



Across

- 4 Take out a loan (6)
- 5 Professional charges (4)
- 7 One doing the breaststroke, e.g. (7)
- 10 Student (5)
- 11 Light white wine (7)
- 12 Make changes to (5)
- 14 Bars (7)
- 15 Anon (5)
- 16 Get (7)
- 20 Sandy shore (5)
- 21 Catch (7)
- 22 Look for (4)
- 23 Christmas songs (6)

Down

- 1 The Brothers _____ of fairy tales (5)
- 2 Skeleton pieces (5)
- 3 Fills the car's tank again (7)
- 4 Cry like a baby (4)
- 6 Tarantula, say (6)
- 8 King or queen (7)
- 9 Income (7)
- 10 Wood smoothers (7)
- 13 Tags (6)
- 14 One who imparts knowledge to 10 across (7)

17 Spouse's mother (2-3)

18 Join (5)

19 Equips with weapons (4)