

Trust Talk

AGM 2009

New Housing Developments

Planned Maintenance Programme

Winter Safety



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WELCOME FROM THE EDITOR

Welcome to Volume 10 of Trust Talk and as Winter approaches we've included advice on snow clearing as well as a crossword to pass some time as the nights draw in. You will all know that up until now we have had an editorial board for Trust Talk that included staff and tenants from Trust Housing. In order to make it easier to contact someone, we have restructured the editorial board so that I shall act as Editor and a point of contact and take any feedback and comments received to the Editorial Board meetings which will still be held on a regular basis.

I am always delighted to hear from our tenants regarding Trust Talk – good feedback or not – so please contact me by telephoning 0131 444 4991 or you can email me at newsletter@trustha.org.uk

I look forward to hearing from you soon with ideas about our next issue – due out in April

Seasons Greetings to you all

Laura Sandilands

A VERY WARM WELCOME

TO TRUST TALK FROM TENANT MRS MARGARET BROWN OF KINGHORN, FIFE

Welcome to Trust Talk – your newsletter about everything that is going on at your housing association.

This edition is full of interesting stories and useful information including our own very special 10th birthday celebrations here in Kinghorn and other anniversaries around the country.

Remember Trust Talk is YOUR newsletter and the Association is very keen to hear about the things you'd like to see in it. We love new ideas!



BIG TURNOUT FOR OUR AGM

OUR Annual General Meeting took place in September with a big turnout from members.

The AGM at Glasgow's Crowne Plaza Hotel was addressed by Chair David Blair and Chief Executive Bob McDougall. Those attending represented a wide geographical spread across Scotland – including a number of tenant members some of whom had travelled from as far away as Sutherland in the Highlands.

Bob McDougall outlined the achievements of the past year while reminding members that Trust – in common with all housing providers – was operating in an economic climate which was both unprecedented and challenging.

But he was able to assure the AGM that Trust was on a sound financial footing and had been endeavouring where possible to protect its tenants and service users from the implications of ongoing global economic turmoil.

The meeting heard that the

organisation was continuing with its development programme of new homes in Bellshill, Alloa and Kirkintilloch.

Chair David Blair reminded members that the organisation had achieved an important standard of excellence in the way it does business.

Trust has become the first Scottish housing association to obtain the “Committed to Excellence” Award from Quality Scotland

Meanwhile, tenant Jessie Rigg from Corstorphine in Edinburgh who was attending her 24th AGM was praised for her commitment and enthusiasm in playing her part in the work of Trust by Mr Blair.

Bob McDougall added: “It was another successful occasion for Trust with plenty of discussion and debate and a great opportunity for us to engage once again with the people we serve.”

ALLPAY – Making rent payments easier for everyone



By now most of you will be aware that Trust has moved to using Allpay as our preferred method of collecting rents.

Those who have switched over to using an Allpay card in place of their old Giro Book will be enjoying the greater level of convenience it affords; Such as the ability to pay your rent at any PayPoint location, as well as Post Offices; the ability to pay your rent over the phone or on-line.

If any of you are still using a Giro Book to pay your rent at the Post Office, we ask that you cease using it and pay using your Allpay card. You

will need to retain old Giro Books as proof of your past payments but please refrain from using it any more.

If you have misplaced your card or have not received one then please call us on 0131 444 1200 and ask to speak to a member of the Rent Team. They will be able to order a replacement card which should be with you within two working days. They will also be able to answer any queries you have about Allpay.



Progressing Direct Debits



You may be aware that we are currently working towards offering the facility to you our tenants to pay rent by Direct Debit. Many of you have expressed an interest in switching to paying by Direct Debit, but have been told we are currently unable to offer this service. You may be unclear as to why this is the case, hopefully the following should clarify.

We are currently rolling out the service on a development by development basis, and have now made it available to over half of our developments. We anticipate having invited all full funding tenants to sign up to paying by Direct Debit by the end of the year.

We are currently only able to offer the facility to pay by Direct Debit to full funding tenants. Tenants not categorised as full funding are those who get Housing Benefit paid direct to Trust from their local authority. This is due to complications caused by councils paying Housing Benefit on a four weekly basis while Direct Debits are on a monthly basis. This means we are unable to accurately calculate what amount needs to be taken on each Direct Debit.

We are currently looking in to possible solutions to this issue, and we will advise you of any progress in future issues of this newsletter.

Arran news



Andy Martin retires after eight years at Isle of Arran Homes

Andy Martin retired in September from Isle of Arran Homes.

Andy paid tribute to the staff of Isle of Arran Homes past and present and thanked them for the vital role they perform in delivering housing for Arran.

Andy's career began as a graduate trainee with Glenrothes New Town Development Corporation in July 1967. He had a spell at Irvine New Town Development Corporation as Assistant Manager then returned to Fife County Council as Depute Housing Manager where he remained until reorganisation of Scottish Local Government in 1975.

In July 2009 Andy had completed 42 years service, working in housing management

Reflecting on his career, Andy said: "It has been a tremendous pleasure setting up Isle of Arran Homes office in Brodick and overseeing the various stages of development of the Association on Arran over the last 8 years.

"I am extremely proud of the achievements over this relatively short



space of time which has seen the completion of 58 new homes throughout various villages on Arran and the improvements carried out to the former North Ayrshire Council housing stock, which were acquired by the Association in 2001.

"The future of providing new housing on Arran looks secure as we have a potential new build development programme in place, which will hopefully see new homes being built in Corrie, Lamash and Brodick".

Andy added: "Our achievements would not have been possible without the dedication and hard work of all the staff in Isle of Arran Homes, both past and present. I would therefore acknowledge my grateful thanks to everyone who has contributed to the success of the organisation."

Cold Weather Payments

You may be eligible for a Cold Weather Payment for each week of very cold weather in your area if you get Pension Credit.

This year you will get £25 when the average temperature where you live is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days during the period from 1 November to 31 March. Specified Meteorological Office weather stations are used to obtain this information. Cold Weather



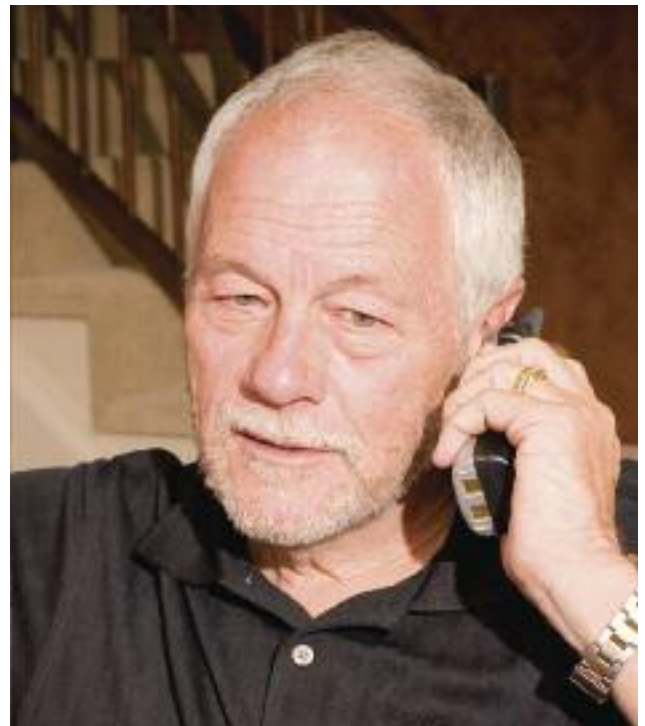
Payments will not affect other benefits you may be getting.

You don't need to apply as you'll get a Cold Weather Payment automatically as long as you qualify.

Keep Warm, Keep Well.... social tariffs

If you are finding it difficult to pay your electricity bill and you are on certain benefits, you maybe able to apply for their social tariffs. Energy providers may offer social tariffs to help their most vulnerable customers cope with the high costs of electricity. And according to new Ofgem rules, all social tariffs must equal the supplier's cheapest deals.

To find out if you can qualify please contact your electricity provider and see what they can offer you.



That time again! Winter Fuel Payments

The Government will again be making Winter Fuel Payments to most people aged 60 or over for winter 2009/10.

A Winter Fuel Payment is an annual payment to help people aged 60 and over with the costs of keeping warm this winter.

The exact amount you'll get depends on your circumstances during the qualifying week (21 to 27 September 2009), such as your age, whether you live alone.

In most cases if you qualify for a Winter Fuel Payment, you'll get:

- a full payment of £250 or a shared payment of £125 each, if you're aged 60-79, or
- a full payment of £400 or a shared payment of £200 each, if you're aged 80 or over

You do not pay tax on Winter Fuel Payments.

Automatic payments will be made over a number of weeks from early November 2009 until Christmas 2009.

If you have not received your automatic payment by Christmas 2009 you should call the office that pays your benefit or call the Winter Fuel Payment Helpline on 08459 15 15 15.

WELL DONE BINGHAM!

Development obtains two fabulous grants to help its tenants.

TENANTS at Bingham in Edinburgh are celebrating after obtaining two fabulous grant donations.

They secured £1292 from the Craigmillar Festival Partnership and a superb £3300 from the Award For All scheme from the Big Lottery Fund.

The funding was sought by Bingham's Registered Tenants' Organisation to fund days out for tenants.

Co-ordinator Janean Johnstone said: "We are delighted at being successful in our application for funding.

"Days out are an important part of life for our tenants - especially in the summer months and this money is vital to us being able to achieve that.

We are very grateful indeed for the generosity shown to us by the Craigmillar Festival Partnership and Awards For All."

The days out funded by the cash have already begun with local trips which have included a garden centre visit and further afield to The Falkirk Wheel.





Progress on Newbuild



St Flannan's – Kirkintilloch

Trust currently has 3 new developments on site:

St Flannan's, Kirkintilloch

This development is for 12 general needs tenants. Progress is good with the development due for completion in March 2010.

Liberty Road, Bellshill

This is one of our partnership projects and is being built by Lanarkshire Housing Association for us as part of a larger development. Our part of the development consists of 20 very sheltered flats.

Again work is progressing well and the builders should have completed



Developments

Ash Grove - Alloa

by June 2010. Housing Services are currently negotiating the support contract with the local council.

Ash Grove, Alloa

The other partnership project, Ochil View Housing Association are constructing seven 2 bedroomed amenity cottages for us just along from our existing Kilncraigs development. There have been extensive unforeseen site problems but the contractor has progressed well with our part and hopefully we will take possession of 4 cottages before Christmas.

In the next edition we hope to bring you details of our site at Corrie,



Liberty Road – Bellshill

Arran but in the meantime if you have any questions on the above developments please contact Joanna Voisey, Development Manager on 0131 4441200



TENANTS FOCUS GROUP MEETINGS

Once again we have just held our Autumn Focus Group meetings which were well attended by representatives from the Registered Tenants Organisations. Look out for a summary of the minutes on your notice board. Please also remember if you would like a full copy of any of the minutes from the Focus Group meetings, ask your co-ordinator or contact Diane MacDonald, the Tenant Participation Officer.

Discussions took place on a variety of subjects that may affect the services you receive including our policy on Electric Scooters and Wheelchairs, Decoration and Disturbance Allowance and Jack Marshall also consulted with tenants on the proposed rent and service charges payable from April 2010, with good lively discussions at all our meetings. Comments on these policies are extremely valuable to the organisation and help to shape a better service for the future.

The autumn meetings were held in Trust's offices in both Glasgow and Edinburgh, which was very useful as the tenants who attended got the opportunity to see around the offices and also meet some of the office based staff. Some of these staff do not often get the opportunity to meet tenants and may only talk to them on the 'phone, so this was also valuable for them.



GRANT FUN to

You may remember in the last news letter we reported on how Bingham Drive tenants' organisation received a grant from the National Lottery. Well, here they are again, with a Grant of £1,292 that they were awarded from Craigmillar Festival Partnership. This grant was given so that they would be able to put computer equipment and a BT Line into the communal lounge for use by the tenants.

With this grant, and the one from the lottery, they have received a total of almost £5,000 this year.



REGISTERED TENANTS ORGANISATIONS

This June the Operations Sub Committee approved Abbeyhill as a new Registered Tenants' Organisation.

This marked the 23rd tenant's organisation to register with Trust, which is a great achievement. To become a Registered Tenants' Organisation takes a great commitment from our tenants as they need to form a committee and adopt a constitution. A full copy of our register of tenants' organisations is available on request.

As you will see from the article on grant funding, there are advantages in becoming a Registered Tenants' Organisation as you can make applications to the National Lottery and other grant fund providers, if you are a formally constituted group. We have in place a number of tools that can be used to help any development to become constituted.

If you feel this is something that you would like to know more about please contact either the development staff or the Tenant Participation officer on 0131 557 7496.

DING Registered Tenants Organisations

Stockbridge has also been very successful in getting grants. They have received funding from Inverleith Neighbourhood Partnership for social and wellbeing activities, BT funded a Laptop internet connection, Scottish Gas funded a herb garden and their most recent award of £2,589 was from the National Lottery for Arts and Crafts.

Stockbridge Registered Tenants' Organisation owe a special thanks to Elaine Lennon from Inverleith Neighbourhood Partnership who assisted with the completion of the

many relevant forms and gave very sound advice.

Well done to both groups! None of this could have happened had individuals at the development not made a commitment to form a committee and adopt a constitution.

If you would like to form a committee at your development, or if you need to adopt a constitution for a group already formed, please get in touch with either your co-ordinator or your Service Manager and we can offer you help with this.

“TALK BACK”

Welcome back to this ‘Talk Back’ feature of your Newsletter. This section offers a summary of the information that you have provided to us through any surveys, interviews, questionnaires, complaints, comments and suggestions over the last few months.

We are always greatly appreciative of the time and effort that our customers put into communicating with us and feeding back to us on services. Through this section we hope to give an overview of what you have told us and what we are doing as a result.

We always strive to have meaningful and useful communication with our customers so, if this gets you thinking of anything that you would like to share with us then please do not hesitate to get in touch with your Coordinator or Service Manager, or any member of staff at our offices (0131 444 1200).

Customer Satisfaction Surveys

Housing Services

In the last edition of this newsletter we told you to look out for a survey coming your way. This was a survey for all of those customers in sheltered, very sheltered, supported and ‘care at home’ type housing. We had a fantastic response to the survey with over 950 completed surveys returned to us. The results were very encouraging; the following

is a summary of what you told us:

- 97% of respondents told us that they feel safe and secure within their home
- 97% of respondents are satisfied with the quality of communication provided by Trust
- 95% of respondents are satisfied with the staff at their development
- 91% of respondents are satisfied with the overall level of service provided by Trust
- 86% are satisfied with the value for money they receive from Trust

These results are very positive overall and, whilst there are individual issues that need to be addressed, the survey hasn’t highlighted any major areas of concern. Individual issues will be picked-up by Service Managers and staff at developments as appropriate.

A prize draw accompanied this survey with all of those who returned the survey, complete with name and



Survey prizewinner, Mr Brewer at Bingham



Kelly and Lisa from Corporate Services drawing the winners for the prize draw

- Feeling safer and more secure knowing that contact can be made with a member of staff
- Feeling less worried/more content about the future
- Family/next of kin feeling happier that support is available

Focus Groups

This Talk Back section of the newsletter is all about the exchange of information and ideas between Trust's customers and Trust staff. The tenants' focus group meetings that take place a number of times a year offer a fantastic opportunity for staff and customers to interact and share thoughts, ideas and opinions. These focus groups are invaluable in helping us to shape how we deliver services. Discussions at recent focus group meetings have resulted in a couple of direct changes.

The first of these relates to use of the master key at developments. Following feedback from customers at the focus group meetings the rules and procedures surrounding the use of the master key have been clarified for all. Master keys will not be used by staff unless prior written consent has been given by the tenant or if there is an emergency. In non-emergency situations, staff must wait to be invited by a tenant into their home. At the heart of the new arrangements is an effort to ensure the privacy and dignity of tenants in their own home is respected at all times.

address, being entered into a draw to win £30 worth of shopping vouchers. There were 3 prizes and 3 lucky winners. These were Mrs Anderson at our East Calder development, Mr Brewser at our Bingham development and Mr Fitzsimons at our Girvan development. Well done to the winners and thank you to all who took part.

Housing Support

The last edition of this newsletter also contained a satisfaction survey that related to housing support. We were seeking views on the benefits that customers have found as a result of moving into supported housing. Whilst the response of 169 was less than we'd hoped for the results themselves have provided us with invaluable information and evidence which we can use to inform the future development of our services in conjunction with all of the local authorities with whom we work.

The questionnaire sought views on what sort of benefits customers have found from moving into/living in supported housing. From those who responded the most common benefits were as follows:

“TALK BACK”

The second area of change resulting from the tenants' focus group meetings relates to the use of guest rooms. Many of you will be aware that we have a joint-working relationship with Hanover (Scotland) Housing Association who provide very similar services to ourselves. Representatives at the focus group meetings queried why it was not possible for Trust customers to use Hanover guest rooms and for Hanover customers to use Trust guest rooms. This feedback was taken on board, discussions were held with our colleagues at Hanover and, we are pleased to announce, it is now possible for Trust customers to use Hanover guest rooms all over Scotland. For further information contact your Coordinator, Service Manager or one of our offices.

There are always interesting and current issues being discussed at the focus group meetings, if you're interested in getting involved then speak to a member of staff about how to get started.

Complaints

A major source of contact with our customers, as with any organisation providing services, is through our complaints system. We look upon complaints as a chance to learn and improve and we hope that you feel encouraged and enabled to make your views known to us.

Over the last 6 months the areas on which we received the highest number of complaints were as follows:

- Tenant Relations
- Service Related Issues
- Staff Related Issues
- Property Services
- Rent/Service Charges
- Alarm service (Telecare)
- Noise

All of the complaints we receive are dealt with individually through the processes set down within our complaints procedure. We keep a log of all the complaints that we receive so that we can look out for trends in the complaints being made. We track this information to enable us to target our efforts and resources at the areas of most concern to our customers.

We are constantly working to eliminate any avoidable errors and we always seek to learn from complaints and improve. Information on how to complain is available from staff at the developments, on our website, or from our offices. If there is anything that is causing you concern then please let us know so that we can work together to resolve any issues.

In the meantime, as is always the case, we would very much welcome any views or opinions on the complaints service or any other aspect of our work. If you have any suggestions or ideas then tell your coordinator, fill out a suggestions card at your development, call the office, e-mail us or speak to your service manager (contact details can be found inside the front cover on page 2). We look forward to hearing from you.

PLANNED MAINTENANCE PROGRAMME 2009 / 2010

OUR INVESTMENT

This year the Board of Trust Housing Association has approved increased spending of around £ 4.9 million on maintaining and completing repairs to tenants homes and developments.

Where does the money come from?

Our repairs and maintenance programme is fully funded through the money received from rent and service charges. Unfortunately we do not receive any grant funding to reduce costs to tenants.

What type of work is covered?

The main areas of work include day to day repairs, grounds maintenance, window cleaning, empty house works and cyclical work – such as painting, gutter cleaning and other items done on a recurring timescale.

A key area where we spend money is in the Planned Maintenance and Equipment Replacement categories. This covers building items such as windows, kitchens, heating systems and fire alarms, which are replaced once they have become beyond repair.

How is Planned Maintenance Work identified?

Each year a survey is completed by the Property Officer to assess the condition of our Developments and a works programme is identified.

We are also in the process of completing phases 2 and 3 of the stock condition survey programme,

which will enable us to provide a planned programme of improvement works for the whole of Trust's stock over the next 30 years.

Our aim is to communicate the outcome of the survey during spring / summer of next year when we will consult with Tenant Focus groups on the findings of the survey.

This will allow us to plan our works programme for the future, whilst taking into account the money available, and required on an annual basis.

What is the Planned Maintenance / Equipment Replacement Programme for this Year?

This year we aim to spend the following amounts on various Developments identified from the survey process:

- Internal & External redecoration projects – £260,000
- Kitchen replacements – £194,000
- Bathroom/Shower replacements – £215,000



PLANNED MAINTENANCE PROGRAMME

- Window Replacements projects – £473,000
- Hard Landscaping works – £60,000
- Fire Safety Risk Assessment Works – £100,000
- Lift replacement/Upgrading projects – £180,000
- Boiler/heating system replacement works – £ 304,000
- Warden Call replacement /upgrading works – £135,000
- Fire alarm replacement/upgrading works – £145,000

The above works cover the larger projects within the Planned Maintenance / Equipment Replacement categories, with the balance of the budget being spent on Day to Day repairs, Void Properties, Grounds Maintenance, Window Cleaning etc as previously mentioned.

How do I find out what's happening in my Development?

The Property Officers will be discussing this year's programme during their Development visits, when they will answer any queries.

You can also contact your Development Co-ordinator who can ask on your behalf, or contact your Property Officer directly, or any other member of the Property Services Team on 0131 444 1200.

Right to

Did you know you may be entitled to compensation if a specified repair is not carried out within a set timescale?

This is called the Right to Repair Scheme.

If you have signed a Scottish Secure Tenancy Agreement you will be entitled to have a qualifying repair carried out to your home. Qualifying Repairs are those that costs up to £350 and which, if we do not carry them out within a reasonable time may harm your health, safety or security such as

- Loss of electrical power
- Loss of water supply
- Loss of heating

The types of repair and timescales (working days) are detailed in your **Tenants Handbook** and the **Trust Information Leaflet – Right to Repair**.

Reporting a Repair

When you report a repair, we will let you know if it is a qualifying repair under the Right to Repair Scheme. We may need to inspect your home to see whether it is a qualifying repair or not. If this is the case, the timescale will be from the date of inspection.

If the repair does qualify we will :

- Tell you the maximum time allowed to carry out the repair (working days only – not a public holiday or Saturday / Sunday)

Repair

- Tell you the last day of the period
- Explain your rights under the scheme
- Give you the name, address and phone number of our usual contractor and one other contractor from our approved list
- Make arrangements with you to gain access to your home

Compensation

If the first contractor does not carry out the repair by the end of the maximum timescale, you will be entitled to a payment of £15.

Also if the alternative contractor fails to carry out the repair within the second period of time, we will pay you compensation of £3 for each working day the repair remains outstanding.

The maximum compensation we can pay is £100.

Sometimes there may be circumstances which the contractor has no control over such as materials delivery, weather etc , which may prevents completion of the repair within the timescale.

If this is the case we will let you know.

Alternative Contractors

We must start the repair by the last day of the maximum period. If we do not, you can ask the alternative contractor provided to carry out the



repair. You cannot use a contractor who is not on our approved list.

Access to your Home

If the contractor cannot gain access to your home on the time agreed with us, your right to repair will be cancelled. You will then have to re-apply and start the process again.

Further Details

Full details including a list of Qualifying Repairs are contained within your Tenants Handbook, the Trust Leaflet – Right to Repair or the Scottish Executive Leaflet – Right to Repair (Housing Scotland Act 2001)

For any further clarification contact your Development Co-ordinator or the Property Services Team.



Winter Safety

Winter is upon us again, and will no doubt bring the usual problems of blocked and icy paths – so remember some simple tips to stay safe from slips and falls this winter:

- Co-ordinator who will arrange for the council / contractor or handyman to grit or unblock key paths / routes.
- Please stay indoors, or take great care until this is done, to prevent any risk to your own safety. If you have any particular needs but cannot get out, please inform your development staff or seek assistance via the Alarm Centre.
- If we have prolonged periods of severe weather, in these circumstances you are strongly advised to remain indoors and to contact the Co-Ordinator, control centre, family, or friends to arrange for food or medicine to be delivered.
- We will try to arrange any snow clearing/gritting as soon as possible – however depending upon conditions it may not be possible to do this straightaway.

It is your own responsibility to ensure that the conditions are reasonable for you to venture out in – please take care!



New Window Cleaning Practices

You may have noticed that window cleaners at some developments are no longer using ladders, but use a long reach water fed pole from ground level.

This has been necessary due to changes in the Health and Safety at Work Act – which is seeking to avoid work at heights by ladder, because this is a key cause of accidents.

This pole fed system is now commonly used by window cleaning companies, however we have received feedback that, on occasions, the cleaning standard is not comparable to full access

cleaning which would prove costly under the new legal requirements.

There may also be instances where excess water may gather on external window cills, however this will drain away in the same manner as rainfall gathering on the window cill.

We appreciate any feedback on the window cleaning service, however through changes in the Law, the Long Reach system is the only cost effective alternative at present.

Should you have any further feedback, please contact the Property Team on 0131 444 1200.

Visitors from Finland

The Lauder development was recently visited by two Scout leaders from Finland. Laura Kabata and Niko Kappinen arrived on Thursday 9th July to assist with any odd jobs. The Scouts were visiting Scotland for two weeks and had activities planned for them for the duration of their visit. They travelled from Haddington to Lowick where they were split up into groups of two. Their task was to walk 200km over ten days ending up in the Melrose area. Each group planned their own route and with a backpack, tent and a small amount of money set off. Laura and Niko's route took them through Berwick, Burnmouth and onto the Southern Upland way where they eventually came through Lauder and a local citizen pointed them in our direction. After having a walk around town they had a cup of tea with the tenants



after bingo and were glad to have the chance to have a chat because one of their tasks was to enquire what Scottish people thought of the Royal Family. This was perfect because Mrs Stevens was able to show them photos from the Visit of the Queen and Prince Phillip to Thirlestane castle the previous week. They had not stayed in campsites during their walk but had camped on farms and in people's gardens. We offered them the guest room as a thank you for their hard work and they were very glad to accept. They very much enjoyed having a bed for the night and a chance to do some washing and dry their sleeping bags."

KNITTING BEE

Tenants at our Carmunock development have been busy running a knitting bee from March to October.

Tenants meet on a Tuesday morning to enjoy each others company whilst knitting baby clothes for premature babies in Malawi as well as newborn baby sets for Yorkhill Sick Children's hospital and the local maternity unit.

The group also knit blankets for local nursing homes.

SHOEBOX APPEAL



Over the year the tenants at Shulishader Beag, Isle of Skye have been collecting items to place in shoe boxes for the Blythwood Shoebox Appeal. The boxes go to the underprivileged in Eastern Europe and Asia. The boxes had to be completed by 6 November for distribution by Christmas. In total 25 boxes were filled. The picture includes some of the tenants who contributed and who helped to wrap the boxes.

Competition Winners!

WE had a fabulous response to our competition in the last edition of TRUST TALK. In fact it was one of the biggest ever!

Regular readers may remember that we asked you to name the well known seaside resort on the Isle of Bute beginning with an "R". The answer is of course ROTHESAY. The prizes were lovely prints of the Isle of Arran taken from the Isle of Bute by photographer John Lawson.

Congratulations to our winners who are:

1st prize of a framed photograph of Arran goes to Belle Maclean, Blackwaterfoot, Isle of Arran.

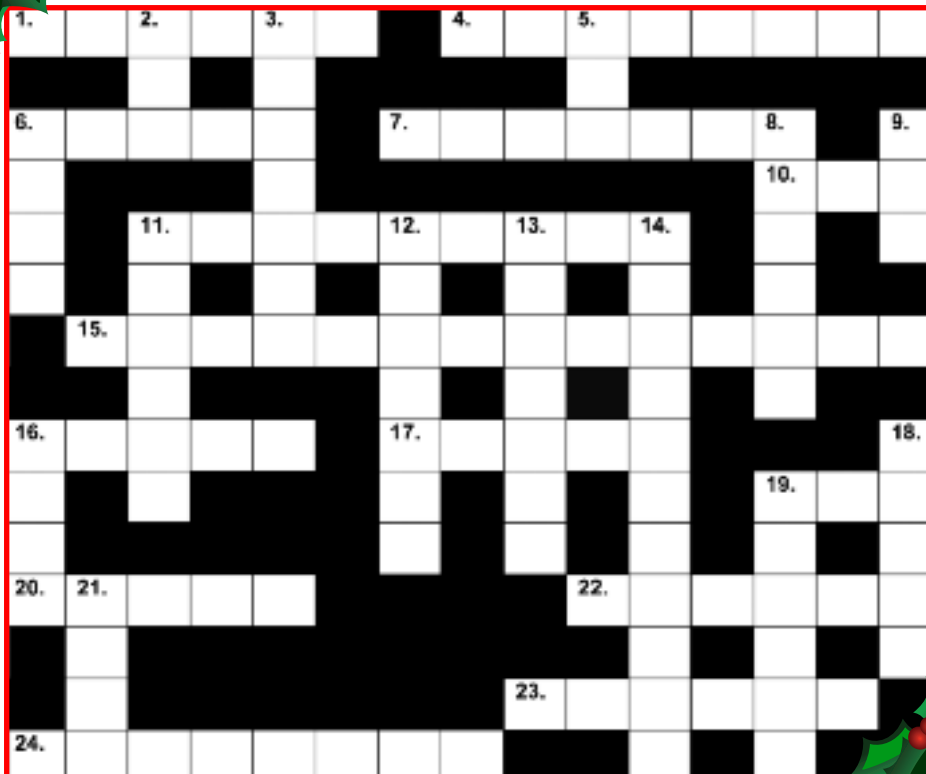
Runner up prizes of smaller prints of

the same picture goes to Mrs M McFarlane of Caldercruix, Mrs Sadie McCreath of Crofffoot and Mrs Catherine McFaull from Lamlash.

We normally have a competition in Trust Talk but we're keen to hear from you on what kind of puzzles or quizzes you would like to see in your newsletter.

It might be a crossword or a wordsearch and we know that quizzes and puzzles are VERY popular.

Please write to us telling us your views on what quizzes or puzzles you would like in Trust Talk and we will do our best to include them in future editions.



Across

1. Hand in one's notice of employment (6)
4. Southern Town on the River Nith (8)
6. Flynn's namesake near Perth (5)
7. Saintly village North of Montrose (7)
10. Longest River in Scotland (3)
11. Type of Housing offered by Trust (9)
15. Ski resort North of Aviemore (8-2-4)
16. Royal Golfing Town on the West Coast (5)
17. Apprentices learn on of these (5)
19. River on which Balmoral stands (3)
20. Coastal resort near Inverness (5)
22. Hair colour (6)
23. Season after Autumn (6)
24. Dumfriesshire town where Trust offer housing (8)

Down

2. Respectful address of male teacher (3)
3. Large three masted sailing ship (7)
5. Fifth month of the year (3)
6. Island that sounds like breakfast dish (4)
8. Dance moves on East side of Glasgow (6)
9. Burn's Town (3)
11. Service conducted by member of the clergy (6)
12. Pig's foot (7)
13. Aircraft take off from here (7)
14. Old Capital where Carnegie was born (11)
16. Very slim (4)
18. Loch crossed by Ballachulish Bridge (5)
19. Home of Jam, Jute & Journalism
21. Gaelic name for Scotland (4)

Completed Crosswords should be sent to Laura Sandilands, Trust Housing Association, 12 New Mart Road, Edinburgh EH14 1RL by Friday 18th December the prize will be a bottle of Champagne to see in the New Year!

CONGRATULATIONS ALL ROUND!

More developments around the country have happy birthdays

IT'S been another season of happy birthdays at our developments around the country.

The housing development at Viewforth Court in Kinghorn, Fife marked its 10th birthday this month.

The occasion was recorded with a party attended by the tenants, their families and friends and representatives from the local community.

The development in Burntisland Road was opened in 1999 and was an important step forward in bringing sheltered housing to this part of Fife.

A special cake was cut by four tenants including the newest Margaret Wilson who arrived this month.

Tenants in Motherwell have been celebrating their very special birthday 25 years to the day since the housing development opened its doors.

The Ravens Court sheltered development in Camp Street opened in 1984.

And to mark the special occasion, tenants threw a celebration party which was attended by members of the local community and Trust staff.

In Croftfoot, Glasgow tenants at the sheltered housing development at Ashcroft Drive marked its 20th birthday this month.





The occasion was celebrated with a very special party attended by tenants organised with help from Trust staff.

The development was opened in 1989 and was an important step forward in enhancing sheltered housing provision in this part of the city

Among the tenants attending the party was Mrs Catherine McAskill who, amazingly, recently celebrated her 106th birthday.

Originally from the Isle of Lewis, Catherine was born in 1903 just two years after the death of Queen Victoria and 11 years BEFORE the start of World War One.

She had the honour of cutting a special anniversary cake featuring a model of the development made of icing.

Cooking with Jack

Broccoli and cheese soup



Ingredients:

1 Onion • A head of broccoli (works with cauliflower or a mix) • A stock cube • A chunk of cheese of your choice (my favourite is a strong cheddar, but it works with stilton, brie etc).

Method:

Chop the onion and pop it in your pan.

Wash your broccoli and cut into small pieces, use the stalk too, pop it in your pan

Pop in your stock cube and cover with boiling water, depends on how much broccoli you've used but around 2 pints.

Bring to the boil and simmer for about 20 minutes until the broccoli has softened. Remove from heat.

Use a hand blender or liquidiser to reduce the mixture to a thick creamy consistency.

Either add your cheese now, grated or chopped or serve the soup accompanied by the grated/chopped cheese so that it can be added to individuals taste

Delicious served with fresh bread and butter.

Do you enjoy cooking along with Jack? Are your culinary skills the talk of the town? Let us know how your efforts in the kitchen have gone.

Diamond Wedding Celebrations

Mr & Mrs Donald Sturrock married on the 3rd of September 1949 in Spiersbridge Church, Thornliebank.

Donald and Helen moved to Hamilton in 1966 and then into the development at Millar Park, Hamilton in 2000. They celebrated their diamond wedding with family and a card from the Queen at Gleneagles Hotel.



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HAPPY TO TRANSLATE

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یہ معلومات بریل (ناپیدا افراد کے لیے ابھرے ہوئے حروف کی لکھائی) میں، ٹیپ پر، بڑے حروف کی لکھائی میں اور کمیونٹی کی زبانوں میں بھی دستیاب ہے۔ ان کی نقل حاصل کرنے کے لیے براہ مہربانی 0131-444 1200 پر رابطہ کریں۔

ਇਹ ਜਾਣਕਾਰੀ ਬ੍ਰੇਲ, ਟੇਪ, ਵੱਡੇ ਪ੍ਰਿੰਟ ਅਤੇ ਭਾਈਚਾਰੇ ਦੀਆਂ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਉਪਲਬਧ ਹੈ। ਇਸਦੀ ਨਕਲ (ਕਾਪੀ) ਦੀ ਬੇਨਤੀ ਵਾਸਤੇ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 0131-444 1200 ਤੇ ਸੰਪਰਕ ਕਰੋ

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