

# City and Central

**WE TREAT THE SICK WELL.**  
Giggey's Pharmacy, open 8 a.m. to 8 p.m.

**WHEN PAYING THE FOURTH** installment of your City taxes please bring your bill.

**THE FOURTH** installment of City taxes is due and payable on Saturday, December 31st.

**EDUCATIONAL TAX** was due on April 30th. Steps are being taken to collect same.

**CITY TAX OFFICE** will remain open from 7 p.m. to 9:00 p.m. all next week.

**POLICE COURT** — Three cases were dealt with by Magistrate Martin on Saturday. One drunk and incapable was given a ten day suspended sentence and a second on the same charge was fined five dollars or two days. A man for operating a motor vehicle whilst impaired was fined one hundred dollars or twenty days.

**MADE PRESENTATIONS** — At the close of the performance of the "Christmas Carol" Operetta at the Queen Charlotte High School last Thursday evening, the girls of the Glee Clubs presented their director, Miss Ruth Boswell with a beautiful bouquet of roses. The presentation was made by Sondra Sutherland.

**DECEMBER 31st** is the final day for paying the fourth installment of City taxes.

**IN ORDER** to vote all taxes must be paid in full to December 31st.

**INTEREST** at rate of 1/2 of 1% per month will be charged on the fourth installment after December 31st.

**SAD NEWS**—Word has been received by Mrs. K. A. Parker, Charlottetown, of the death of her mother, Mrs. B. J. Porter in Halifax. Mrs. Porter was the widow of the Rev. B. J. Porter.

**FIREMEN CALLED** — City Firemen responded to a call Saturday afternoon to deal with a fire in the basement of Stern's Laundry at the corner of Kent and Hillsboro Sts. The fire which occurred in the vicinity of the boiler was quickly extinguished with slight damage.

**BREAK AND ENTRY** — City Police whist on their regular patrol at 2:45 yesterday morning, discovered a case of breaking and entering at Cudmore's Grocery at the corner of Elm Ave. and Euston St. The thief or thieves had gained entry by breaking a window on the south side of the store. On first examination it was discovered that twenty to twenty-five large packages of cigarettes had been taken. A partial inventory is required to determine if anything else is missing.

**FUNERAL SATURDAY** — The funeral of the late Miss Mary B. Brennan was held on Saturday morning from the Hennessey Funeral Home to St. Malachy's Church, Kinkora where Requiem High Mass was celebrated by Rev. Harold Croken, P.P., who also officiated at the grave. The pall bearers were Messrs. John MacAlear, Eugene Johnson, John Johnson, Stephen MacIvor, James MacGuigan, Russell Hamill. Interment was in the church cemetery.

## Personals

Miss Margie Munn, Keith Darrah and Doug Clark of Charlottetown spent Christmas with Miss Heather Rodd of Harrington.

Congratulations are extended to Mr. and Mrs. Henry Ross, Wheatley River who will celebrate their golden wedding today.

Mrs. John MacInnis of Murray River celebrated her 77th birthday with her family in Charlottetown.

Mr. Wendell MacKinnon of Halifax spent Christmas with his parents, Mr. and Mrs. Allison MacKinnon, City.

## FOUR WOMEN PERISH

BEAUMONT, Tex. (AP) — Four elderly women were burned to death Saturday when fire swept through a 10-room frame nursing home. It was the fourth instance in Texas in less than 24 hours of one or more lives being taken at once. Four children died in a gas explosion at McCallen, five persons died in a head-on auto collision near Belton and five more died in a head-on wreck near Hallettsville Saturday morning.

## IN MEMORIAM

In loving memory of Dr. J. E. Fleming, who passed away Dec. 26, 1954. Not just to-day but every day in silence we remember. Remembered by his wife and family.

In loving memory of Frank Dorsey who passed away Dec. 27th, 1954. Always a smile, never a frown. Always a hand, when someone was down. There wasn't a thing too big or too small. That he wouldn't try to do for us all. Treasured memories are all we have left. Of a husband and father, we loved And will never forget. Lovingly remembered by wife and family.

Peter Ostway—died Dec. 26, 1954 Son John—died January 15, 1942 A little while the labor Eternal the repose. A little while the trials That with this life will close; And then unending gladness And an unfading crown. A day on whose calm beauty The sun goes never down; One night the shadows linger And then the morning break. And God's own hand the burden From weary shoulders takes; And thou shalt see His glory And hear His words—Well done. The strife for ever over, The battle fought and won. Inserted by wife and family.

In fond and loving memory of my husband Garnet Campbell, who passed away at his home at Rocky Point December 27, 1950. Gone from us your kindly face Your pleasant, cheerful ways, The heart that won so many friends In the bygone happy days. Looking back with tenderness Along the path we tread, I bless the years I had with you And leave the rest with God.

Ever remembered and sadly missed by his wife Ruth.

In loving memory of Peter Ostway, who died Dec. 26, 1954. The depths of sorrow we cannot tell Of the loss of one we loved so well. And while he sleeps a peaceful sleep His memory we shall always keep.

Fondly remembered by Mr. and Mrs. James Curran and family, Labrador.



## FOR OPERATION FUN

Christmas is no problem for Guardsmen Malcolm Beaton, Belle River, P. E. I., and Albert Laird, Cavendish, P. E. I., as they check over some of the toys in preparation for the Children's Christmas party at Camp Petawawa, Ont. Both are members of the 2nd Canadian Guards Regiment. (National Defence Photo)

## Large Attendance At Christmas Services

AT TRINITY — Mr. Milton's message was "The Wonderful Name". Rev. A. Frank MacLean brought the Christmas message to the congregation of Trinity. Using as his subject, "December 25, 1955" the Minister noted that the birth of Christ made a division in the history of the world. He called upon the congregation to make a division in the history of their lives from before Christ to "The Year of Our Lord". The church was appropriately decorated for the festive season with white and blue lighting predominating. The "Star of Bethlehem" at the rear of the choir loft was flood lighted and added much to the beauty of the sanctuary. Choirs under the direction of Royston F. Muzford, A.R.C.O., rendered Christmas carols. At the evening service, the singing of the junior and intermediate choirs were featured. Rev. Howard "Birdie" brought a brief message entitled, "Behold The Star".

ZION CHURCH — Zion church was beautifully decorated for the Christmas season by members of the Young People's Society. Rev. W.W. Harold Brown brought the Christmas message at both morning and evening services. The junior choir joined with the senior choir in the rendering of several carols. Mr. John Lea-Morgan, M.A., B.Mus. (Oxford) directed the choir.

THE KIRK OF ST. JAMES — Christmas day services began at the Kirk of St. James with the Church School Christmas Service at 10:00 a.m. followed by the Festival of Christmas Worship at 11:00 a.m. The sermon by the Minister, Rev. T.H.B. Somers, M.A., S.T.M., dealt with the topic "Beneath the Shining of Bethlehem's Star". Carols were sung by the Gallery Choir of Boys and Girls. Introit: Break Forth, O Beauteous Heavenly Light" (Bach). The carols were "The Carol of the Bells", Ukrainian "arr. Wilhousky" and "Lo! How A Rose e'er Blooming" (Praetorius).

At 5:00 p.m. the Vespers of Christmas and meditation, "Gardens for the Christ Child", the story of the Della Robbia Enamels. Evening music included a solo: In the Bleak Midwinter (Gustav Holst); "Hark Bethlehem" and "To Bethlehem". All services were conducted by the Minister. The music was directed by the organist and Director of the Choirs, Miss E. Lillian MacKenzie, Mus. B., F.M.C.M.

THE BAPTIST CHURCH — The regular morning service at the Charlottetown Baptist Church conducted by Rev. H.L. Milton was well attended. Music was under the direction of Mrs. G. Elliott. Full and featured Christmas congregational singing and a girls chorus: "Luther's Cradle Hymn".

CHURCH OF SCOTLAND — Rev. J.H. Bishop conducted both morning and evening services at the Free Church of Scotland. Sabbath School was held at 10:00 a.m. Rev. Mr. Bishop took for his morning meditation the subject: "Thou Shalt Call His Name Jesus". In the evening the minister dealt with the subject: "Christ's Love To The Church".

SALVATION ARMY — The Salvation Army, in addition to their regular services at 10:00 a.m. and 7:00 p.m. held open air services on Christmas Eve and at 6:30 Christmas night. St. Major, and Mrs. W.R. Stanley conducted the services and brought the message.

## TO APPROACH CPS

LONDON (Reuters) — James Stuart, secretary of state for Scotland, said Tuesday he will try to persuade the Canadian Pacific Steamship Company not to withdraw its sailings direct to the Clyde from Canada. James Hutchison, a Conservative member for one of the Glasgow constituencies, had urged the minister in the House of Commons to intercede because to stop these ships calling in Scotland would be "harmful to the Scottish tourist industry".

Large congregations and special music, including the traditional carols in the city churches, "id night services on Christmas Eve brought large congregations to worship and on Christmas Day church attendance throughout was unusually so.

ST. PETER'S CATHEDRAL — The procession and blessing of the crib took place at St. Peter's Cathedral just prior to Midnight Eucharist on Christmas Eve. The "Star of Bethlehem" by Charles Carroll arrangement by Charles Domine Alleluia. Qui natus est pro homine, Alleluia. The Eucharist celebrant was the Rector, Rev. Canon G. E. Moffatt, M.A., B.D., assisted by Rev. Canon E. M. Malone, M.D., DD and Rev. W. G. Hogg.

The organist and choir director was Miss Sue Brenton, Lic Mus. The services on Christmas day were Mattins at 7:30 a.m., 8:00 a.m. and at 11:00 a.m. there was a procession and Choral Eucharist. The Second Evensong was at 5:00 p.m.

AT ST. PAUL'S — Carol singing prefaced the Christmas Eve celebration of Holy Communion at St. Paul's Anglican Church. Rev. Canon J. T. Tibbott, Rector, was celebrant. Special music was by the choir under the direction of the H. John Harris, F.R.C.O., who made his first appearance at the organ console since arriving from England to fill the position of Organist and Choir Master.

Other Christmas day communion services were at 8:00 a.m. and at 11:00 a.m., the latter being Choral. Rev. W. G. Hogg assisted the Rector at the 11:00 a.m. service. The choir sang as an anthem "A lovely rose is blooming" (Praetorius) Evensong was at 5:00 p.m. when the Rector preached on "Glad Tidings". The anthem at this service was "There was a rosebud bloomed in the snow" (Martin Shaw).

## Numerous Local Traffic Accidents Over Weekend

Several traffic accidents occurred within the city during the holiday week-end. Early Saturday afternoon a car driven by Mr. George Waller, city machine shop operator, was hit by a truck going north at the intersection of Cumberland and Euston Sts. The car received extensive damage and Mr. Waller suffered painful rib and side injuries. He was taken to his home on Esher St., by City Police where he later received medical treatment. The full extent of his injuries will not be determined until the results of x-rays to be taken this morning are known. The driver of the truck was taken into custody by the City Police and charged with drunken driving. Mrs. Emily Roach, Euston St., was struck by a car near her home last evening. The accident occurred when the driver of the car applied his brakes and skidded on the icy street. Mrs. Roach was immediately taken to the P. E. I. Hospital where it was learned that she was suffering from a dislocated shoulder.

Another weekend traffic mishap, two cars collided at the corner of Fitzroy and Weymouth Sts., and a car and truck were in collision on Belmont Street. A hit and run driver struck the side of a car in front of the Fitzroy Grocery, a second hit and run caused damage to three vehicles at the corner of Water and Haviland Sts., and a third sideswiped three cars on Kent Street the driver later being taken into custody. A Maple Leaf taxi turning into the taxi stand collided with a car proceeding north on Queen St. A truck coming out of Martin's Garage hit a car going south on Queen. This was announced by Mr. Roy Cudmore, chairman of the local committee planning for the historic event to be held on January 21st. A request from the Canadian Broadcasting Company to originate a nation-wide broadcast on this same evening featuring the history of the Charlottetown Y.M.C.A. was accepted.

Princess Edward Island has had its own provincial government since separation from Nova Scotia in 1769.

## Christmas Services At Roman Catholic Churches

His Excellency Most Rev. Malcolm MacEachern, D. D., Bishop of Charlottetown was celebrant at Solemn High Mass in St. Dunstan's Basilica at midnight Christmas Eve. Right Rev. Patrick McMahon, D. P., Rector of the parish was Deacon and Rev. Clarence Roche, Sub-Deacon. The Deacons of Honour were Rev. Vincent Murtaghan and Rev. Reginald Phelan. The sermon was preached by Rev. James Kelly.

Between 11:30 p.m. and midnight the choir under the direction of Leo Chasson with Mrs. Joseph Douglas at the organ, sang a number of carols. The music of the Mass was that of W. A. Leonard in B flat. Soloists were Wilbur Blanchard, James Flanagan, Conne LeClair and Frank MacIntyre. Other masses were at 6 a.m., 7 a.m., 8:30 a.m. and 11:00 a.m. with the sermon at each by the Rector, Right Rev. Patrick McMahon. The services throughout were largely attended and a deep and reverent interest taken by all in the beautifully arranged grotto scene commemorating the Saviour's birth.

HOLY REDEEMER CHURCH — Solemn High Mass was celebrated at Midnight on Christmas Eve at the Church of the Most Holy Redeemer with the Rector, Very Rev. Gregory Murphy, C. Ss. R., as celebrant. Rev. Ronald Delaney, C.Ss. R., of St. Anne's Parish, Montreal, was deacon and Rev. John Gallagher, C.Ss. R. was sub-deacon. A sermon in keeping with the holy season of Christmas was preached by Rev. Father Delaney.

Traditional carols were sung by the mixed choir previous to the Mass, the music being under the direction of Alex MacLean, organist and choir director.

On Christmas morning the Masses were at the usual hour. The mixed choir was in attendance and sang a number of carols. Following the usual custom, the Nativity Manger Scene was placed in the church and visited by members of the congregation and others.

## Masons Sponsor Visit Of Santa To Orphanage

Following a well established custom inaugurated thirty-five years ago by Prince Edward Preceptory, Knights of Templar, a representative delegation from that branch of the Free Masons made their annual Christmas day visit to P. E. Island Protestant Orphanage at M. Herbert, accompanied by Santa Claus. Sixty children were assembled to give Santa a cheery welcome and accept the gifts provided. The orphanage was instituted in 1902 and conducted in a large frame spacious building was completed and formally opened in 1923.

## Freighter Crew Ashore After Long Ocean Battle

HALIFAX (CP) — The ice-encrusted freighter Lord Church was towed into port here Saturday after 13 days at the mercy of a storm-racked North Atlantic. Two of the 34 crew members were taken to hospital for treatment of injuries received in a four day battle to keep the helpless coal carrier afloat before the Dec. 15 arrival of the salvage tug Foundation Frances at her position 700 miles southeast of here. For the rest, Christmas was a day of thanksgiving. "We were plenty scared," said Charles Prince of London. "Man, how we prayed."

Yugoslavian steward Angelo Kordic said "I thought the ship was gone for sure."

Mountainous waves and winds close to hurricane force smashed the crew's quarters and washed away their belongings, tore away part of the bridge and flooded some engine room compartments as the ship lay helpless with her steering gear disabled. The Foundation Frances put a line aboard the crippled freighter and pushed through heavy seas to Halifax at an average five knots.

As the two vessels moved up Halifax harbor the exhausted crew members lined the rails and cheered while tears streamed down their faces. Capt. Stephenson and his officers spent Christmas aboard the ship. The seamen were feted at a Halifax hotel.

TWO MEN INJURED — Frans Adolph Ahrens, 36, of Hamburg, Germany, the ship's carpenter, and A. W. N. Mir of Pakistan, fourth engineer, were taken to hospital. Ahrens suffered a broken leg when a sudden roll sent him hurtling across the ship and against a steam pipe. Mir, who joined the Lord Church a day before she left Newport News, Va. for Bremen, was burned about the feet while repairing a boiler. Neither man is in serious condition.

The Lord Church, carrying a crew of British officers and mostly German seamen, was making one of her last runs under her present Greek owners. She was to be turned over to a new company next month.

**Howard McInnis**  
FITTED FOOTWEAR  
175 Queen St. - Currie Bldg.

**BIRTHS, MARRIAGES, DEATHS**  
50c Per Insertion

**BIRTHS**  
COLES—At the P. E. I. Hospital on Dec. 26, 1955, Mr. and Mrs. Gordon Coles, Winsloe a son, Stillborn.  
MacLEOD—At the Souris Hospital on Dec. 15th to Mr. and Mrs. Everett MacLeod, Forest Hill, a son, William Charles. Weight 6 lbs. 12 ozs.

**DEATHS**  
PETERS—At the Prince County Hospital on Monday, Dec. 26th, 1955, John David, one-month-old son of Mr. and Mrs. Louis Peters, Green Road, Summerside, Resting at the Bonness Funeral Home. Funeral notice later.

**ARBING**—At the P. E. I. Hospital Dec. 24, 1955, Hubert Arbing of 22 Water Street in his 64th year. Remains resting at the Cutcliffe Funeral Home where funeral service will be held today, service starting at 2 o'clock. Interment in the People's Cemetery.

**PARRY**—At the Chronic Care Unit of the Prince County Hospital on Monday, Dec. 26th, 1955, Lilla Charlotte Parry, wife of the late George Parry of Summerside in her 94th year. Resting at the Bonness Funeral Home from where the funeral will be held at 2:00 p.m. on Wednesday, Dec. 28, 1955. Interment People's Cemetery. Visiting hours, 10:00-12:00, 2:00-4:00, 7:00-10:00.

**GAUDET**—At the home of his son, George Gaudet, 319 Convent Street, Summerside, on Saturday, Dec. 24th, 1955, Joseph Gaudet, formerly of Borden, in his 80th year. Resting at the Bonness Funeral Home from where the funeral will be held on Wednesday, Dec. 28th, 1955, leaving the funeral home at 8:00 a.m. to Seven Mile Bay Church for Requiem Mass at nine a.m. Interment in the church cemetery. Visiting hours, 10:00-12:00, 2:00-4:00, 7:00-10:00.

**MacPHAIL**—At Waldoboro, Maine on Saturday, Dec. 24, 1955, Mrs. Florence MacPhail, widow of the late Finlay MacPhail. Remains will arrive at the MacLean Funeral Home on Thursday evening. Funeral on Friday, service commencing at 2 o'clock. Interment in Orwell Head Cemetery.

**Charlottetown Funeral Home**  
78 Euston St.  
DIAL 4626  
Complete Funeral and Ambulance Service  
**ROBERT E. BRADLEY**  
— Director —

**N. D. MacLean**  
UNDERTAKER  
EMBALMER  
Charlottetown and North Wiltshire  
DIAL 5549

**Cutcliffe**  
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77 Fitzroy St.  
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**Wed Recently In New Jersey**  
At an evening ceremony on Friday Dec. 15 in the First Presbyterian Church, Passaic, N.J., Miss Lois Anne Handschub, of Passaic, became the bride of Rev. George C. Bonnell, pastor of West Side Presbyterian Church, Englewood. Rev. Dr. George H. Talbot pastor, performed the ceremony. A reception was held in the church hall.  
The bride is the daughter of Mr. and Mrs. Alfred Handschub 17 Burgess Place, Her husband is the son of the Rev. Dr. John Sutherland Bonnell, pastor of the Fifth Avenue Presbyterian Church, New York City, and Mrs. Bonnell. Carrying an orchid on a Bible the bride's gown was fashioned with rosepoint lace bodice and lace apron effect skirt over tulle and satin. A small lace hat held her veil.  
Her sister, Janet was honored maid in princess-styled ballgown length tulle crystal-embroidered matching small hat and carried white-edged green holly with red carnations. Miss Sylvia Horwitz and Mrs. Edward Redmond, as bridesmaids, were similarly gowned in aqua and carried red and white speckled carnations with white-edged holly.  
Rev. Harris Thompson Land, as society pastor, attended the Englewood church and former classmate of the groom at Princeton Theological Seminary, was best man.  
Rev. Robert Annot associate professor at Crozer Theological Seminary, Chester, Pa., and brother-in-law of the groom, ushered the Rev. Ralph Bohn, pastor of the First Presbyterian Church, Garfield; the Rev. Edmund Carver, pastor of Tremont Avenue Presbyterian Church, Bronx; Karl Olsson, J. Wayman Williams and M. Gordon Dyleski.  
After a honeymoon in the Poconos the newlyweds will live at 19 West Decarrest Avenue Englewood.

**Will Speak At Y-Centennial**  
Prominent Canadian Diplomat Dr. Hugh L. Keenleyside, presently serving as Director-General of the important Technical Assistance Administration of the United Nations, has been invited as special speaker for the 100th Annual Meeting and Centennial Banquet of the Charlottetown Y.M.C.A. by Mr. Roy Cudmore, chairman of the local committee planning for the historic event to be held on January 21st. A request from the Canadian Broadcasting Company to originate a nation-wide broadcast on this same evening featuring the history of the Charlottetown Y. M. C. A. was accepted.

**BUTTER CACHE UP**  
OTTAWA (CP)—Creamery butter stocks rose 14 per cent in nine Canadian cities at Dec. 15 to 70, 414,000 pounds from 61,651,000 on the corresponding date last year, the bureau of statistics reported Tuesday. Holdings by cities with last year's figures in brackets included Quebec 5,036,000 pounds (3,177,000); Montreal 35,105,000 (30,634,000).

**YANKS NEAR POLE**  
AUCKLAND, N.Z. (AP) — Four American planes landed safely at McMurdo Sound Tuesday and established the first air link between New Zealand and Antarctica. It was a 2,200-mile non-stop flight from New Zealand's South Island. Mt. Erebus, an active volcano towering 13,000 feet above the landing strip, provided a guiding beacon on the last stages of the flight.

**THE BRIDE, WHO IS SECRETARY** to the dean of Newark State Tech ers College, attended Rutgers and attends evening classes at New Jersey Institute of Technology. Dickinson College where she is a candidate for an associate arts degree next June. She is a member of the Passaic church and a teacher in the junior department of its Sunday school.  
Rev. Mr. Bonnell obtained a BA degree at Lafayette College and a BD at Princeton Theological Seminary. He served overseas with the army during World War II. He is president of the Englewood Ministerial Association and a member of Englewood Rotary Club.

**SOUTH KOREA ACCUSES RED CHINA OF "AN ACT OF WAR"**  
SEOUL (Reuters) — South Korea Monday accused Communist China of committing "an act of war" in firing at a South Korean patrol vessel and capturing four coast-guardsmen off the Korean west coast early Christmas morning.  
The government spokesman, Dr. Karl Hong Kee, asked for allied support, but in the meantime, he said: "If the Communists do not return the four men, we shall have to resort to the strongest possible action of our own."  
He accused Communist China, North Korea and Japan of joining together in an aggressive pact to encircle South Korea. The Associated Press said a foreign office spokesman in Tokyo described the charges "against Japan as sheer nonsense."

**TO REMOVE EYE**  
TORONTO (CP) — Police Constable John Earls, shot in the face with a sawed off shotgun by a car thief suspect, will be operated on today for the removal of his right eye, hospital officials said. Walter Sweetloff, 29, was charged with the shooting eight days ago. He was arrested after a chase during which Earls was shot.

**ONLY A BEGINNING**  
The patrol boat captured one of the vessels, putting aboard 11 Communist coastguardsmen and taking the vessel to tow, the report said. But six armed Chinese Communist vessels then appeared and exchange shots with the Korean patrol boat, recapturing the Chinese fishing boat with the four Koreans aboard.

**HALIFAX (CP) —** The ice-encrusted freighter Lord Church was towed into port here Saturday after 13 days at the mercy of a storm-racked North Atlantic. Two of the 34 crew members were taken to hospital for treatment of injuries received in a four day battle to keep the helpless coal carrier afloat before the Dec. 15 arrival of the salvage tug Foundation Frances at her position 700 miles southeast of here. For the rest, Christmas was a day of thanksgiving. "We were plenty scared," said Charles Prince of London. "Man, how we prayed."



**SEAMAN HELPS DURING HELICOPTER MERCY FLIGHT**  
Lightkeeper's widow, Mrs. Mary Naughton of Sarnia, Ont., as Paul's Island off Cape Breton's husband was drowned two days before she left Newport News, Va. for Bremen, was burned about the feet while repairing a boiler. Neither man is in serious condition. The Lord Church, carrying a crew of British officers and mostly German seamen, was making one of her last runs under her present Greek owners. She was to be turned over to a new company next month.

**MILTON'S OLD SPAIN**  
WILL BE CLOSED  
from SATURDAY, DEC. 24th  
AT 7 P. M.  
until TUESDAY, DEC. 27th  
AT 8 A. M.  
TO GIVE OUR STAFF A WELL-DERIVED HOLIDAY

**Last-Minute LOANS**  
Buy Now - Pay Later!  
Most last-minute express loans with a prompt personal loan-pay later when express are normal. Phone first and just tell us how much you need, upon approval, get loan in one visit to the office. Phone or come in today!  
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\*Always payments cover everything! Even if you're in arrears. (60-90 days)

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