## Condon Advertiser

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Matter in a large way, and has an extensive experience from which to draw. Mr. Simmers says:

The best minds of the real estate profession have been dealing with dis question for a great many years, in regard to the use of tobacco by ministers, probationers and professors in theological departments of their upper schools.

Strange, perhaps, that so much matter in a large way, and has an extensive experience from which to draw. Mr. Simmers says:

The best minds of the real estate profession have been dealing with a to take a contract and discount this contract with a discount company. The discount, together with a reasonable profit to the contractor, is altogether out of proportion to what a workingman is able to afford.

There are three things that should be done to remedy this condition:

There are three things that should be done to remedy this condition:

I am a great believer in the formation of home building associations. They have been extremely successful throughout the United States, and if taken up the plan of building houses under the

Strange, perhaps, that so much conference is another matter.

It is interesting to note the length be almost radical in its nature.

We pointed out to the government to which some of the critics go in bringing the pipe into the church. "Look over the roll of organiza-

the average man likes to see a minister who can sit down and enjoy a matters which they have in common. The ministers who are successful in winning the interest of men are ministers who can do this, and that should be sufficient to dissuade any church body from enforcing regulaions which would in any way hinder the freest fellowship between the pastors and the men of their congre-

So much for that. THE ADVERTISER but here is enough from it to give ing problem. a pretty fair answer to the elaborate events mentioned were some of those in one week, besides which he prepared his Sunday sermons and carried on the usual work of a pastor:

"In court three times at the re quest of parents, and because of personal knowledge of some of the boys. While there also got in touch with two other cases where young lads needed help. Had four funerals this class in the community. week, one case where father is left day meetings in ---- shop, about have some of them over Sunday this day and generation. night. Thursday night went to talk seven young men at my house by special appointment, and had wonderful chance to talk to them."

Other events of the week are not touched. What would the Kingston which they are fighting. paper say of this man! Was his time taken up talking to the women? Was there a move in that week that

he should not have made? As a matter of plain fact, that pastor was a busy man. He was engaged in a great work, and he could not come down.

. . .

Now for the smoking business see where there are any rules of home the fact in a forcible way that conduct binding on a minister that a victory by means of a strike under are not binding on members of the present-day conditions is almost an congregation. Popular fancy has it, utter impossibility. and perhaps it is well, that the min ister should be a bright and shining example to the congregation. It is a fact that the men who have been rich in accomplishment in the ministry are men who have stood up above the crowd, their heads in the clouds, perhaps, but their feet on the ground. There must be that superiority that breeds confidence, and that eternal grasp that spells

leadership. Smoking, like many other habits, is a matter of personal judgment, and it cannot be put in any other class. If a man feels he is right in the habit, it is hard to see where any church law can stop him. If, on the other hand, he feels that his tics and religion are relegated to the example is of greater importance than his personal pleasure, then, by the same code of church ethics, he must curb his desire to smoke. The attempt, though, to build up one standard of living for the pulpit and another for the pew is a hard on the strength of his religious permatter to justify.

Murder Comes In.

URDER has come in and taken the place of the peaceful strike that has been carried on by the miners of the United States coal fields for some months now.

Striking miners, according to reports that cannot be doubted, have armed themselves and shot to death men who continued to work in places on which a strike had been

called by the organized miners. Organized labor the world over will regret this practice and call for its punishmen as quickly as any

### OWN YOUR HOME IS RIGHT IDEA

Experienced Realtor Discussed Various Methods That Have Been Tried

Criticizing the Ministers.

No SMALL amount of newspaper criticism has been caused by criticism has been caused by contact and contact and

Strange, perhaps, that so much should be said about this one discussion, more, perhaps, than about all the other matters that were taken up, the reason being that the discussion came close home to the pet pastime of a good many men. Whether any good purpose was served by bringing the subject up at the conference is another matter.

Estate Board advocated and indorsed the plan of building houses under the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been carried out we believe that the secults would have been extremely successful through-out the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been carried out we believe that the terms of repayment, which will enable they were. It was my own view, and the view of the majority of the Real in reasonable cost, with reasonable the united States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been carried out we believe that the terms of repayment, which will enable the universal to the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been extremely successful through-out the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been extremely successful through-out the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been carried out we believe that the United States, and if taken up by businessmen will do a great deal to-skition to the Ontario government had been carried out we believe that the United States, and if taken up by businessmen will do a great deal to-ward securing far workingmen a home at a reasonable cost, with reasonable the united by businessmen will do a great deal to-ward securing far workingmen a home at a reasonable cost, with reasonable comfort, and the ward securing far workingmen a home at a reasonable cost,

bringing the pipe into the church. Here, for instance, is part of a long comment from the Kingston Whig:

"Here was the rell of organization or municipality could be used for build-"Look over the roll of organizations of any church, and it will be found that at least 30 per cent of them are women's organizations, and them are women's organizations, and them are women's organizations, and the being the case they must have ment in its legislation, however, de
or municipality could be used for building before the submitted to be a variable thanks that the county for the purpose of loaning on improved property.

Your third question, which covers the firm building houses as

too restrictive upon their personal judgment, and in this matter, which has been under consideration in Toronto, they will find good grounds for their belief. The churches need ministers who are men's men, and the average man likes to see a ministers who are the average man likes to see a minister. The churches need ministers who are men's men, and the average man likes to see a minister of the milion dollars loaned out to satisfactory. It would give the indicates the hill however, and the average man like to see a minister of the milion of Windsor, for the when living in a house owned by them selves. If the same money were used by the company and loaned by the company and loaned through a commission to the individuals to build homes, it could be supervised by the commission, which in this case would be the company, and would be more satisfactory. It would give the indisaved the owners of homes at a period, tion. when prices were out of proportion, thousands of dollars. I believe that the operations of the Housing Commission throughout this district especially was the means to focus attention on the need of houses, and did a good deal toward stabilizing business at a critical Houseare considering general specied. However, considering general is necessary for the healthy given by So much for that. The Advertiser has in its possession what can be termed as the personal diary of a minister, not a Londoner, but a Toronto man. It is not possible to publish it in full or mention names, in my opinion, the solution of the house, and is not, not publish it in full or mention names, in my opinion, the solution of the house for rental numbers of the scanning problem.

a pretty fair answer to the elaborate criticism of the Kingston paper. The N regard to your second question, which is: The individual buying a lot, securing a loan and building his selves, and consequently the up-keep of own home. This is the usual method of procedure, and in my opinion will be the only successful one. The difficulty, however, is in the securing of loans sufficient to enable a workingman to build himself a reasonable-priced house. This rests entirely with the moneyed of the first-class of this rests entirely with the moneyed of the first class of this country.

Today's word is MORON.

Today's word is MORON.

It has not yet been long the trivial ownstrokes merely emphasize the revelation.

Today's word is MORON.

It has not yet been long the rest of the country of the more than a fool. Will have revelation.

Today's word is MORON.

It has not yet been long the revelation.

You will do well to grant the revelation.

You will do well to grant the probable anything for herself, not even removed to the housing situation, in my opinion, with the two syllables allowed to the housing situation, in my opinion, with the two syllables allowed to the housing situation, in my opinion, with the two syllables allowed to grant the revelation.

Where the country is the sever as many home owners as possible. There is only one solution to the housing situation, in my opinion, with the two syllables allowed the proposition of the country is an angel unawares, and to house is too high. A renter should be enough for you. The heavy downstrokes merely emphasize the revelation.

Where the only successful one. The difficulty, however, is in the securing of loans.

In many cases he is a "floater," so that the enough for you. The heavy downstrokes merely emphasize the revelation.

Where the only successful one. The difficulty, however, is in the securing of loans.

This rests entirely with the moneyed of loans.

The first class citizen.

Today is a rest of the country.

MORE-ON, with the two syllables all the reversal the reversal to interests of this country.

The idea that a man shall pay with four little ones. Held two noon- the death penalty for going to work where and when he wants to is not 120 men present at each, most of in keeping with the degree of freewhom never-attend church, but will dom that must be granted to men in

—, who is 72 years old and ing entirely apart from the scenes stance, the proceeds of the society come a contented and useful lavery successful man, but feels that of such struggles to imagine the de amounted to more than \$300 last he has money and nothing else, gree of hatred that must be en- year, and were donated to the Chilstayed with him until after 11; saw gendered before men will take guns dren's Aid Shelter, Mount Hope out and kill off human beings be- Orphanage, the Children's Hospital cause they are taking the places St. Vincent de Paul Society and they left, and hope to return to similar institutions in London. when they have won the point for | Every man with a drop of Irish

cisively, for murder and outrage favor of Neil Coughlin.

have been committed. The latest turn of events in the among ministers. It is hard to United States coal strike brings

### Creates Good Feeling.

XEMPLIFYING a spirit of good fellowship, which is highly commendable, members of the Irish Benevolent Society of London are accomplishing a real mission in making life worth living in the Forest City. Not only are their efforts bearing fruit this year, but they have done so for more than four decades.

Contrary to the expectation of the casual onlooker, who is familiar with the political situation in Ireland at the start of each summer, yet it the present time, there is no enmity bred between these London Irishmen when they get together. Polibackground.

An ingenuous method of selecting officers for the society eliminates all possibility of religious jealousy. The chief officer of the Irish Benevolent Society is elected, to a minor degree,

suasion. That is to say, a Roman Catholic president of the Irish Benevolent Society is always succeeded by a Protestant president, and the same method of selection is adhered to for the position of secretary. When a Roman Catholic president is elected he has for his assistant a Protestant secretary, with the

order reversed the following year. All of which makes for good fellowship, and augurs well for the harmony so characteristic of the Irish Benevolent Society. Membership fees of this organization are devoted entirely to charitable insti- bathe is to paint a "No Swimming"

WHAT is the most satisfactory tions were offering excessively high method of dealing with the housing trates for loanable funds; consequently there were withdrawn from the morting situation—to have a housing compage markets millions of dollars of 3670 PRIVATE BRANCH 3670
EACHANGE
Prom 9 p.m. to 8:30 a.m. and holidays call 76. Business Department; 73. Editors and Reporters; 1:74, Composing Room; 75. Circulation Department.

London, Ont., Saturday, June 24.

mission, buy a lot and build, have a firm build houses, or to try and rent them?

The Advertiser asked a number of realtors in Western Ontario for their experience in these matters. Alex. Simmers, of Alexander, Coleridge & Toleridge & T

> lowing the war in a manner that would be compelled to set apart a certain por tion of their loanable funds to be loaned We pointed out to the government at that time that it must be carried on houses. (3) I believe that every city in a business way; that the house build
> of over 50,000 people should have a local loan company, managed by prac-tical and reliable men who will use every effort to secure available funds

them are women's organizations, and operating of the funds. The govern- that being the case, they must have 90 per cent of the minister's attention. This is, to some extent, due to the fact that our ministers, in many cases, have a tendency towards effeminacy. The men look upon the present-day codes of the churches as the firm building houses as the firm building h of three million dollars loaned out to satisfactory. It would give the indiindividuals to build homes, and I am
satisfied that the municipality will not
lose one dollar from these loans. The
homes built were a credit to the commission, the owners had the advice and
supervision of practical men, and I believe from that standpoint the loan
lieve from that standpoint the loan
saved the owners of homes at a period.

It would give the individual a civic interest, and in my opinlor building homes and owning them by
the company. This is a plan which I
a new set of rules, and right at the
start says: "Put yourself behind the
other man's steering wheel." Yes,

> f homes for rental purposes, that it is not a profitable enterprise; the tenants do not seem to take the same interest as in a place that they own themto the housing situation, in my opinion, most equally accented, and that is that the funds be available most equally accented. During the period following the war at a fair price to encourage "the own the municipalities and private corporations of the municipalities and the muni

> > annual picnic is self-supporting, and this factor permits ample scope for

charitable work in the city. In division of these proceeds no placed-of 8 to 12. partiality is shown, the members voting equal amounts to Roman Catholic and Protestant charitable It is a hard matter for people, liv- institutions of the city. For in-

blood in his veins is eligible for Once there has been bloodshed, it membership in this society. Thursis a hard matter to settle a strike. day night great enthusiasm marked and for that reason the United the meeting of the members, when E. States government will have a S. LITTLE was installed president by harder matter on its hands than if E. C. KILLINGSWORTH, the retiring it had acted weeks ago. The gov- chief, and HARRY BENNETT relinernment must act now, and act de- quished his duties as secretary in

Every member present Thursday night pledged himself to add new names to the long\_list of the society register. The homony which pervades this organization alone merits the approval of every public-spirited

The Irish Benevolent Society of London is proud of its splendid work achieved and the laudable esprit de corps practiced for so many years. While London retains such a desirable society in her midst, the future will never be in doubt.

## Canoes and Bathers.

STRANGE that it should be neces-sary for life savers at summer resorts to issue their warnings at seems necessary.

People are not cautious, because they can only be drowned once. A man who has been in an auto smash is generally pretty careful

afterward. But a man who gets out past his depth, often has not a chance to be

careful afterward. And so the 1922 season has started with the canoe in charge of the young man who knows no more bout it than he would about a battleship

to their necks, whereas they should be paddling up to their knees. About the middle of the season all this tribe start to take notice of the casualty list and quit their non-

And bathing suits are being rent-

sense. But they seem determined to run up that casualty list before giving are known as abortive cases. They, their common sense a chance.

An easy way to make a small bo tutions of London each year. The sign on the bathroom door.

## LITTLE 'TISERS

for soap each year in Canada. Sat urday night is surely going to the

Unfortunately times do come up quite often when the whole thing rests on whether you have the money or whether you have none.

And now comes a garge man with a phrase to show that he knows something about advertising.

Here's a 1922 definition: My idea of a friend is a man who knows you haven't anything in the cellar and yet comes around to see you just

Glancing at the notices of the June weddings that are running on the woman's page gives a fairly correct answer to the old query as to why girls leave home.

We're feeling a bit safer now that Mars has eased off in its course to wards us. It was a fairly narrow squeeze, too, as that planet just miss ed us by 42,500,000 miles.

Clothing is now made in Italy out of feathers. And right in our own country some folks have been clothed in feathers, accompanied by tar. The costume was never popu

Some of our fruit growers claim the strawberries are so big this year that they can only bring the smaller ones to market, as the big ones wouldn't go in the top of a SELLING THE DOWN-CROSSED.

other man's steering wheel." Yes, right, or did not arrive on time. You into their English equivalents. puts you behind the bars for so kind of an adjustment he demands the two languages in this matter

Kingston Penitentiary is now so full that it is hard to get accommodation there. The solution should be easy, as many of the inmates would be glad of a chance to get out and give the newcomers a

### LEARN A WORD EVERY DAY

It comes from-Greek "moros,"

It's used like this-"A moron, neglected, is a danger to society, but with proper training, he may be-

### Here at Scotch Doubles

Oor London Thistles bowlers Gied oot a tourney ca', Sae, we'd bowlers here assembled

Frae miles an' miles awa'-Frae miles an' miles awa'— Frae places I ha'e been; Oh! I lo'e tae see lawn-bowlers In competition keen.

We gied them a glad welcome I spied gladly 'mang their num-

Doc. Smith an' Baldy Baines Doc. Smith an' Baldy Baines, Two cronies o' mine true; Oh! I ha'e a lot o' cronies Amang oor bowlers noo. We welcomed Tilley Campbell

Gin Tilley waurna here; Gin Tilley waurna here: For he's a laddie braw; He is frae a wee, wee clachan Near fifty miles awa'.

Wi' him wis wisely yokit

A bowler noo o' fame;

A skip which a' men fear; Oh! it wadna be a tourney

He's an Aberdonian Scotty, Wi' Jamie for his name; Wi' Jamie for his name; An' he's a dandy lead, will aft draw tae yon kitty When ither bowls drap deid.

Here's health tae these young Wha won first prize awa',

For it wis in battles royal-Oh! they are bowlers braw Oh! they are bowlers braw, Wha ne'er surpassed can be Sae it is oor best o' wishes

Tae them we gladly gi'e.

—Frae Mack.
London, June 23, 1922.

## READ YOUR CHARACTER

or to try to convince him that your leads nowhere. viewpoint is the fairer one.

You glance at his writing and you notice two things. One is that he that he has a tendency to make all truth. of his downstrokes heavier than the

upstrokes. Other things being equal, you will do well to take cognizance of these two things and make your decision accordingly. As a matter of fact, the downward slant in crossing the "t"

that he is a self-willed and obstinate not, nothing, in this world, is given. It means—a man or a woman who is mentally deficient, but above the mental grade of an idiot; an adult with a child's mind; a person, physically mature whose mental growth stopped at the age—generally so placed—of 8 to 12.

That he is a self-white thin will make but to us, who have read the page of her soul, she will be one of the great, for all her simplicity, her insignificance and her defeat.

Our Own Country chances are that you will rise greatly in his estimation and benefit therefrom in the future

(Tomorrow-Selling the Up-

## 25 YEARS AGO TODAY

HERE WE HAVE ITEMS OF LUCAL AND DISTRICT INTEREST AS RECORDED IN THE ADVERTISER OF 1897.

and animated group of men owing to the serious illness of his assembled in the city hall arcade father, Strowger will catch for Lonwaiting for a special car to take them | don today. Springbank. They were the base ball feams of the city council and the school board, captained respectively by E. Francis Hunt and Blood Bitters Burdick, in the elegant language of the score card.

There is a new development in the London Diamond Jubilee Hospital. Last night all the medical men in the city, numbering about 60, were summoned to meet for the purpose of tak. ing action with regard to procuring increased hospital accommodation. Eighteen members of the profession attended, and of these twelve suported a motion proposed by Dr. Meof a committee of six to take measreased hospital facilities.

Frank Synder, catcher of the Lon don baseball club, left for Toronto to At 2 o'clock yesterday afternoon a day, being summoned by telegram,

> The Pickwick Club had an outing at Dorchester on Tuesday, and the baseball between the officers and members. comprised the battery for the officers and A. Tillmann and W. Harding for the members. The score was 36 to 5 in favor of the former

The young people of the Londor presbyterial held a picnic at Tait's Corners on jubilee day, which proved a most successful affair. Addresses were given by Rev. Mr. Henderson of Callum providing for the appointment Appin; Rev. Mr. Scott, Rodney; Pe W. M. Wilson, Newbury; Rev. Mr ures to have a bylaw submitted to Ross, Glencoe, and Rev. Mr. Stevens the people at as early a date as pos-sible for the purpose of securing in-Aldboro, and Mr. McDermid, reeve of Dunwich, also spoke.

DR. BISHOP'S ADVICE

### SWAT THE FLY

BY DR. R. H. BISHOP.



paralysis. True, the other children cases in which flies the disease are few. the house. Still, no risks should be run.

Generally infantile paralysis passes directly from ed to smart young chaps who get in the sick to the well person, yet it may be transmitted by a third, who has been in contact with a victim. The early symptoms, as a rule, are fever, weakness, fretfulness or irritability and vomiting. Later there is pain in the back, neck, arms or legs. accompanied by great weakness. Often paralysis does not result; these however, are as infectious as the others. If paralysis is to occur it usually appears from the second to

The germ or tiny virus of the disease is present in the discharges rules of hygiene.

from the nose, throat and bowels of there is a baby in patients. It may also be present in your home, keep the noses and throats of healthy chilconstant vigil dren in the same family. Thus it is against flies. Any necessary to keep the children from fly may carry the a family in which there is a case germs of infantile of infantile paralysis away from

All cases of infantile paralysis have been proved must be reported to the local departto be carriers of ment of health, which then placards During an infantile paralysis epi

demic it is well to observe certain The house or apartment should be kept absolutely clean. Windows should be

DOMESTIC ON

against flies. Garbage should not be allowed to accumulate; its receptacle should be kept tightly covered.

All forms of vermin, bed bugs roaches and body-lice, should be killed. Bodily cleanliness is especially im

portant The best preventive of infantil paralysis is not patent medicine, but absolute cleanliness and a strict ob servance of those few important

# The BOOKSHELF CABR

NENE. Translated from the French of Ernest Perochon. Doran Company, publishers, New York. \$1.75.

WHEN you open the book "Nene" you open a door into the heart f France.

Read this book and you come to a ruer understanding of that France which so magnificently bore the long burden of war, so uncomplainingly made the great sacrifice it was called upon to make, than anything but close contact with the people themselves could ever give any of us in Ontario.

It is a story simple as the growth of a flower, and as filled with miracle -with Beauty, too. A tragic story, a story of the romance of unselfishness, of unasking love and labor for others A girl, uneducated and ignorant, is the heroine; but her soul is full of rich beauty, and the course of her brief existence touches on the deepest emotions of life. This book was written by a school

eacher who lived and worked in the south of France, and he writes of the place and the people he knows. A strange people, mingled of poetry and passion and the clod, working harder than any one imagines it possible to work, yet finding time dreams. A subtle people, yet simple; even uncouth at times. An old race full of the heritage of the past, their own past, made by their own forebears on the land on which they stand, the houses in which they live. A people quick as flame, ye steadfast and devoted.

This school teacher wrote what he enew, and wrote with his own passion, for beauty and for truth. The French of the original is clear and fresh as a mountain brook, and singing with its own music.

The translation is an excellent one and it is a pity that the translator's name is not given. There is much to praise in the English rendering and little to criticize. The putting of the provincial French of some of Here is a letter before you, let us the characters into incorrect English suppose, from a customer who is is not fortunate—the effect is quite "raising a holler" because the goods unlike the original; and it is silly to you delivered to him weren't quite translate some of the French names other man's steering wheel." Yes, right, or did not arrive on time. You one name is translated, all should and then the cop comes along and are hesitating whether to grant the be; this is not possible, and to mix

> It breaks the heart, this little book that is written so close to nature and to the very core of men and women. It breaks it as beauty and crosses his "t" with a decided down- sorrow must, when they are given ward slanting stroke. The other is to us with high art and delicate

Suffer little children to come unto Me, for of such is the kingdom of heaven, we are told.

Madeleine is such a child, though she is 30 and over when she heeds the call. Corbier is a good man, but he entertained an angel unawares To oppose him will make But to us, who have read the page

UNITED EMPIRE LOYALISTS. Q .- Who were the United Empire Canada?

A .- The United Empire Loyalists were citizens of the Thirteen Colonies who, at the time of the Américan revolution in 1775, came to Canada so as to remain under the British flag It is estimated that 40,000 entered this country, forming the pioneer stock in many parts of the land.

## Making a Useful **Business Connection**

For you to have well-established Banking relations with a strong, widely-known Bank is worth your serious consideration.

Your Banking connection should mean something more to you than merely a means of handling your cheques and deposits.

As customers of The Bank of Nova Scotia you not only receive every possible courtesy in the transaction of your ordinary banking business but you enjoy the added advantages of the wide influence and prestige that come through a connection with a strong, well-known Banking institution.

## The Bank of Nova Scotia

ESTABLISHED 1832 Reserve - - 19,000,000 Resources - 230,000,000 Paid up Capital \$ 9,700,000 G. H. MONTGOMERY, Manager, London.



## Keep a Joint Account

NO you realize that a number of distinct advantages may be gained by the operation of a joint account, particularly in the case of a man and wife?

Among other benefits, a joint account provides that, in the absence of the husband, the wife can be spared any inconvenience in emergency through lack of funds. Either of the two parties holding a joint account may make withdrawals or deposits.

> Joint accounts may be opened at any of our branches.

## IMPERIAL BANK OF CANADA

## FROM OFFICE TO PRESIDENT. Independence Meteoric Career of Successful

Independence is not an indefinite something which just comes. It is a success quality which very very few-in fact only four men out of every hundred at 65, have attained.

A Manufacturers Life policy is not only a stepping stone to independence; it is the very foundation upon which it can be built. Systematically setting aside a part of your income year by year will bring you well-earned independence in later life. Should you not live to old age your life insurance will create a fund that will help to maintain your dependents.

Build NOW for independence. Send for information regarding our Double Maturity Endowment Policy.

Branch Office: 201 Royal Bank Bullding, London W. H. HUTCHINSON, B.A. Branch Manager.

SELF - DENIAL SHOULD BE TAUGHT EARLY IN LIFE. Father Buys Insurance Policy For Each of His Children For Birthday Gift. Time Company BUYS 200 ACRE FARM, ON

MATURITY OF ENDOW-

MENT POLICY. STARTED

Merchant Who Had Applity

To Lay Aside His

Coppers.

ON THREE MONTHS' TRIP

EARLY IN LIFE TO SAVE.

HOME FROM HOLIDAYS

Without obligation kindly forward me literature and information which will help me in my aim for ... years old, and would like to set aside aining independence later on in life. I am. .yearly, at present

Address