

HANOVER TODAY

The newsletter for Hanover's residents



Life begins at 40



Residents at **Hanover Close** in **Earlston** celebrated their 40th anniversary in style early in April.

Staff, friends and neighbours from the local area all joined the residents at a special anniversary lunch.

Director of Customer Services, Chris Milburn, also attended. He said: "I am delighted to be here to join

our residents in celebrating the 40th anniversary of the Earlston site. The residents live independent lives, and are keen to follow their own interests, whilst having the peace of mind of living in a vibrant sheltered community."

Pictured here are some of the residents enjoying the day.

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Welcome!

Welcome to the June edition of Hanover Today.

As the holiday season is here, we'd love to hear any great holiday stories you have. Or, even better, if you're going somewhere nice, why not take a copy of this newsletter with you? Send us a picture of you holding it in front of a famous landmark – let's see how far Hanover Today can travel!

From the next edition, we will be including recipes. Tray bakes are very popular – especially with the MacMillan Big Coffee Mornings taking place in September. It would be great if you could share some of your favourite tray bake recipes – we'll print the best in September's edition.

Finally, the next edition will feature a new name for this newsletter – Grapevine. Well done to Christine Geddes of Strawberry Bank in Peterhead who made the suggestion.

Get in touch with your pics, recipes or other news using the details on the inside back cover.

Ian Mountford

Dates for your diary

23 June – EU Referendum

1 August – Copy deadline for next edition of Hanover Today

23 August – Tenants' Conference, Stirling Court Hotel, Stirling University

29 September – Hanover's AGM, Edinburgh

Around the houses

Owners! We want to hear from you

As you may already know, this newsletter goes out to **all** residents of developments managed by Hanover – that includes tenants as well as owners of properties that Hanover provides a factoring service for. So, whether you're an owner or a tenant – your news is welcome! You can get in touch with us using the details on the inside back cover.



A woolly wedding

These three happy looking characters are Great Uncle Angus and Mr and Mrs Stitch. Apparently Mr and Mrs Stitch got married and Angus was guest of honour. They were all created by resident **Isabel Fulton** of **Alexandra Court** in **Prestwick**.

Come to the fete

We've been given a 'heads up' by residents at **Hanover Court** in **Dunfermline** to invite you to their fete which takes place on July 13 at 2pm. There'll be refreshments, cakes, bric-a-brac, a tombola, books and other attractions. Residents are raising money for their gardens and all Hanover residents are welcome.

To find out more, call Fiona, the manager, on **01383 620355**. Here's a picture of some of the ladies getting their crafts ready for the big day!



Sparrow-Hawick

Wildlife enthusiast and resident **John Howard** of **Langlands Court** in **Hawick** sent in this amazing picture of a visitor he had in April. This female sparrowhawk was happily feasting on a pigeon for lunch. We're sure you'll agree that John's photography is worthy of any newsletter!



Happy 50th anniversary

Pictured below are **Frank** and **Mary Waugh** of **Taylor Court** in **Keith**. They recently celebrated their 50th wedding anniversary with a party in the lounge. They were presented with flowers by **Mary Simms**, the oldest resident in Taylor Court, and the Residents' Committee Secretary read the following poem:

Half a century ago, they say
A wonderful marriage began that day
Two people joined as one
And they worked together to make living fun.

As they celebrate now those 50 years
We raise our glasses and give cheers
To partners in life, in work and play
It's a pleasure to share your golden day.



An egg-citing day

Above are some of the residents that took part in a wonderful Easter coffee morning at **St Margaret's Court** in **Juniper Green**. Everyone came together to organise the event, and we're told that everyone who attended had a great time.



A song for you

Residents and day-care clients at **Cameron Court** in **Forres** welcomed members of the Kinloss Military Wives' Choir to the development in April. The event was arranged by Daycare Officer Laura Pettitfar who is a member of the choir. Everyone enjoyed the day.



Boogie wonderland

Residents at **Baillie Court** in **Motherwell** were so fed up with depressing weather, they decided to throw a wee party. As you can see, there was lots of singing and dancing, and 89-year-old **Jessie Johnston** and 90-year-old **Bob Osborne** proved they still had the moves.



73 years of marriage

We'd like to wish a very special happy 73rd anniversary to **Helen** and **Joe Smith** (below) of **Burnside Court** in **Buckpool**. When asked the secret to being so happy for so long, Joe joked 'When Helen talks, I listen!'. Helen said they'd already received cards from Buckingham Palace for various other milestones, but thought they may deserve another!



Wallace Court's mini comic opera

These wonderfully-dressed residents (above) are from **Wallace Court** in **Lanark**. They put on an end-of-winter 'mini-mikado' at a cheese and wine evening for friends and residents. The Mikdado is a Gilbert & Sullivan comic opera, and the props and script were created by resident **Robert Kirkhope**. Residents (all with an average age of at least 80) made their own costumes, performed and sang songs.



Pants-a-plenty

Residents of **Hanover Court** in **Broxburn** got together in March for an afternoon tea, where they gathered an amazing 482 pairs of underwear for women and girls in Africa.

The underwear is vital as many new mums rarely get midwife services and can therefore be vulnerable to complications and illnesses. In some cultures, medical issues related to childbirth are also seen as shameful and having underwear is considered a status symbol which increases security for many women. A massive well done to everyone who donated!



Tarves residents spring into action

Hanover Court in **Tarves** celebrated spring with a successful lunch and fundraising event in April. Residents were joined by friends from the village and ate wonderful salads, meringues and fruit. There was also a raffle, the proceeds of which goes into the development's social fund. Here's a picture of the event (right).



Roses for Rose Park

Residents of **Rose Park, Edinburgh** all got together earlier in the year for a 'Valentines Day Coffee Morning'. We're not sure how much love blossomed over and above the love that's already there.

Colour my world

Here's **Evelyn Jamieson** of **Hanover Court** in **Dunfermline**, 'colouring in'. Recently, colouring books have become more and more popular with adults, and it's said to be good for the brain. Hanover Court has a regular craft afternoon which often features colouring.



Happy Birthdays

A very happy 100th to **George Avery** of **Hanover Court** in **Lumsden**. George had a special day with a party in the common room organised by his daughter Janet (pictured below with George). Many happy returns!



Parkway Court in **Alloa** has had a glut of 90th birthday celebrations of late. Pictured above are **Ursula Crichton** and **Jimmy Carr**, who both celebrated on 20 March with a party in the common room. Jimmy kindly donated the £500 in present money he received to CHAS, the children's hospice.

We'd also like to wish a happy birthday and best wishes to both **Robin** and **Dorothy Stewart** of **Westknowe Gardens** in **Glasgow**, and **James Lawson** of **Airlie Gardens** in **Banff** (he turned 90 in April).

* Due to the popularity of our birthdays section, from the next edition we will only feature pictures from 'big' birthday events (80ths, 90ths and 100ths). We will of course still wish a very 'happy birthday' to anyone else who wishes to get in touch with us.

Congratulations

From the Chief Executive

An update on our Organisational Review



I'm delighted to give you an update on our organisational review.

The past few months have been eventful and I'm pleased to say that the review is moving forward in line with our planned timescale. As we previously reported, there are now five departments that make up the organisation. They are:

- Chief Executive's Department
- Asset Management
- Customer Services
- Strategic Finance
- Organisational Services

The Director of Asset Management, Mark Farey, has completed the restructure of his department with the appointments of Chris Harrower as Repairs & Voids Manager on 1 February and Andrew Armstrong as Head of Asset Management, who will take up his post on 4 July.

The changes to the Strategic Finance department have also been implemented following the appointment of Andrew Jones as Asset & Development Manager, and with Rod Logan now settling into his new role as Systems Management & Development Manager. There were changes, too, in the Organisational Services department, with Director Andrew Aitken leaving Hanover in February. Adam Curry – formerly our Workforce Development Manager – has taken up the post of interim Acting Director. The department's new structure is now in place and staff are working hard to deliver the department's objectives.

Finally, the senior management team in our Customer Services department took up their new posts from 1 April and are now working hard to complete the structures of the six new Customer Services business units as quickly as possible.

Although there is still a lot to do, we're already starting to see good results coming from the changes we've made. I'm very impressed with our staff who, throughout these exceedingly busy and sometimes difficult times, have demonstrated professionalism and resilience. I'm also impressed with their can-do attitude and their determination to ensure that the level of service you receive continues to be of a consistently high quality.

Thank you for your patience during these changes and I will report back to you again on our restructure journey as we progress.

In the meantime, please get in touch with any one of our staff if you have any questions.

Wishing you all a wonderful (and hopefully warm!) summer.

Helen

Farewell to David

David Reid, Company Secretary, retired from Hanover in April. During his time, first as Housing Services Manager (Legal) and latterly as Company Secretary, he was known to many residents and played a vital role in helping Hanover to navigate changes to 700-year old Scottish property law.

David and I worked closely for 13 years and I will really miss him.

His work brought him into contact with many people both inside and outside of Hanover and I am sure many will have very fond memories of him.

David plans to spend his retirement enjoying the free time and exploring archaeological and historical sites around the Mediterranean. All the best David!



News and information

Apprentices help to make quick progress in Giffnock

Construction apprentices joined councillors, contractors, and staff from Hanover at an event to mark the progress of the building of a £1.6m development at Waterford Court, Giffnock.

Our new amenity housing development will feature 12 fully insulated and energy-efficient flats for rent to older people and is expected to be completed in November.

Chief Executive Helen Murdoch and East Renfrewshire's Councillor Jim Fletcher joined staff from Clancy, Robert Potter Architects, TCS and Ashleigh Scotland – whose

apprentices have been doing a great job whilst learning at the same time.

The Waterford Court site previously featured 13 very sheltered properties, however Hanover – working in close partnership with East Renfrewshire Council and the Scottish Government – identified that amenity housing was more suitable for the area.

The new flats will be made up of three, two-storey blocks with every flat designed to make the best use of space.

Commenting on the progress, Mark Farey, Hanover's Director of

Asset Management, said:

“We're delighted that we're well on the way to providing these much needed new homes in Giffnock. The re-development of Waterford Court is a perfect example of how Hanover is adapting to the changing needs of older people.

Every property is designed to make the best use of the space and light available, and we've taken great care to ensure they are as energy-efficient as possible, in order to keep costs to residents at a minimum. We look forward to welcoming new residents moving in from the end of the year.”



News and information

Simple solutions to make your life easier

Falls detector

► What is it?

A falls detector offers peace of mind to anyone concerned about getting help if they fall. A fall detector can be integrated into your standard push-button pendant, and has sensors inside that can tell if you've fallen. It lets you know (by buzzing) if it's about to raise an alarm, and you can cancel the alarm call if you so wish, but otherwise it raises an alert to either your development manager or our alarm centre.

► Who is it for?

It can help people who have problems with mobility, people who suffer from balance problems or people with osteoporosis. It's perfect for anyone who is concerned about falling.

► What do you need?

A falls detector can be added to a standard call monitoring alarm, as long as you have the correct unit already installed in your home.

Remote door controller

► What is it?

A remote door controller lets you control your front door entry system without getting out of your chair to your entry phone. The small, easy to use controller can be used anywhere at home and allows you to open the front door after you've confirmed who the caller is.

► Who is it for?

Anyone who has mobility problems or finds it difficult to get to their entry phone in time to answer it.

► What do you need?

All you need is a door entry system at your development.

Want to know more?

If you're interested in finding out about these or any other products we offer, then get in touch with us. Call Anne Porteous on **0131 557 7488** during office hours.



* Please note these services are only available if your home is linked to Hanover's monitoring service. Some developments, including those in Falkirk, Clackmannanshire, Aberdeen and Aberdeenshire, use other monitoring services. In addition, the extra equipment you could get does depend on the age and type of system you are using. Get in touch with us to find out more.

Calls cost less with new dialling codes

Ofcom – the UK's communications regulator – is making phone call billing easier and cheaper, and has made some changes to certain dialling codes.

- Numbers starting with 0800 are now free to call from mobile and landline phones.
- Numbers starting with 034 are charged at a local rate.
- Numbers starting with 084 are now more complicated.

The costs include an 'access charge', which can be between 0p and 7p per minute, plus a 'service charge' – and the service charge can differ depending on the phone company you use.

Many companies are now replacing any numbers starting with 084 to free phone (0800) numbers, or local rate (034) numbers. Therefore, it's best to try to find an alternative number to call rather than those starting with 084.

You can find more information on their website:
consumers.ofcom.org.uk/phone

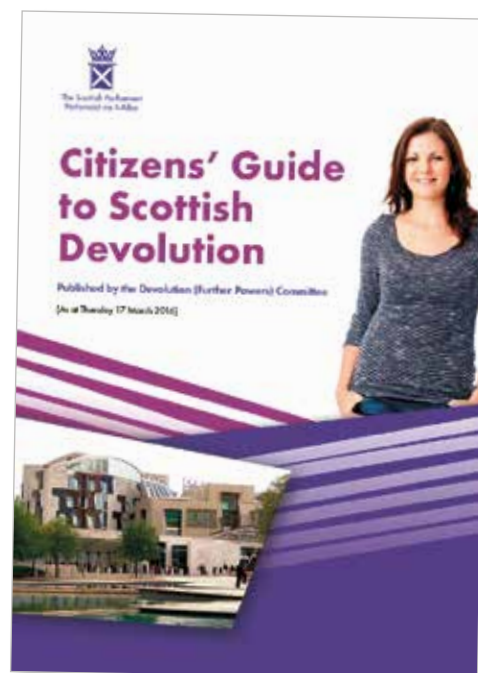


Rail travel for older people – more information

In the last edition of Hanover Today, we printed an article about cheap rail travel for the over 50s, provided by Scotrail. Frank Williams of Glebe Court in Kingussie got in touch with some additional – and useful – information. He reminded us that, for just £30 a year, anyone over 60 can take advantage of the Senior Railcard, which gives you

a third off all rail fares across the UK. For more information go to www.senior-railcard.co.uk.

Scotrail has also recently launched its 'My Scotrail' facility where you can register for various offers and discount cards – go to www.scotrail.co.uk and click on the 'My Scotrail' link to set up an account.



Devolution Guide

The Scottish Parliament has published a useful Citizen's Guide to Devolution that details the range of areas and services that are now devolved to the Scottish Government.

We've placed a copy of these in each staffed development, and you can also access copies by going to www.parliament.scot and typing 'devolution guide' into the search box.

New name for sheltered housing – an update

You may remember in issue 74 of Hanover Today, we asked for your suggestions for a new name for our current sheltered housing service. A final decision on the name of the new service hasn't been made but is still being reviewed – we'll let you know as soon as possible.

Are you a veteran?

If you're a veteran you may be interested in the Armed Forces Veterans' Association (AFVA). They are a small Scottish charity of ex-servicemen, women and volunteers who help ex-service personnel. They aim to ensure all ex-service personnel get all information and financial aid they deserve.

Any veteran is eligible but must have proof of service. The AFVA are

looking for any ex-service personnel and other volunteers to join them to contribute with ideas for fundraising projects and also help with collections at various events.

They're based on Platform 2 of Dumbarton Central railway station and are open between 8am and 4pm Monday to Friday. For more information, call **01389 717109**.

News and information

Help the housing regulator to improve services

The Scottish Housing Regulator (SHR) regulates all social landlords (like Hanover) in Scotland. It has a National Panel for users of social landlords' services, as a way to hear what people think about the services you receive.

They use your feedback to make sure they are focussing on the right things.

Anyone who uses social landlord services is invited to join the panel –

including tenants and homeowners who receive a factoring service.

As a panel member, you will be sent occasional surveys asking for your views – no more than two or three a year. Surveys will be quick and easy to complete, and you may also be asked to give your feedback in other ways.

To find out more or to join the panel, call Craigforth Research (who manage the Panel) free on **0800 027 2245**, or visit bit.ly/nat-panel



Join us at the Tenants' Conference

Hanover's second Tenants' Conference is taking place in August and we're inviting you to join us!

If you're a tenant, enclosed with this edition of Hanover Today is your invitation to the event, which takes place on Tuesday 23 August at the Stirling Court Hotel at Stirling University.

Back by popular demand will be the wonderful Out of the Darkness Theatre Company, who put on a marvellous performance at last year's event and, as always, you'll be able to discuss the play following the performance. You can also choose to attend two of four workshops:

- **Keep fit with Fiona** – Gentle exercises to suit all abilities – join in standing up or sitting down.
- **Make the most of your money** – Aisha Nadeem talks you through some simple tips to maximise your income.
- **Eat well, live well** – how can you tell the difference between a good food and a bad food?
- **Online Today** – Sheila Sneddon and her team from the RNIB share some top tips for getting online, including the chance to try out some of the latest tablets and smartphones.

Places are strictly limited for what is set to be a fantastic day so, if you want to come along, fill in the invitation, put it in the pre-paid envelope and return it to us by Friday 15 July. More information is on the invitation, but if you have any questions contact Ben Hallett, Communications Officer, on **0131 557 7482** or email bhallett@hanover.scot.



Our policies, your views

There are no policies for you to review this time around, but keep an eye out in the September edition for the newsletter where we'll be looking for your opinions on more Hanover policies.



Board profile

Cathie Wylie

Tell us about yourself

I'm a partner in the Dundee office of accountancy firm Henderson Loggie.

I studied Accountancy and Marketing at Strathclyde University in Glasgow and now live just outside Dundee. I have three children.

I love music and am always getting into trouble with colleagues for singing at my desk (and with my children when walking down the street). I also like hiking, reading, crochet, sewing, knitting and travelling (but not all at the same time!).

I often work anti-social hours to accommodate client meetings, but try to get to my weekly Tai Chi class. It's not just good for the body but very relaxing too.

I chair Hanover's Audit Committee. It's a very interesting and responsible role and I'm lucky to be well-supported by staff and board members in making the committee effective – it makes my job much easier than it could be.



What do you like about being on Hanover's Board?

I'm very impressed with our staff's enthusiasm for Hanover and our services. We also have a very good mix of experience on the Board. Both of these things make working on the Board enjoyable.

We have some big decisions to make about the services and care that people want and need in future, and how this can be afforded, but we have a good team to make and implement them.

I was really impressed on our Board Visit in the North area in April to see how much our staff enjoy their work. It was also good to hear from residents who were generally very pleased with Hanover.

What you don't like about being on Hanover's board?

Nothing, really. It can be slightly frustrating that we can't get the current reorganisation completed more quickly so everyone is clear about their roles, but it takes time to do things properly.

Where do you see Hanover in 10 years?

The rise in ageing population and the financial climate we are in is challenging. Younger generations are much more demanding and have greater expectations about quality of life than our grandparents' and parents' generations. This will keep us on our toes.

We've made good decisions about our services and we're ahead of the curve. If we can keep our forward-looking approach, we'll be even stronger in 10 years' time.

On our recent visit to Forres, we saw the new development we're building. It looks amazing. The mix of services we can provide there – with specialist dementia areas and the involvement of other key service providers – is the way forward.

Tell us a funny story

I'm known for trawling through charity shops and once saw a nice cup on a shelf. When I turned it over to see the price, the assistant's tea poured over my feet. I put the cup back on the shelf and ran. In my defence it was on the same shelf as the items for sale.

Homes for rent

Looking for a new home?

Do you know anyone who would be interested in moving into one of our developments? Or are you looking to move to another location?

Here's a list of developments where we have properties available to rent. If you or anyone you know are interested, please contact the area offices using the phone numbers or email addresses provided.

We also welcome applications for other areas. If you're interested in moving to an area not on this list, please still contact us as availability can quickly change and we may still be able to help.

Some of the properties we provide a factoring service for are also available for sale on the open market. Please see our website or contact any one of our area offices for more information about buying a property managed by Hanover.

Note that these details are correct at the time of writing.

East

Telephone 0131 557 7404, email eastinfo@hanover.scot

Tullibody, Devon Court (sheltered)

West Linton, Broomlee Court (sheltered)

North

Telephone: 01343 548585, email: northinfo@hanover.scot

Lumsden, Hanover Court (amenity)

Grantown-on-Spey, Woodside Court (sheltered)

West

Telephone: 0141 553 6300, email westinfo@hanover.scot

Dalbeattie, Maxwell Gardens (amenity/general needs)

Glasgow, Windlaw Court (sheltered)

Kilmarnock, Creighton Court (sheltered)

Kilsyth, Market Close (amenity)

Lennoxtown, James Hemphill Court (sheltered)

Motherwell, Baillie Court (sheltered)

Paisley, Montgomery Court (very sheltered)

In September's edition

In September's edition of Hanover Today, we will be including knitting patterns for poppies. A huge amount of money is raised every year for veterans' charities through Remembrance Day through the sale of poppies, and an increasing number of you knit poppies to sell to raise similar funds.

We'd love to see any copies of knitting or crochet patterns and we'll include the best in the next edition. Send in your knitting or crochet patterns to us using the details on the inside back cover.



Money matters

Don't get scammed

No one likes to be conned. But there are lots of situations where this can occur.

A 'scam' can mean anything that's a dishonest or fraudulent scheme designed to cheat someone out of their money or their possessions.

How to spot a scam

A scam can take place by post, phone call, email, text message or by someone turning up at your home. It's likely the contact will be unsolicited and you may never have heard of the company or organisation the scammer says they are from.

You may be asked to give money or confidential details, and you may be told to respond quickly (meaning you can't discuss it with family or friends) in order to secure a special offer.

What types of common scams are there?

Scams can come in all shapes or sizes, but some of the most common are:

- Prize draws or lottery competitions
- Someone suggesting they can save you money on utility, phone or internet costs
- 'Miracle' health cures
- Email scams (Sometimes called 'phishing', this is where a rogue organisation will send you an email that looks very similar to, say, an email from your bank or HMRC. These scams are designed to steal money or your personal identity information. Your bank will never ask for your personal details via email.) Other email scams can sometimes say you've been left lots of money in a will from someone you don't know, possibly abroad, and you are asked for your bank details in order for them to make a payment.



- Fake websites that are designed to look like reputable organisations – you can sometimes spot these are fake by badly spelled wording.

What should you do if think someone is trying to scam you?

A good rule of thumb is that if you think an offer is too good to be true, it probably is.

- Don't agree to anything there and then, no matter how much you may feel pressured into doing so.
- Don't let anyone into your property without being absolutely certain who they are. If in doubt, keep them out.

- Talk to someone – a friend, neighbour, your family or your development manager. If the caller/contact is genuine, they will be more than happy for you to discuss the situation with someone.
- Contact the Police's Action Fraud service on **0300 123 2040** if you suspect someone is trying to scam you. You can also visit their website – www.actionfraud.police.uk to find out more information. Citizens Advice Scotland also have some useful information – go to www.cas.org.uk/publications/scammed-and-dangerous to download their 'Scammed and Dangerous' publication.

Free pensions and benefits advice at home

Did you know the Department of Work and Pensions offers free 'pensions maintenance' advice? They can even arrange a visit to your home to discuss options available to you. If you're interested, call them free on **0800 917 9149** to speak to an advisor.

Water hygiene – minimise the risks

Various bacteria is widespread in all water, like rivers and ponds. Outbreaks of illness can also occur through exposure to the bacteria growing in purpose-built water systems (for example water tanks).

Certain conditions allow bacteria to grow in these systems, for example if the water is at a certain temperature or if it's stored or re-circulated. There are also other causes such as deposits of sludge, rust or scale.

It's important to minimise the risks by ensuring conditions are as unsuitable as possible for bacteria to grow.

We carry out a range a preventative measures, including:

- monthly temperature checks to ensure water is hot or cold

enough to prevent growth of bacteria;

- quarterly visits to developments by our contractors to remove, clean, disinfect all shower heads and hoses; and
- annual water sampling (in line with current industry guidelines).

You can also do your bit to help us minimise any risks:

- If you miss a visit from our contractors (ECG Facilities), let your development manager know to ensure you're included in the next visit; and
- If you know you're going to be away from home for more than two weeks, let your development manager or area office know to allow a visit to be booked in on your return.



If you have any queries about water hygiene, please contact our Property Compliance Officer Craig Quinn on 0131 557 7491 or email cquinn@hanover.scot.

Poet's corner

Contemplation

by T Bradley, Harrow Court, Glasgow

Deep in contemplation
The lonely soldier stands
Leaning on a fence post
His chin upon his hands

A pensive look upon his face
His thoughts are far away
Is he thinking of the battles
That are sure to come some day?

As he thinks about the future
His mind is full of dread
Will he survive the dangers
He knows must lie ahead

Dreaming of his loved ones
His heart is filled with pain
When this war is over
Will they ever meet again?



Kind hearts

As always, we're compiling all of the great work you do for charities into one article and will total up the amounts you've raised, donated, knitted and packed for good causes. So far this year, we've only had one notification – 482 pairs of underwear were donated to charity – well done to residents of **Hanover Court in Broxburn!**

Contact us



Write to: **Ian Mountford, Editor,**
Organisational Services Department,
Hanover (Scotland) Housing Association,
95 McDonald Road,
Edinburgh EH7 4NS

Telephone: **0131 557 7437**

Email: **hanovertoday@hanover.scot**

The deadline for receipt of articles for Issue 79 (Sept 2016) of Hanover Today is **Monday 1 August 2016.**

Our website features a wealth of information, including copies of important Hanover documents and contact details – go to **www.hanover.scot** for more information. You can read more about what Hanover residents are up to on our Facebook page – **facebook.com/hanoverscotland** and you can also follow us on Twitter (**@hanoverscotland**)

You're welcome to contact us in any of the ways detailed above. But, if you have a suggestion for an improvement to our services, why not use the 'Bright Ideas' initiative?

You could earn shopping vouchers if your suggestion is implemented. Speak to your Sheltered Housing Manager, Retirement Housing Assistant or area office to find out more and to get a Bright Ideas form.

We can produce this newsletter in other formats, like braille, audio, large print or a foreign language. If you use email, we can also email the newsletter to you instead of sending a printed copy. This saves trees and postage costs. If you're interested in any of these options, get in touch using the details above.

Legal information given in this newsletter is given in good faith and is based on Hanover's understanding of the law. The accuracy of Hanover's views is not guaranteed and readers seeking legal advice specific to their own circumstances should contact a solicitor or a Citizen's Advice Bureau.

Prize sudoku

We're offering £25 for this edition's Sudoku competition. As usual, your task is to fill the grid so that every row, column and 3x3 box contains each of the numbers 1 – 9. Once you've completed the grid, fill in your name and address in the spaces provided and send your details and the completed puzzle to us at the address above by **Monday 1 August**. If your name is the first drawn out of the hat for each of the north, west or east areas, you'll win £25. The correct grid from last time is below.

Name.....

Address.....

.....

.....

Postcode

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

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

The winners of the last Sudoku competition were **Wendy Lowrie** of **Langlands Court** in **Hawick** (east), **Allan Angus** of **Turners Court** in **Stonehaven** (north) and **Helen Downie** of **Cairndow Court** in **Glasgow** (west). Congratulations!

Prize crossword

Once you've completed the grid, fill in your name and address and send your details to us at the address on the inside back cover by **Monday 1 August**. If your name is the first drawn out of the hat for each of the north, east or west areas, you'll win £25!

Name.....

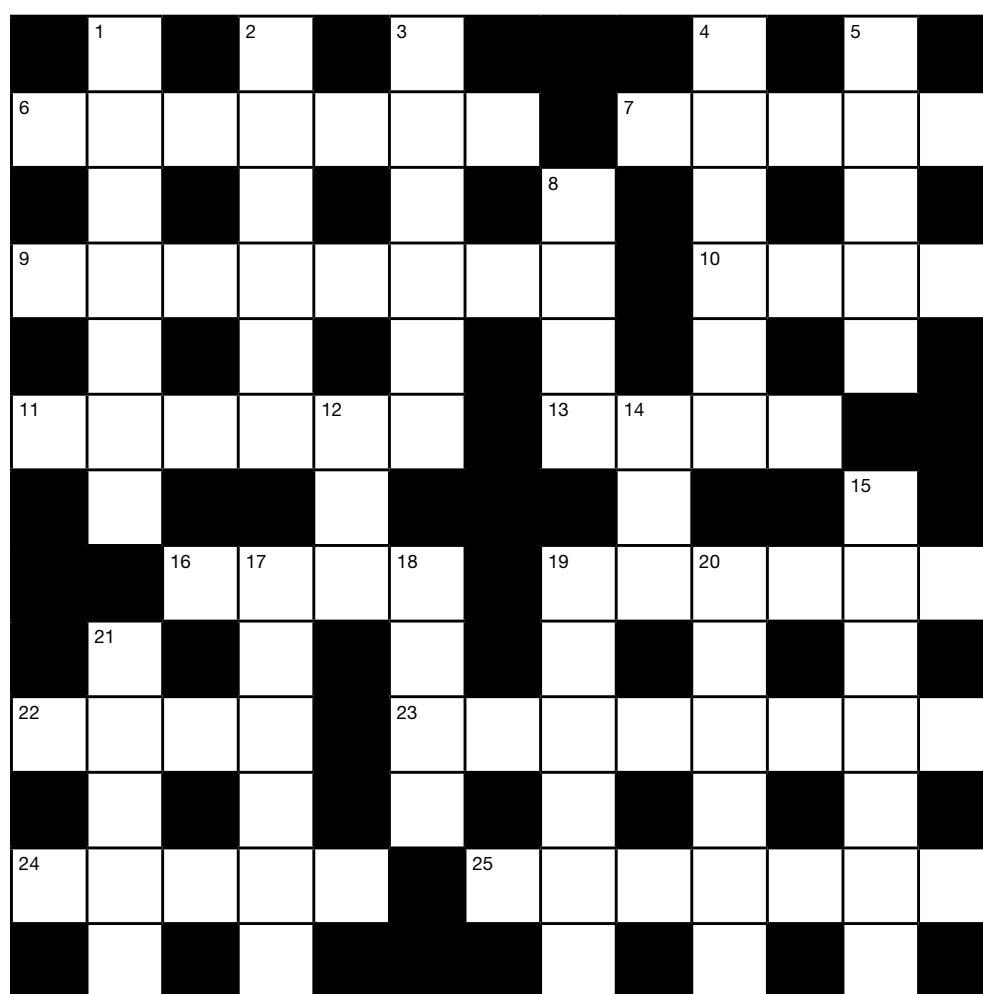
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Address.....

.....

.....

Postcode



Across

- 6 A pale seedless raisin used in cakes and puddings (7)
 7,14,12&16 Humorous 1889 novel by Jerome K. Jerome (5,3,2,1,4)
 9 A beekeeper (8)
 10 One of the classic horse races, run at Epsom (4)
 11 In golf, a score for a hole of one under par (6)
 13 Event of a prophetic nature (4)
 16 See 7
 19 Heavy weight attached to a ship by a cable and thrown overboard to restrict the ship's movement (6)
 22 Lacking hearing (4)
 23 In North America, large expanses of flat grassland, usually without trees (8)
 24 Switzerland's second largest city, where the French, German and Swiss borders meet (5)
 25 See 4

The answers to the last crossword are:

ACROSS: 1 Physician, 6 Spa, 8 Elsa, 9 Nonesuch, 11 Caspian, 12 Orbit, 13 Trevor Francis 16 Cello, 17 Angelus, 21 Oast, 22&19 The Hireling, 23 Beanfeast
 DOWN: 2 Halva, 3 Sharpeville, 4 Centaur, 5 Awn, 7 Puccini, 10 Strangelove, 14 Rhenish, 15 Rontgen, 18 Ursus, 20 Ike

Down

- 1 A simple or awkward person, especially one who lives in the country (7)
 2 London thoroughfare which runs from Charing Cross to Fleet Street (6)
 3 Green or immature (6)
 4&25 The traditional name for Pancake Day (6,7)
 5 Type of lizard which has toe-pads that enable it to cling to smooth vertical surfaces (5)
 8 German man's name (4)
 12&14 See 7
 15 Non-domesticated ferret (7)
 17 Irish county, chief town Tullamore (6)
 18 Gratuities (4)
 19 Calculating device consisting of beads and rods in a frame (6)
 20 Operative tenor, born in Naples in 1873, and renowned for purity of his voice (6)
 21 Labour Minister of Health from 1945, considered the architect of the National Health Service (5)

The winners of the last crossword were **Dorothy Slater** of **Mid Street** in **Bathgate** (east), **Carol Stewart** of **Church Street** in **Huntly** (north), and **Isabel Fulton** of **Alexandra Court** in **Prestwick** (west). Congratulations!