



# Shian Christmas News

## Managing the Cost of Christmas

Christmas can be a very expensive time, with many of us falling into debt in the pursuit of the "perfect Christmas". In the current climate it is more important than ever to ensure that you are not still paying for this Christmas when next Christmas comes along and **please ensure you continue to pay your rent.**

If you need to borrow to cover the costs of Christmas, make sure that you only borrow what you can afford to pay back. If you are already struggling with financial commitments it is not advisable to take on further debt.

If you do choose to borrow money to pay for Christmas, work out what you can realistically afford to repay. Ideally you would not want to be paying off Christmas debts more than three months after Christmas. Therefore

calculate how much you can afford to pay back each month. This will give you an idea of the maximum that you should borrow. Once you know how much you can afford to borrow you can decide which method of borrowing is right for you.

**Plan for next year**  
It can be difficult to start thinking about saving for next Christmas when we are working out how to avoid Christmas debt this year! But the best way to reduce the financial impact of Christmas is to start putting money aside early; if you start putting a little away each month from January it can have a big impact on reducing the financial pressures of Christmas.

Use the amount that you spend this year as a guide to how much you need to save for next year and build this into your monthly

## Prize Draws

3 lucky winners will receive a gift for maintaining their rent accounts in credit for the whole year. The prizes will be:

- > 1st Prize – DVD Player
- > 2nd Prize – Ice Crusher
- > 3rd Prize – Coffee Machine

## Future Draws

- > Quarterly draw for tenants who maintain their rent accounts in credit for the whole quarter
- > Quarterly draw for tenant who return their "Attendance Slip Response Monitor" following repairs being carried out

Full details will be in the next newsletter.



## Shian Housing Association Ltd

### Emergency Contacts

- > We will be running a call back service over the Christmas period. This will be for repairs, central heating and housing issues.
- > If you do have any problems please leave a message on 07717 726 279 and one of our staff will return your call.



### Inside this issue:

Managing the cost of Christmas	1
Prize Draws	1
Office Closure	1
Emergency Contacts	2
Easy Cook Mince Pies	2
Kids Corner	2



## Office Closure

Shian's Offices will be closed between Thursday 25th December 2008 and 2nd January 2009

Normal service will resume on Monday 5th January 2009



## Easy Cook Mince Pies

### Method

- 1) Preheat oven to 200C/400F/Gas 6. Rub the butter into the flour until it resembles breadcrumbs, then stir in the caster sugar, orange rind and salt.
- 2) Add the egg yolk and enough water that it forms soft dough, then put it into a plastic bag and chill for 30 minutes.
- 3) Roll out the pastry to a thickness of 2-3mm, then use a pastry cutter to cut out about 18 rounds, each measuring 7.5cm across.
- 4) Place in lightly greased patty tins and spoon the mincemeat evenly into the pies.
- 5) Re-roll the leftover pastry and cut out round lids or stars to fit on top of the mincemeat.
- 6) Lightly brush the pastry tops with the beaten egg and bake in the oven for 12 to 15 minutes until golden.
- 7) Remove from oven and leave for a few minutes before removing from tins and cooling on a wire rack.
- 8) Lightly dust with icing sugar.

Makes: 18  
 Prep Time: 30 mins  
 Cooking: 15 mins  
 Cost: 20p per portion

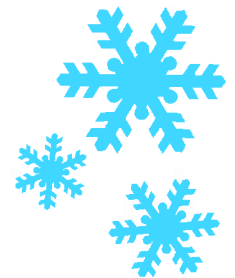
### Ingredients

140g butter, cut into cubes  
 225g plain flour  
 50g golden caster sugar  
 1 finely grated orange rind  
 pinch of salt  
 1 egg yolk  
 2-3 tbsp cold water  
 354g jar of mincemeat  
 1 egg, beaten  
 Icing sugar to decorate



76 Mare Street  
 Hackney  
 London  
 E8 3SG

Phone: 020 8985 7120  
 Fax: 020 8985 7031  
 E-mail: shian@shian.org.uk



## Kids Corner

Below are some words we often hear at Christmas time. See if you can find and circle them all in this letter grid. Look carefully—they are hidden vertically, horizontally, diagonally and backwards



### Word List

- Snow
- Cookies
- Bows
- Santa
- Carols
- North Pole
- Reindeer
- Sleigh
- Bells
- Mistletoe
- Stocking
- Tree
- Elf
- Ornament
- Present
- Holly



We're on the Web  
[www.shian.org.uk](http://www.shian.org.uk)