkshire and The Humber	85
West Midlands	67
England	617
Wales	53

## Notes to editors

1. The UK House Price Index (HPI) is published on the second or third Tuesday of each month with Northern Ireland figures updated quarterly. The January 2017 UK HPI will be published at 9.30am on 21 March 2017. A [calendar of release dates](#) is available.
2. Data for the UK HPI is provided by Land Registry, Registers of Scotland, Land & Property Services/Northern Ireland Statistics and Research Agency and the Valuation Office Agency.
3. The UK HPI is calculated by the Office for National Statistics and Land & Property Services/Northern Ireland Statistics and Research Agency. It applies a hedonic regression model that uses the various sources of data on property price, in particular Land Registry's Price Paid Dataset, and attributes to produce estimates of the change in house prices each month. Find out more about the methodology used from [ONS](#) and [Northern Ireland Statistics & Research Agency](#).
4. The first estimate for new build average price (April 2016 report) was based on a small sample which can cause volatility. A three-month moving average has been applied to the latest estimate to remove some of this volatility.
5. Work has been taking place since 2014 to develop a single, official HPI that reflects the final transaction price for sales of residential property in the UK. Using the geometric mean, it covers purchases at market value for owner-occupation and buy-to-let, excluding those purchases not at market value (such as re-mortgages), where the 'price' represents a valuation.
6. Information on residential property transactions for England and Wales, collected as part of the official registration process, is provided by Land Registry for properties that are sold for full market value.
7. The Land Registry dataset contains the sale price of the property, the date when the sale was completed, full address details, the type of property (detached, semi-detached, terraced or flat), if it is a newly built property or an established residential building and a variable to indicate if the property has been purchased as a financed transaction (using a mortgage) or as a non-financed transaction (cash purchase).
8. Repossession data is based on the number of transactions lodged with Land Registry by lenders exercising their power of sale.

9. For England this is shown as volumes of repossessions recorded by Government Office region. For Wales there is a headline figure for the number of repossessions recorded in Wales.
10. The data can be downloaded as a .csv file. Repossession data prior to April 2016 is not available. Find out more information about [repossessions](#).
11. Background tables of the raw and cleansed aggregated data, in Excel and CSV formats, are also published monthly although Northern Ireland is on a quarterly basis. They are available for free use and re-use under the Open Government Licence.
12. As a government department established in 1862, executive agency and trading fund responsible to the Secretary of State for Business, Energy and Industrial Strategy, Land Registry keeps and maintains the Land Register for England and Wales. The Land Register has been open to public inspection since 1990.
13. With the largest transactional database of its kind detailing more than 24 million titles, Land Registry underpins the economy by safeguarding ownership of many billions of pounds worth of property.
14. For further information about Land Registry visit [www.gov.uk/land-registry](http://www.gov.uk/land-registry)
15. Follow us on Twitter [@LandRegGov](#) our [blog](#) and [LinkedIn](#) and [Facebook](#)