

# The Link

NEWS FOR TENANTS AND LEASEHOLDERS • AUTUMN 2011

WAYS TO PAY  
YOUR RENT

Giving you  
the options



PROBLEM DEBTS?

Advice to  
help reduce  
your debts



LOOKING AFTER  
THE PENNIES

Great ideas to make  
your money stretch  
further



**MONEY MATTERS SPECIAL**



# Welcome to *The Link!*

## Coleman's Column

**W**ell summer has flown by with lightning speed and we are well on our way to the crisp autumn weather.

And it's not only the weather that is changing but also the world around us. Dartford Rail Station is currently being upgraded (see right), responsibility for drains and sewers have changed (see page 4) and tenants' homes are going green (see page 3).

Changes to the way that the Housing Service is financed have led to a full review of the service which is currently underway (page opposite).

Households' personal finances are being squeezed with many people feeling the pinch. Managing money can sometimes be difficult and it can be hard to juggle money or know where to start with problem debts. Check out pages 4 to 7 which are packed with information and advice to help save you money and who to call on to help for support if you get into difficulties.

Best wishes,



Cllr Pat Coleman  
Cabinet Member for Housing



## IN THIS ISSUE...

### A RENT & FINANCE SPECIAL

Offering help and advice to make your money go further

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### HAVE YOUR SAY

Join us at the DBRF AGM

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### DRAINS & SEWERS

New advice for tenants

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### PLUS THE REGULARS:

How are we measuring up? (page 3); Estate Inspections (page 4);  
Contacts (page 8)

## STATION UPGRADE UNDER WAY

**W**ork started at the end of August to provide Dartford with a much-needed new railway station.

Network Rail have started work on the new station. Once complete, it will provide a better experience for the people who use it to make over three million journeys each year.

In order to keep the station open during the works, the Civic Centre visitor car park has had to be closed to make room for a temporary ticket office.

If you need to visit the Civic Centre, you are advised to use the Westgate surface car park in Kent Road, DA1 2DF.

Jeremy Kite, Leader of the Council said, "I know closing the car park while Network Rail build the station is a pain, but it is essential if Dartford commuters are to have the new station they deserve."

Many Council services are available online at [www.dartford.gov.uk](http://www.dartford.gov.uk) which may mean that visiting the Civic Centre is not necessary.



Payments such as rent, council tax and parking fines can be made online or by phone with a credit or debit card.

Payments can be made online by visiting [www.dartford.gov.uk/payments](http://www.dartford.gov.uk/payments)

Telephone payments can be made by calling 01322 343760 (during office hours) to speak to an advisor or the 24-hour automated payment line on 0845 634 3001.

Direct Debit can also be set up to pay regular payments such as rent and council tax automatically each month. Download a form from [www.dartford.gov.uk/directdebit](http://www.dartford.gov.uk/directdebit) or call 01322 343070 or 343570 (rents) or 01322 343700 (council tax) to arrange this.

For more options for paying your rent, turn to page 5.

For up-to-date information during the station refurbishment, visit [www.dartford.gov.uk/dartfordstation](http://www.dartford.gov.uk/dartfordstation)

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*IF YOU KNOW SOMEONE WHO CANNOT READ THIS BUT WOULD LIKE TO KNOW OF ITS CONTENT, WE WILL DO OUR BEST TO PROVIDE A COPY IN A SUITABLE FORMAT.*



## HOUSING FINANCE REFORM

**L**ike all council landlords, Dartford Borough Council manages its housing finance through a Housing Revenue Account (HRA). Your rent is paid into the HRA and the cost of repairs to your home and the wages of people who manage it are paid from the HRA. Under the current system the Council also has to pay money from the HRA to the government. This system means that the Government can move money from one area of the country to another when it feels it is necessary.

Many councils and tenants have felt this system is unfair with some councils receiving money from the central pot and others (like Dartford) only ever paying into it. The 'Hands off our rent' petition, presented to the Prime Minister in Feb 2009 has led to the Government changing the way housing finances work.

### SELF FINANCING

From April 2012 Dartford Borough Council will be able to keep all of your rent and will not have to hand any of that money over to the government.

The downside is that the national housing debt will be shared out amongst all councils that are still landlords. Of this estimated £20 billion, Dartford's share is likely to be approx. £85million and the Council will have to borrow that money.

However, we have done our sums and as the Council currently has no debt, it will be able to pay off this very large debt, over the long term, without any impact on its tenants.

Rents will not be increased to high levels to help pay off this debt. Rent increases will continue to be controlled by the formula set out by Government, introduced in 2002.

The housing team at Dartford is currently undertaking a comprehensive review of its housing service to see where improvements can be made and to help plan how we manage this debt over the coming years and continue to deliver good services.

Tenants will be kept informed via future editions of the Link as to how this process is moving forward and the Residents' Forum will be involved throughout.

If you have any comments or questions about the HRA, call 01322 343682.

HOW ARE WE MEASURING UP?	2011/2012 Target	Quarter 1
Average days for void turnaround	22	21.13
Percentage of rent collected due in the year	98.35%	88.89%
Percentage of emergency repairs completed in time	100%	99.6%
Percentage of urgent repairs completed in time	99%	96.9%
Percentage of non-urgent repairs completed in time	98%	91.9%
Number of housing related ASB cases	-	24

## DARTFORD BOROUGH RESIDENTS FORUM AGM

Wednesday 12  
October 2011  
at 6.45pm  
Princes Park  
Community  
Stadium,  
Grassbanks,  
Dartford.



Find out what you need to do to keep switched on when we all go digital in 2012. A guest speaker from Digital UK will offer up to date information and advice of what to do and what help is out there for you.

Refreshments will be available from 6.30pm.

Come along and you could win £50 in high street vouchers in a free prize draw!

For more information about the DBRF email [rio@dartford.gov.uk](mailto:rio@dartford.gov.uk), visit [www.dartfordhousingresidents.org](http://www.dartfordhousingresidents.org) or call 01322 343682.

### KEEPING IT GREEN

Tenants' homes are being fitted out with the latest in green technology with solar panels and energy efficient rewiring programmes being the latest measures in keeping the planet safe and lowering energy costs for tenants. Every property will be fitted with a new 'energy pack' consisting of a low energy fan for both bathroom and kitchen and low energy fittings throughout the property. The new fittings will continue to help tenants save money both now and in the future.

*Note: New four pin light fittings are being used as standard when a rewire takes place. The old style bayonet/screw type fittings are no longer being manufactured meaning your home is 'future proof' for years to come. New bulbs will be fitted with the rewire. Each bulb is expected to last approx. five years. If you have lampshades they may need to be altered. Please ask your contractor who will help you to do this.*

Later in the year the Council will be installing solar panels to properties to enable even cheaper, greener homes to its tenants. Look out for more information in future editions of the Link.

## STAY OUT OF TROUBLE - GET MONEY SAVVY WITH OUR POUND FOR POUND TRAINING

Tenants wanting their money to stretch further can learn how to do this in a new training session.

The half day course will help tenants learn about

- budgeting
- plugging spending leaks
- maximising income
- bank accounts
- types of credit
- clever saving
- tips on making money go further



Each tenant who attends will take away a pack filled with information about being savvy with their money. Courses take place at various times/dates to cater for people's individual circumstances. The course is for tenants of Dartford Borough Council and refreshments will be provided.

Drop us a line if you'd like to come along - by phone 01322 343682, email [rio@dartford.gov.uk](mailto:rio@dartford.gov.uk) or complete the form below and return it to FREEPOST (DT26), the Link, Housing Services, Dartford Borough Council, Civic Centre, Home Gardens, Dartford, Kent DA1 1DR.

### I WOULD LIKE TO TAKE PART IN A POUND FOR POUND TRAINING...

Name:

Address:

Contact tel:

Email:

Preferred day (please circle):

Mon Tue Wed Thu Fri

Preferred time (please tick):

Morning (9am to 1pm)

Afternoon (1pm to 5pm)

Other (please write here)

## DRAINS & SEWERS

From 1 October changes in the current ownership of the drains and sewers mean that water companies will be responsible for all repairs and maintenance issues.

This is because on 1 October 2011 all private sewers and lateral drains are to be transferred to water companies. This is to ensure that these sewers and drains are well maintained and to prevent private owners from paying thousands when things go wrong and repairs have to be made.

### WHO TO CALL?

- If the pipe only serves your home but the blockage isn't in the property boundary, or if it serves more than one property you must call your water company who you pay your sewage charges to. There shouldn't be a charge for this service.
  - **Southern Water** - call 0845 278 0845 for residents of Swanscombe, Betsam, New Barn (part), Southfleet (part) and Greenhithe (part)
  - **Thames Water** - call 08459 200800 for residents in all other areas of the Borough.
- If you have any problems then you can of course contact us on 01322 343800 for advice.



## ESTATE INSPECTIONS

From clearing litter, fixing broken handles, cutting hedges and fixing guttering - we're working through your 'to-do' list!

If you have something bugging you then why not help us by coming and pointing it out on an estate inspection.

### OCTOBER 2011

Date:	Time:	Area:	Meeting point:
5 Oct	10am	Fleet Estate	Outside Sweet Shop, Fleetdale Parade
5 Oct	10am	Swanscombe	33-39 Durrant Way
12 Oct	10am	Tree Estate	Outside Warren Court main door
19 Oct	10am	Stone	1-12 Bevis Close
26 Oct	10am	Temple Hill	Joyce Green Lane Playground
26 Oct	10am	Sutton-at-Hone/ Hawley	Church Road flats

### NOVEMBER 2011

2 Nov	10am	Temple Hill	Hilltop Gardens Sheltered Scheme
9 Nov	10am	Temple Hill	Patterson Court
16 Nov	10am	Temple Hill	Bridges Drive
23 Nov	10am	Galley Hill/ Greenhithe	1-6 Gilbert Close/Davidson House

### DECEMBER 2011

7 Dec	10am	Longfield (10am) & Southfleet (11am)	Fawkham Road Flats/Ingress Terrace
14 Dec	10am	Alamein Gardens	Community Hall

# QUICK GUIDE TO PAYING YOUR RENT

REMEMBER MONDAY IS THE MOST IMPORTANT DAY OF THE WEEK!

**R**ent is always due on Mondays. Whether you pay weekly, fortnightly or monthly it will always be in advance – so you pay the week coming up not the week just passed.

## BENEFITS OF PAYING YOUR RENT ON TIME

If you're up to date you will also get four rent free weeks per year, usually in April and December and if you pay by Direct Debit, you are entered into a free monthly prize draw for tickets to the Orchard.

That's not to mention all Council properties are Decent Homes Standard and as a local landlord, the Council is dedicated to keeping standards high and involving its tenants and leaseholders to develop service improvements that benefit everyone.

## HOW TO PAY YOUR RENT

You can pay your rent in any of the following ways:

Payment options:	Card	Cheque	Cash
<b>Direct Debit:</b> This secure and flexible facility for paying your rent is now available for collection on four dates each month, 1st, 9th, 16th and 23rd. Call 01322 343710 for further information. This will also put you into the free monthly draw for a pair of tickets to the Orchard Theatre.			
<b>Telephone:</b> Payment line 01322 343670 Monday-Thursday 8.45am-5.15pm, Friday 8.45am-4.45pm.	✓		
<b>Online:</b> <a href="http://www.dartford.gov.uk">www.dartford.gov.uk</a> and follow the payment links	✓		
<b>Post Office or shop</b> showing the Payzone sign using your electronic swipe card	✓	✓	✓
<b>Cash Offices:</b> <ul style="list-style-type: none"> <li>Dartford Borough Council, Civic Centre Open Mon, Tue, Thu &amp; Fri 9am-3pm. Closed on Wednesdays.</li> <li>Swanscombe Town Council Offices Open Mon, Tue, Thu &amp; Fri 9am-1pm. Closed on Wednesdays.</li> </ul> When the cash offices are closed cash payments can be made using the 'Drop Safe' at the Civic Centre. Ask at reception for help with this.	✓	✓	✓

**By Housing Benefit direct**, when your benefit is paid directly to your rent account. If you receive Housing Benefit\*, remember the amount you get may not be enough to cover the full amount of rent and services due each week. You'll therefore need to pay your proportion of the rent using one of the other payment options shown above.

## NEED TO CHECK YOUR ACCOUNT?

Rent statements are sent every three months showing the weekly or monthly charges made to your account and the payments you've made, as well as any Housing Benefit transactions and your account balance. You can also check your rent account online via [www.dartford.gov.uk/housing/interactive](http://www.dartford.gov.uk/housing/interactive). Let us know if you think anything is wrong on your statement so we can look into this for you.

**And remember if you're not paying your rent and don't contact us we will begin to take action which, at worst, could lead to you losing your home.**

# RENT MYTHS BUSTED

## MYTH

**They can't evict me – I've got kids.**

Having children will stop you being evicted from your home or get you rehoused through homelessness.

## TRUTH

Recently a household which included four children were evicted due to rent arrears. Despite the best efforts of the Council to help the tenant, including regular visits, additional time given to sort the issues out, the tenant still did not comply and was evicted with the children from the property. They have not been rehoused by the Council.

## MYTH

**I'm ok. I sent in my form for Housing Benefit.**

## TRUTH

Sending in a Housing Benefit form does not guarantee you will receive Housing Benefit.

You must ensure that all of the evidence/paperwork that the housing benefit team asks for is given to them as quickly as possible. Any delay on your part could mean your claim is closed. Housing Benefit is only backdated for 6 weeks and ONLY if there are exceptional circumstances. This means if you do not claim and provide all of the information you may find yourself in trouble.

## NO FORM - NO KEYS

All new tenants and anyone transferring to a new property and needing to claim Housing Benefit will not receive their keys unless a fully completed housing benefit form has been received.

## REMEMBER

Your rent is your responsibility. You may lose your home if you do not keep up your rent payments and ignore any help offered to help you manage your debt.





## IN TROUBLE WITH A LOAN SHARK? Borrowing money from loan sharks (unregistered money lenders) is not illegal for the borrower.

You cannot be prosecuted for taking a loan from a loan shark. However, the loan shark **can** be prosecuted for lending money without a licence.

The Illegal Money Lending Team is a government funded project, set up to help anyone affected by loan sharks throughout the country, and will deal with prosecutions ensuring loan sharks are put behind bars.

Watch out for common loan shark traits:

- Rarely give any paperwork to the people they've loaned money to – making it very difficult to keep track of how much is owed
- Use threats and violence if payments are missed to get more money
- Demand high interests rates and add on extra 'charges' whenever they want to.
- Take away people's bank cards as 'security'.

Don't struggle in silence. Anyone who needs help and advice about loan sharks should contact the Illegal Money Lending Team:

Tel: 0300 555 2222

Text: loan (space) shark (space) + your message to 60003

Email: stoploansharks@birmingham.gov.uk

Website: ww.direct.gov.uk/stoploansharks

## PROBLEM DEBTS? DON'T GO IT ALONE

If you're having financial difficulties don't struggle alone and ask for help. Many people fall into debt through no fault of their own. Changes in circumstances causing a lower amount of money coming into the household, overuse of credit, relationship problems, redundancy and illness can all lead to money problems. Remember you are not alone and there are people who can and will help you. It may be daunting at first but take one step at a time and the process of taking control of your money will seem more manageable. It is up to you to make the first step.

### SOME SIMPLE STEPS TO MAKE YOUR WAY OUT OF DEBT...

#### 1. Ask for some expert advice

Get some advice on both how to reduce your debts and, if possible, increase your income by making sure you are claiming for the benefits you're entitled to. We have a free debt advice booklet for help and advice on what to do if you are struggling with your money. If you're unemployed visit your local Jobcentre who can help you get back into work. Check out the list of useful organisations opposite.

#### 2. Contact everyone you owe money to

Explain that you are having problems and ask for help, e.g. reduced payments. A debt advisor can help you with this.

#### 3. Pay what you can

Part payments, however small, are better than none.

#### 4. Prepare a financial statement

List what money you have coming in and going out. Again a debt advisor can help you with this.

#### 5. Find out who and what to pay first and how much.

Many people don't know the difference between priority and non-priority creditors. Meaning they pay the less important debts before the most important one. The law gives different creditors different ways of getting their money back, so some debts are more important than others (see table).

Priority debts	Possible legal action
Mortgage/secured loan arrears	Repossession of your home
Rent arrears	Eviction from your home
Council Tax arrears	Bailiffs and/or imprisonment
Gas/electricity/telephone arrears	Service cut off
Unpaid taxes and/or maintenance or court fines	Imprisonment
Non-Priority debts	Possible legal action
Water bill arrears	Court action
Bank loans and/or credit cards	Court action
HP agreements: <ul style="list-style-type: none"> <li>• Less than 1/3 paid</li> <li>• More than 1/3 paid</li> </ul>	Repossession of goods Court action

REMEMBER TO ASK FOR HELP FROM THE RIGHT PEOPLE

## CASH SAVING TIPS

- **Make a budget and stick to it.** You can find a good budget planner on the internet or call 01322 343682 for a guide to be sent to you.
  - **Shop around for deals on car insurance, holiday, food, etc.** Prices can vary greatly. Make sure you get the best deal for you.
  - **Shop in charity shops.**
  - **Don't impulse buy.** Ask yourself if you really need it. Can you wait a while or live without it for the time being?
  - **Don't use credit cards or store cards.** It's the easiest and most expensive form of borrowing.
- Shred up any card applications sent to you to prevent identity thieves getting your details.
- **Don't use 'rent to buy' shops or buy on monthly or weekly repayments.** You'll always end up paying more than an items worth and if your income stops it may be hard to keep up with monthly repayments.
  - **Don't try to clear your debt with more loans.** Be especially careful of loan sharks, operating without a licence, charging high interest and often using threats and violence to frighten people having trouble paying back loans.

## EVERYDAY TIPS TO SAVE YOUR POCKET

### Fun things to do

- ✓ Picnic in the park
- ✓ Visit a museum or galleries
- ✓ Talk a walk in the countryside or to the park
- ✓ Check out [www.dartford.gov.uk](http://www.dartford.gov.uk) for details of local places to visit and news of activities to do this autumn



### Food

- ✓ Save on food bills by growing your own fruit and vegetables
- ✓ Cut back on convenience food and takeaways, home cooking is much cheaper and healthier
- ✓ Herbs and spices make a great addition to your window box if you are without a garden

### Travel

- ✓ Walk or cycle to save on travel expense
- ✓ Share a car when travelling in a group.
- ✓ Do you need your car? With rising fuel, insurance, servicing and tax costs it may be cheaper to use public transport.
- ✓ When booking a tickets for a trip, whether it's business or pleasure, check out the cheapest fares online or call to find out if there are cheaper deals on tickets at off-peak times.



### Home

- ✓ Be energy efficient, regular defrosting keeps fridges and freezers running efficiently and reduces running costs
- ✓ Look into having a water meter as it may save you money
- ✓ Use free internet at the library rather than paying for your own connection
- ✓ Do you need a new mobile phone? Keep your current tariff or moving to pay as you go could save you a lot of money over the year.

### Shopping

- ✓ Shop around before purchasing items
- ✓ You can look for goods and services online and use comparison websites to check if you are paying the best price.
- ✓ You can buy just about anything online so it is a good place looking to start before parting with your cash.
- ✓ [www.moneysavingexpert.com](http://www.moneysavingexpert.com) is a great place to start for money saving ideas, hints and tips and it also lists details of vouchers, cheap deals and offers with thousands of different companies and organisations to save you money whatever you're spending it on.



## USEFUL CONTACTS

Below is a list of local organisations which offer help with debts, offer benefit checks and tips on how to make your money go further.

- **Citizens Advice Bureau**  
01322 334686
- **Consumer Credit Counselling Service**  
0800 138 111  
[www.ccs.co.uk](http://www.ccs.co.uk)
- **Debt Advice Network**  
[www.debtadvicenetwork.org](http://www.debtadvicenetwork.org)
- **EDF Energy Trust**  
For help with electricity or gas debts  
01733 421021  
[www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)
- **National Debtline**  
Freephone - 0808 808 4000  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- **Neves Scott Community Lawyers**  
01322 277732
- **Housing and Council Tax Benefit**  
01322 343705
- **Housing Rents**  
01322 343070  
More advice on dealing with problem debts can be found on [www.dartford.gov.uk/debt](http://www.dartford.gov.uk/debt)
- **Tax Credit Helpline**  
For general information about tax credits  
0845 300 3900
- **Turn to us**  
For information on benefits and grants you may be entitled to.  
0808 802 2000
- **[www.direct.gov.uk](http://www.direct.gov.uk)**  
Includes information on employment and benefits as well as a whole host of other services. To make a claim for Job Seekers Allowance contact Jobcentre Plus on 0800 055 6688.
- **[www.moneysavingexpert.com](http://www.moneysavingexpert.com)**  
For money saving ideas, hints and tips. Details of vouchers, cheap deals and offers.

# Contact us...

You can contact Dartford Borough Council via its main switchboard on **01322 343434** Monday to Friday between 8.45am and 5.15pm (4.45pm on Fridays).

At any other time, call the emergency out of hours line on **0845 634 1212**.

You can also visit our website [www.dartford.gov.uk](http://www.dartford.gov.uk)

or write to us at:

**Dartford Borough Council  
Civic Centre  
Home Gardens  
Dartford  
Kent DA1 1DR**

**Allocations:**  
01322 343907

**Benefits:**  
01322 343705

**Citizens Advice Bureau (CAB):**  
01322 224686

**Community centres:**  
01322 343902/343066  
[community.centres@dartford.gov.uk](mailto:community.centres@dartford.gov.uk)

**Community Safety Unit:**  
01322 343000  
[www.safedartford.gov.uk](http://www.safedartford.gov.uk)

**Council tax:**  
01322 343700

**Domestic Abuse Information Line  
(Kent and Medway):**  
0845 603 6813

**Housing repairs:**  
01322 343800  
[www.dartford.gov.uk/housing/interactive.htm](http://www.dartford.gov.uk/housing/interactive.htm)  
[repairs@dartford.gov.uk](mailto:repairs@dartford.gov.uk)

**Housing options & advice:**  
01322 343814/343082

**Housing management team:**  
*For help with tenancy issues,  
anti-social behaviour, etc*  
01322 343133

**Housing services:**  
[housing.services@dartford.gov.uk](mailto:housing.services@dartford.gov.uk)

**Kent Highways:**  
08458 247 800

**Kent Homechoice bidding line:**  
0906 294 0020

**Leaseholder service charges:**  
01322 343368  
[leaseholders@dartford.gov.uk](mailto:leaseholders@dartford.gov.uk)

**Payment line:**  
01322 343760

**Propertyline:**  
01322 343100

**Refuse, recycling & cleansing:**  
01322 343290

**Rents team:**  
*For help with rents, payments and  
arrears*  
01322 343134  
[www.dartford.gov.uk/housing/  
interactive.htm](http://www.dartford.gov.uk/housing/interactive.htm)  
[rents@dartford.gov.uk](mailto:rents@dartford.gov.uk)

**Resident involvement officer:**  
**Louise Gray:**  
01322 343841

**Right to buy:**  
01322 343832  
[righttobuy@dartford.gov.uk](mailto:righttobuy@dartford.gov.uk)

**Senior supported housing officer:**  
**Terry Smith:**  
01322 343366

**Supported housing:**  
[supported@dartford.gov.uk](mailto:supported@dartford.gov.uk)

**Text service:**  
Text REPAIR, CHASE or RENT followed by your surname, first line of your address, when you are available and details of the service you require to 07881 668706.

Emergencies should be reported verbally via the office or out of hours contact numbers above.

Examples of text:

- REPAIR Mrs Smith 65 Tintagel Manor in all day Tuesdays blocked toilet
- CHASE 47 Cooke Street repair front door
- RENT Mr Smith 45 Main Street check payment amount

## PAY BY DIRECT DEBIT AND WIN A PRIZE!

**P**aying your rent has never been easier! You can pay on the 1st, 9th, 16th or 23rd of the month and all you have to do is fill out a form and we'll do the rest.

All tenants and leaseholders paying their bills by Direct Debit are entered into a monthly prize draw for a pair of Orchard Theatre show tickets. Payments are automatically adjusted each year to take account of any changes to the amount you need to pay and you can keep track of your payments through your bank statement.

If you would like to pay your rent by Direct Debit, please download a form from our website [www.dartford.gov.uk/housing](http://www.dartford.gov.uk/housing) or contact the rents section on 01322 343070/343570.

### PRIZE DRAW WINNERS

Congratulations to the lucky winners of the May, June and July draws. Mr R, Mr C and Mrs M who all won tickets to shows at the Orchard Theatre, Dartford.

Dartford Borough Council competition rules apply, a copy is available from Dartford Borough Council.



**The Orchard**  
An HQ Theatre



**THE NEXT ISSUE OF THE LINK WILL BE WITH YOU IN DECEMBER.**

### RECYCLE ME!

**Finished reading the Link?** Put me in your recycling bin or pass me on for family or friends to read...