

**ACROSS**

- 1 Second month of the year (8)
- 5 Malay dagger (4)
- 9 Person whose name is on an envelope (9)
- 10 Male domestic cat (3)
- 11 Elegant, stylish (4)
- 13 House shoe (7)
- 16 Range of singing voice (4)
- 18 Greatly respect (6)
- 19 Timber-cutter (6)
- 21 Loch \_\_\_ monster, Scottish attraction (4)
- 23 Covered porch (7)
- 25 Veer sharply (4)
- 27 Material that transfers genetic characteristics (inits) (3)
- 28 Immunise (9)
- 30 Flood barrier (4)
- 31 Bookish, academic (8)

**DOWN**

- 1 Whip very harshly (4)
- 2 Bridge call (3)
- 3 Second-hand vehicle (4,3)
- 4 Fight against (6)
- 6 Person liable for local taxes (9)
- 7 Mexican broad-brimmed hat (8)
- 8 Legendary creature of the Himalayas (4)
- 12 Hiker's kit-bag (9)
- 14 Detriment (4)
- 15 On the condition (that) (8)
- 17 Advance (money) (4)
- 20 Amaze, surprise (7)
- 22 Dine away from home (3,3)
- 24 Horny plate on a finger or toe (4)
- 26 River of north-east England (4)
- 29 Hubbub (3)

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