

## ACROSS

- 1** Shipping hazard in cold regions (7)  
**5** Accompanied by (4)  
**9** Hands over money in advance (7)  
**10** Not qualified (5)  
**11** Preceding period (3-2)  
**12** Long couches (6)  
**14** Observed (6)  
**16** George MacDonald \_\_\_\_, author of *Flashman* (6)  
**18** Send abroad for good (6)  
**19** Schemes (5)  
**22** Binding (5)  
**23** Conducted yourself properly (7)  
**24** Repents (4)  
**25** Over-particular (7)

## DOWN

- 2** Free from dirt (5)  
**3** Speaking irreverently about religion (11)  
**4** Dwell, live (6)  
**6** Toddlers (7)  
**7** Items worn on the head (4)  
**8** Think well (of) (7)  
**10** Having no layer of lacquer (11)  
**13** Be at the head of the table (7)  
**15** Deliberately vague (7)  
**17** Irrational fear (6)  
**20** \_\_\_\_ Presley, 'The King' (5)  
**21** Luminous point in the sky (4)

