

WINTER 2021



**NORTH VIEW**  
Housing Association



North View is a registered Scottish charity; registration number SC032963

# NEWS LETTER

WISHING ALL  
NORTH VIEW TENANTS  
AND RESIDENTS  
**A VERY MERRY  
CHRISTMAS AND  
A HAPPY NEW YEAR!**

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*Yvonne Rooney*

## NEW HOUSING MANAGER



*We are delighted to announce that the Association has appointed a new Housing Manager.*

Yvonne Rooney started with us on 4th October 2021 and oversees the Association's Housing Management services.

She brings with her a wealth of experience in the housing sector and the Association will benefit from this going forward.

## OFFICE HOURS

*We have recently reviewed our office opening times and are pleased to confirm that we are now open from 8.30am on Thursday mornings and will remain open until 4.30pm on Mondays, Tuesdays and Thursdays.*

<b>MONDAY:</b>	8.30am to 12noon - 1pm to 4.30pm
<b>TUESDAY:</b>	8.30am to 12noon - 1pm to 4.30pm
<b>WEDNESDAY:</b>	8.30am to 12noon
<b>THURSDAY:</b>	8.30am to 12noon - 1pm to 4.30pm
<b>FRIDAY:</b>	8.30am to 12noon - 1pm to 4.00pm

Do not attend the office if you have tested positive for COVID, displaying any COVID symptoms or are self-isolating.

Where possible, please contact the office on 0141 634 0555 (or by emailing [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk)) before you visit to arrange an appointment – this means that we can make sure that both an interview room and the relevant staff member are available.

Please also contact the Office to let us know if anyone in your household has tested positive for COVID, is displaying COVID symptoms or is self-isolating. We are unable to send our staff or contractors to your house in these circumstances. When scheduling in work, we will also ask tenants to confirm if any of these situations apply to try to keep everyone as safe as possible!

## NORTH VIEW Housing Association

**OUR OFFICE WILL  
CLOSE AT 4.30PM  
ON THURSDAY 23RD  
DECEMBER 2021 FOR  
THE FESTIVE PERIOD  
AND REOPEN ON  
THURSDAY 6TH  
JANUARY 2022.**

**IN CASE OF EMERGENCY,  
CALL 0141 634 0555**

29A Stravanan Road  
Castlemilk  
GLASGOW  
G45 9LY

tel: 0141 634 0555  
email: [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk)  
web: [www.nvha.org.uk](http://www.nvha.org.uk)



find us on facebook

**This newsletter can be made available in audio, Braille, large print and community languages. For further details, please contact us on 0141 634 0555 or email us on [enquiries@nvha.org.uk](mailto:enquiries@nvha.org.uk)**

# ENSURING OUR SERVICES MEET YOUR NEEDS

In April 2019, the Scottish Housing Regulator (SHR) revised their Regulatory Framework, which it uses to oversee the work of all Scotland's housing associations. As part of this review, the SHR is keen to ensure associations support their tenants and residents as effectively as possible, and ensure the services they provide match the specific needs of individual customers.

To help achieve this, the revised framework states "...landlords must collect data relating to each of the protected characteristics (disabilities, age, religion, sexuality, etc.) of their existing tenants, new tenants, people on waiting lists, governing

body (committee) members and staff" and "... have assurance and evidence that it considers equality and human rights issues properly when making all of its decisions and in its day-to-day service delivery."

The SHR recently developed guidance for associations about how best to gather this information, and North View is developing plans to revise its current Equality Monitoring Forms. Early in 2022 we will be consulting with our staff, Management Committee as well as our tenants and residents about this, and will further update you about our plans to collect this information in future newsletters.

**If you want to find out more, or be part of the consultation process, please contact Julie Roy, our Corporate Services Officer, on 0141 634 0555.**



## MRS EMILIE DEVLIN

The Association was saddened to hear of the passing of Mrs Emilie Devlin in September 2021. Emilie was North View's first Chairperson and served on the Management Committee for several years. She made a valuable contribution to the work of the Association and also to the wider Castlemilk community.

## WINDLAW LODGE



*Although good progress is being made on the Windlaw Lodge new build project, there has been a further delay to the completion date. The project is now expected to complete at the end of February 2022.*

A Lettings Plan for the new properties has now been agreed, setting out how many properties we expect to let to different categories of waiting list applicant. We have, at present, planned to let 80% of the properties to existing North View tenants, including those who are underoccupying large family homes. This approach will help free up bigger properties within our stock for households on our waiting lists who need this accommodation.

# MAJOR REPAIRS & PLANNED MAINTENANCE UPDATE

*We are currently behind with our replacement programmes due to the pandemic and difficulties in sourcing materials and labour. We are working hard to try to catch back up with this work but realistically, it will probably take us two years to do so and we would like to ask you to bear with us at the moment. The worst affected part of our work plans are window replacements and bathrooms.*

**We have detailed below which areas we will be focusing on for the rest of financial year 2021/2022 and into 2022/2023:**

## • Windows

We are hoping to complete the window replacement work at Birgidale Road, Stravanan Street and Stravanan Terrace by end of March 2022.

Work will then move on to our Phase 3 development (properties in Stravanan Gardens, 26-36 Stravanan Road and 71-83 Stravanan Road). It is expected that this will take us up to Autumn 2022.

Following this, work will move to the 5 apartment properties at 31-69 Stravanan Road and it is currently estimated that new windows will be installed in these properties by March 2023.

## • Kitchens

We are currently fitting kitchens in the 5 apartment properties at 31-69 Stravanan Road. After Christmas, work will move on to the properties at 1-29 Stravanan Road and Stravanan Place, starting at 29 Stravanan Road. The programme will then move into and around Stravanan Place and then back onto Stravanan Road, working up to 1 Stravanan Road.

In around April 2022, we expect to be starting kitchen replacements at 322 Ardencraig Road, working down to 300 Ardencraig Road and finally finishing 1 Dunagoil Street. We will also be replacing the flat entrance doors in this area at the same time and expect this work to complete in March 2023.

We will be carrying out a number of other projects throughout financial year 2022/2023, including bathroom and heating replacement work. We will provide more detail on this in our Spring Newsletter.

**Thank you for your patience in this very difficult current climate.**



# REPAIRS – SATISFACTION SURVEYS

*Every month, we aim to do follow up satisfaction surveys on 30 reactive repairs completed in that month. Below are the results of the 90 surveys carried out between 1st September 2021 and 30th November 2021:*

Thinking about the **LAST** time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by North View?

<b>Very satisfied</b>	<b>69%</b>
<b>Fairly satisfied</b>	<b>27%</b>
<b>Neither satisfied nor dissatisfied</b>	<b>1%</b>
<b>Fairly dissatisfied</b>	<b>0%</b>
<b>Very dissatisfied</b>	<b>3%</b>



**96% OF TENANTS WERE VERY SATISFIED OR FAIRLY SATISFIED WITH THE REPAIRS SERVICE.**

If you are not happy with a repair that has been done or if you are wondering what is happening with a repair that you have reported, please get in touch with our Maintenance Manager, **Ady Tester** at the Office on **0141 634 0555** and tell him about your concerns. You can also email him at **ady@nvha.org.uk**.

## LOST KEYS



To avoid being locked out, it is a good idea to leave a spare key with a neighbour or friend.

The Association will not respond to out of hours calls from tenants who are locked out of their home. This is because we can never be 100% sure that the person locked out is the tenant.

If you force the door to get in, then we will recharge you what it costs to repair the door. Also, if you lose your keys and the Association provides access during office hours, you will be required to pay a minimum of £30 upfront and then make arrangements to pay the remaining balance.

## STOCK CONDITION SURVEYS

Our Maintenance Manager, Ady Tester, is continuing to visit properties throughout the area to carry out stock condition surveys.

The purpose of these surveys is to ensure that Association can identify and plan any work that needs to be carried out to ensure that the properties are well maintained and continue to meet the Scottish Housing Quality Standard.

We would like to thank you for your co-operation in helping us to complete these important surveys.

# MAINTENANCE PERFORMANCE

*Our Key Performance Targets in relation to repairs are set out below – performance to the end of November 2021 is very good and has exceeded the targets set at the start of the financial year:*

KEY PERFORMANCE TARGET	ACTUAL OUTTURN TO 30TH NOVEMBER 2021
That at least 96% of Emergency Repairs be made safe within 4 hours of being reported, and made good within 24 hours	96%
That at least 95% of Urgent Repairs be completed within 3 working days of being reported	97%
That at least 95% of Routine Repairs be completed within 10 working days of being reported	96%
That the average time taken to address an Emergency Repair be no more than 3 hours.	1 hr 51 mins
That the average time taken to address a Non-emergency Repair be no more than 4 working days.	2.9 days
That at least 85% of our repairs be 'right first time'.	93%

# HOUSING MANAGEMENT PERFORMANCE

*The Key Performance Targets in relation the Housing Management are set out below – we are continuing to work hard to reduce rent arrears:*

KEY PERFORMANCE TARGET	ACTUAL OUTTURN TO 30TH NOVEMBER 2021
That rent arrears not exceed 7% of the amount of rent chargeable for the year.	7.2%
That the average time for placing applicants on our Housing List be within seven days of the Association receiving his/her/their application.	3.1 days

## CONTENTS INSURANCE

North View's Insurance Policy covers the building fabric but doesn't cover tenants' possessions.

It is, therefore, important that tenants have appropriate home contents insurance in place to cover all items within their home (such as furniture, electrical items, clothing, jewellery etc) should they be damaged, lost or stolen.



# PAYING YOUR RENT

*We know that Christmas puts additional financial pressures on households but it is important that you don't miss your rent payments over the festive period!*

If you are finding it hard to meet your rent, contact your Housing Officer immediately on **0141 634 0555**. We will do what we can to help, but it is important that you let us know about any problem as soon as possible.



## ONLINE BANK PAYMENT

You can make payment by making an online transfer of your rent money from your bank account to our bank account. Our bank details are:-

**ACCOUNT NUMBER: ..... 00575108**

**SORTCODE: ..... 80-09-51**

The transfer should include a note of your unique four digit tenancy reference number so that we can identify that it was you who has paid.

## ALLPAY CARD

You can make rent payments using your Allpay card at Post Offices and shops where the PayPoint sign is displayed.

## ALLPAY INTERNET PAYMENTS

You can make secure online payments at any time at **www.allpayments.net**. You will need your Payment Reference Number (PRN) from your Allpay card and also your bank card handy.



## CALLING ALLPAY

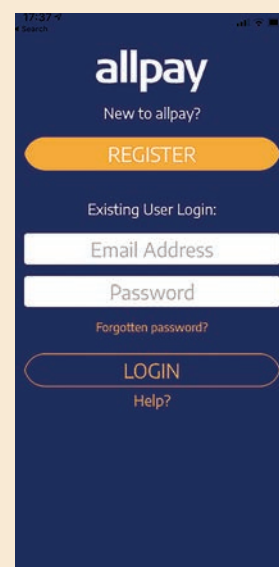
You can phone Allpay on **0844 557 8320**. This is a straightforward automated telephone system that takes you through every step of the payment process. You will need your Payment Reference Number (PRN) from your Allpay card and also your bank card to make this payment.



## ALLPAY MOBILE APP

The Allpay Mobile App is available on both Apple and Android devices. This secure app can easily be set up with your bank card to make payments on a regular basis after a simple registration process. You will also need your Allpay card number to hand for your Payment Reference Number (PRN).

**Please contact the Office immediately if you do not have an Allpay card and we will get one ordered for you.**



# the Castlemilk PANTRY



*In our Autumn Newsletter, we provided information about the Castlemilk Pantry, which is based in the Castlemilk Community Centre on Castlemilk Drive. The Pantry gives members, who sign up for £1 a year, access to around £15.00 worth of goods for a flat rate of just £2.50 per shop. Pantry members are able to shop once per week at the Community Centre.*

## OVER THE FESTIVE PERIOD, THERE ARE A FEW CHANGES TO THE PANTRY'S OPENING HOURS:

- On the week leading up to Christmas Day, it will open as normal, which is Tuesday 21st December and Thursday 23rd December between 10am and 3pm;
- During week beginning 27th December, it will open on Thursday 30th December 2021 between 9am and 1pm;
- During week beginning 3rd January 2022, it will open on Thursday 6th January between 10am and 3pm.



## You can follow the Pantry on social media:

### Facebook

The Castlemilk Pantry

### Twitter

The Castlemilk Pantry  
(@C\_milkPantry)

### Instagram

The Castlemilk Pantry  
(@the\_castlemilk\_pantry)

# WELFARE RIGHTS UPDATE



## FOOD PARCELS

We are continuing to work with the Trussell Trust and have food parcels ready to be distributed from our Office to those who meet the Trussell's requirements.

If anyone finds themselves in need of a food parcel, phone us on **0141 634 0555** and our staff will check out if you qualify.

*If you are struggling for food, please get in touch!*

## CHILD DISABILITY PAYMENT

This payment replaces Disability Living Allowance for children. It had been trialled in three areas and has been open for new claims for all areas since 22nd November 2021. To apply online, start the application through myaccount. This lets you save the application as you go so you can come back to it when it suits you.

*If you do not already have an account with myaccount, you'll need to:*

- register with a username and password
- give some personal details

The following link will take you to log in or register with myaccount:

**<https://www.mygov.scot/child-disability-payment/how-to-apply>**

## FUEL CRISIS PAYMENTS FOR NORTH VIEW TENANTS

We have had various fuel top up schemes running during the pandemic and many tenants have benefited from these.

We are able to continue with this in the New Year with a new pot of funding. Tenants who are experiencing financial difficulties can be eligible for one top up of £50 from this fund. Contact Isabel at the office for further information.

## CARER'S ALLOWANCE SUPPLEMENT

Carer's Allowance supplement is a benefit automatically paid twice a year to people who get Carer's Allowance through the DWP. Scottish Government has announced that eligible carers, who were receiving Carer's Allowance on 11th October 2021, will receive a double payment of £462.80 on 15th December 2021.

## CHILD WINTER HEATING ASSISTANCE

This is a payment to help disabled children and young people and their families with increased heating costs over the winter. It's paid once a year and the payment for winter 2021/2022 is £202. Payments are usually made from the end of November onwards.

# UNIVERSAL CREDIT



## In the last budget, changes to UC were announced.

The changes, from 24th November 2021, are as follows:

- reduce the taper rate from 63 per cent to 55 per cent when calculating surplus earnings;
- increase the lower work allowance from £293 to £335 per month; and
- increase the higher work allowance from £515 to £557 per month.

The changes have effect for any Universal Credit assessment period ending on or after the 24th November 2021.

### Taper rate change

The taper rate is how your maximum Universal Credit award is reduced when you start earning again. It is directly related to how much you earn. Once you earn more than your work allowance your Universal Credit payments will be reduced at a steady rate. The Universal Credit earnings taper rate was 63 per cent. This meant that for every £1 you earn over your work allowance (if you are eligible for one), your Universal Credit would be reduced by 63p. This amount is deducted automatically from your Universal Credit payment. This, however, has now been reduced to 55 per cent.

### What is the work allowance change?

The next change is to the work allowance, which is the amount that you can earn before your Universal Credit payment is affected. The current work allowance is:

- **£293** – if you are getting housing costs as part of your Universal Credit award or housing costs from the local authority because you are in temporary accommodation;
- **£515** – if you do not receive housing support.

People are eligible for work allowance if they or their partner have:

- Responsibility for a child;
- Limited capability for work.



## POST OFFICE PAYMENT ACCOUNTS

HMRC has agreed a 'one-off' contract extension with the Post Office to allow people more time to switch the account into which their benefits are paid. If you haven't already changed your account, you now have until 5th April 2022 to do so. You can choose to receive your benefit payments into a bank, building society or credit union account, and if you already have an alternative account, you should contact HMRC at the earliest opportunity to update your details.



# TENANT ARREARS GRANT FUND

Councils have been given funding to provide grants to tenants who have fallen behind on their rent as a result of the pandemic and are at risk of eviction. The grant is to help prevent homelessness and sustain tenancies by directly reducing, alleviating or paying off rent arrears altogether, where a tenant is in either the social or private sector, and has faced difficulties due to Coronavirus. The period the grant covers is between 23rd March 2020 and 9th August 2021. Any arrears accrued before 23rd March 2020 or after 9th August 2021 cannot normally be covered by this grant. There is an exception where arrears after 9th August 2021 can

be covered but only in exceptional circumstances where the local authority is satisfied that arrears relate to continued impact of the pandemic restrictions. The grant will be paid directly to the landlord. The tenant then has to meet all future agreed rent and repayment obligations.

At the time of going to print with this newsletter, we were still waiting on further details about how Glasgow City Council intends to run the Tenant Arrears Grant Fund for housing associations in the City. If you want further assistance regarding this fund, contact your Housing Officer.

# TENANT HARDSHIP LOAN FUND

**The loan fund is distributed by the Scottish Government and is to help people who do not qualify for benefits or the hardship grant fund. The fund is for people whose income will go back to normal after the pandemic.**

The loan is interest free and you will need to pay the money back. If you are entitled to other help towards your rent, it is likely this will be more suitable for you than the loan fund.

The loan fund is for rent arrears accrued from January 2020. You can borrow up to 9 months of rent. This can include a maximum of 3 months' future rent payments.

**The loan can be paid:**

- directly to you; or
- to your landlord.

If the loan is paid to you, you will need to show the loan fund that the money was then paid to your landlord.

Your repayment amount will be the total you borrowed divided by 60. Repayments will begin 6 months after the loan is paid to you. It is then paid back over 5 years. You can also pay the loan off in full at any time.

You can apply via the following link:

**<https://tenanthardshiploan.est.org.uk>**

Before applying, you must have sought money advice on whether the loan is right for you. We are unable to provide this type of advice this at the office, so you will need to make an appointment with a Money Adviser. A credit check will be carried out as part of the application process.

## FREE SCHOOL MEALS ADDITIONAL PAYMENT

A payment of £160 will be made in December to eligible families in receipt of free school meals.

**If you need assistance or further information regarding any of the information provided in this Welfare Rights Update, contact Isabel at the office.**

Also, from January 2022, children of local schools can get free school lunches in term time in Primary 1-5. This applies to all children in these years - your family circumstances do not matter.

# ANNUAL GENERAL MEETING

*The Association's AGM took place on 22nd September 2021 and with restrictions having been eased from 9th August 2021, we were able to hold this 'in person' in the Birgidale Complex, with a number of safety measures in place.*

The evening started with Iris Robertson, North View's Chairperson, providing a report on the Association's activities during financial year 2020/2021 and this was followed by a further update from the Association's Director, Alison Main. Fettes McDonald, from FMD Financial Services, provided information in relation to the External Auditor's Report for the year.

The appointment of the External Auditor for next year was also approved.



No nominations were received from members to join the Committee at the AGM. Our Management Committee met immediately after the AGM to select its Office Bearers. Iris Robertson was elected as Chairperson, Josephine Deacon was elected Vice-Chairperson, Audrey Laird was elected Secretary and Jim Dougherty was elected to the position of Treasurer. Our other five Committee Members are Alex Bruce, Christine Devine, William Hamilton, Wilma McCubbin and Ken Robertson. Geraldine Baird has also been co-opted to the Management Committee.

We currently have places on our Committee for two co-optees. If you would like to find out more about joining as a co-optee, please get in touch with our Director, Alison Main, at the office.

## COMPLAINTS

Complaints about our service fall into two categories – a Frontline complaint (also referred to as a Stage 1 complaint) and an Investigatory complaint (known as a Stage 2 complaint). Frontline complaints are the more common, and they are about things that can be attended to quickly – like a complaint about someone not turning up when they said they would – while Investigatory complaints are generally about more serious issues, although they do include Stage 1 complaints that have been stepped up to Stage 2 because they haven't been resolved.

Our target is to resolve Stage 1 complaints within five working days of receiving the complaint, and Stage 2 complaints within 20 working days of receipt.

Information about the Frontline complaints that we received between 1st September 2021 and 30th November 2021 is set out in following table:



### FRONTLINE COMPLAINTS RECEIVED BETWEEN 1ST SEPTEMBER 2021 AND 30TH NOVEMBER 2021

Number of complaints received

4

Number of complaints resolved

4

The average number of working days that it took to address the complaints

1.75

*No Investigatory complaints were received.*

# KEEPING WARM THIS WINTER

We will no doubt experience some very cold spells over the coming weeks. To help prepare for this, we have put together our usual list of cold weather tips:

- **Check you home is at the right temperature**  
Get a thermometer and place it in your living room and keep the temperature at 21-24°C (70-75°F).
- **Check that your windows are closed at night**
- **Make sure you take regular hot meals and hot drinks**
- **Keep active.**  
Any activity improves blood circulation and helps keep you warm.
- **Dress appropriately – day and night**  
Wrap up indoors and out. Wear several layers of thin clothing as this trap the heat better than one thick layer.

If you have elderly neighbours, please keep check on them to make sure that they are warm enough and have food to see them through a cold snap.



## BURST PIPES

Hopefully no-one will suffer frozen or burst pipes this winter but if it happens, here are some things you should know.

The first thing you should do is find out where your stopcock is and then make sure that it works. The stopcock controls the water coming into your house so it has to be turned off in the event of a burst pipe. If you can't find your stopcock, let us know and we'll send someone to show you where it is.

### IF YOUR PIPES DO FREEZE:

- try to thaw them out using a gentle heat, such as a hairdryer. DO NOT use a heat gun or blow torch;
- Move any furniture and carpets away from the pipe in order to minimise damage if the pipe does burst.

### IF ONE OF YOUR PIPES BURSTS:

- Turn off the water at the stopcock;
- Switch off your central heating;
- Turn on all your taps – sink taps, wash hand basin taps and bath taps – but make sure that you pull the plug out first;
- Phone us on 0141 634 0555 to report it.



## DOG FOULING

*We have received complaints regarding dog fouling in the area and are asking all dog owners to make sure that they are picking up after their dog.*

*We have free doggy poo bags available at our office! Collect your bags then do your bit to help keep Windlaw free from dog poo.*



## JEELY PIECE CLUB ACTIVITIES

*The Wednesday Jeely Piece Playclub in the Birgidale Complex, which is supported by North View, has been really well attended by children in Primaries 1 to 7.*

Ross Lamont who leads the Club is planning to add some new play equipment in the New Year and will be checking with the children who attend the Club what kind of things they want – if your child attends the Club make sure that they give him their ideas!

The Club will re-open on Wednesday 5th January 2022 after the Christmas holidays.



**In partnership with the Croftfoot Quad, 0161 Community Glasgow would like to help those in the community that are struggling during the festive period. We will be at the Braes Shopping Centre, Dec 23rd 11-1 with Christmas dinner packages. Come along if you need a dinner package.**









## GET CONNECTED

We are a free service aimed at helping you to develop your digital skills!

Need help with using your laptop, tablet or phone?  
 Want to learn how to use the internet safely?  
 Would you like to connect with family or friends online?

**Wednesdays: 10am-3pm**  
**Fridays: 10am-3pm**

Fortnightly group workshops: Time and topics to be confirmed

The service is available by appointment only.  
 To book an appointment please call:  
**07598728156**  
 Or pop in and book on a day we are open.

**Castlemilk**  
 Netherholm Community Hall  
 4 Holmbyre Terrace, Glasgow G45 9PY  
[TDS@fuseonline.org.uk](mailto:TDS@fuseonline.org.uk)   [facebook.com/ThenueDigital](https://facebook.com/ThenueDigital)

Get Connected is a service delivered by Fuse Youth Café in partnership with Thenue Housing Association, funded by Linn Area Partnership.






A registered charity

# Whatever you're facing We're here to listen

Call free day or night on

# 116 123

Email  
[jo@samaritans.org](mailto:jo@samaritans.org)

[samaritans.org](https://samaritans.org)


# COMPETITIONS



We are looking for snowmen for the kids' competition. How many snowmen are there in this Newsletter? This competition is for children who are at primary school or not yet started school.

All you need to do is count the snowmen, write down the number in the box below, fill in your name, your age, address, and phone number, cut out your entry and hand it in to the Office by 4pm on Monday 24th January 2022. All correct entries will go forward to the prize draw at the end of January to win a £20 voucher. Good luck!

There are  Snowmen in this newsletter!

Name ..... Tel no .....

Address ..... Age .....

## THE OTHER COMPETITION WE ARE RUNNING IS A CHRISTMAS WORDSEARCH AND THAT IS OPEN TO EVERYONE.

Find all the Christmas words in the grid, then write your name, address, and telephone number on the entry form, cut out both the entry form and the wordsearch, and hand it in to our Office by 4.30pm on Monday 24th January 2022. The winner will be drawn from all the correct entries at the end of January.

mistletoe  
reindeer  
nativity  
chestnut  
stocking  
sprouts  
snowman  
cracker  
rudolph  
festive

advent  
bauble  
santa  
gravy  
snow  
tinsel  
turkey  
sleigh  
carol  
elf

G	B	C	S	Y	R	S	U	K	F	Y	L	I	M	G
L	A	H	Y	T	I	E	P	A	D	V	E	N	T	Q
S	U	E	T	T	O	K	I	R	Y	E	Q	L	N	S
N	B	S	P	L	P	C	W	N	O	L	I	S	A	N
O	L	T	L	B	O	G	K	V	D	U	Y	V	T	O
W	E	N	C	E	G	C	X	I	H	E	T	J	I	W
T	M	U	Q	R	I	F	I	S	N	N	E	S	V	M
S	U	T	N	G	A	G	M	X	Z	G	W	R	I	A
R	O	R	K	J	B	C	H	N	T	E	N	S	T	N
U	E	F	K	O	K	C	K	Q	T	P	W	Z	Y	G
D	L	T	J	E	T	L	A	E	S	I	X	M	G	R
O	F	B	K	L	Y	Q	I	R	R	A	N	J	T	A
L	F	E	S	T	I	V	E	A	O	E	N	S	X	V
P	P	O	S	Y	H	V	C	A	V	L	P	T	E	Y
H	M	S	T	M	I	S	T	L	E	T	O	E	A	L

Name .....

Address .....

Tel no. ....