# THE VALLEY AND EAST COAST VOICE

Volume 14 No 3 12th June 1981

Registered for posting Catergory A

Price 10 cents

P.O. Box 100 St Marys 7215 Tasmania

#### SHOPPING AROUND FOR A HOME LOAN

In recent years, buying a house has seemed like an impossible dream for many people. Interest rates have been steadily creeping up and the cost of building or buying a house has risen steeply. In boom areas prices continue to rise at an alarming rate, and in some parts of Sydney, especially, prices have been rising at the rate of up to \$1000 a month.

According to the Bureau of Statistics, the wholesale price of materials used in house building, averaged over the six state capitals, rose by 35.4 per cent in the three years from August 1977 to August 1980. It is no wonder average income earners despair that they have missed out altogether and that the upwards escalator is running too quickly for them ever to get on the first step.

Yet a house is still one of the best hedges against the ravages of inflation. All the more reason if you are trying to buy a house, especially as a first-time buyer, to tread carefully and improve, your chances by every means possible.

Owning your own home is an important part of developing financial security. Since the major step in achieving this is the ability to get a loan, you need to start planning vell before you will need the money, and establish a good relationship and savings record with a reliable lender.

Most lending authorities work on the rule that your monthly repayment should not exceed one week's salary. There's no reason why shopping for money can't be as interesting as any other shopping. Every family is used to looking for bargains, comparing prices, brands and quality, and you can apply those skills to getting the best money. Here are some hints to help in the search for the best

. Make a list of the many companies which give home loans - building societies, credit unions, insurance companies and finance companies.

home loan,

. Start with your bank. See the manager. Tell him how much you have saved, what your income is and ask how much you can borrow. Remember it will be limited to that you can repay with a quarter of your monthly income.

. Take a pencil and paper and make notes; don't rely on your memory.

. For comparison, see the manager of other banks, building societies and other lending companies.

. Be confident. You're not asking for favours. Financial institutions make their money by lending to people like you.

. Your choice may be limited to who is prepared to lend to you. The cheapest money is a bank overdraft, but it is the hardest to get. Next is a home loan from a bank and then from building societies. The most expensive money is from finance companies and, although the term is short, it has the advantage of being readily available in many cases.

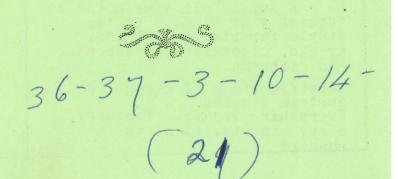
. Mever assume that because you have been making regular deposits in one place for years, you will get a loan. Ask, even before you commit your savings. To company will guarantee you a loan at some time in the distant future, but the managershould assure you that you will be judged on your ability to repay.

. You should treat an appointment with a manager of a bank or other lending authority as you would a job interview.

. Bankers and financiers generally are conservative. They say they lend on ability to repay, but their personal opinion of you will be part of their assessment. First impressions are important, so try to look efficient.

... You will need to comply with the regulations of various lenders such as a 12 months saving record, a certain amount saved, regular deposits. For example, the St. George Building Society in New South Vales does not check borrowers with credit agencies, but looks at their passbook, so it considers a pattern of regular, steady deposits is as good as a credit rating.

. If you are refused a loan, ask why and persist until you get an honest ans er. It is important to know this, so you can correct it and try again.



## CLASSIFIEDS

10 GC 2

WANTED TO BUY. 1 Boy Scout uniform to 12 West old, (size 14). Phone 72 5124.

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Phone Shannon Targett ST. Marys 72 2207 U.GENT

Found 1 Umbrells and 1 teddy bear. Contact. ST. Parys Health& beauty.

WANTED : TO BUY. PUSHER OR STROLLER IN GOOD CONDITION MRS T VANCE PH. 742139. FINGAL.

In answer to Mr G. Dean letter (of last issue) We as the publishers of the Valley Voice can only print matterial or extracts of matterials that are informative from people who are forth coming with this information. We print articles from all areas, as our readers are aware.

(EDITOR VALLEY VOICE)

Samson had the right idea about advertising, He took two columns and brought the house down.

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## WIMI. TS DN.

Next meeting of the R.A.F.T. will be 23rd June at 7.30pm in the Fingal Uniting Church Hall. Mr. Terry Lockhart from Hobart will be the guest speaker on various subjects including swimming for disabled.

A morning tea will be held at the home of Mary Viney FRIDAY 10th July at 10.30am. Ladies please keep this date in mind, anybody welcome, proceeds are towards the HOLY TRINITY CHURCH BUILDING APPEAL. More details later.

BIRTHDAY PARTY....St. Marys
Ladies Fellowship June 15th
7.30pm. at Mrs. Olga Targett's.
Ladies please make and bring
along a party hat.

ST. HELENS GUN CLUB BINGO Tuesday 7.30pm. Jackpot \$270.

#### ST. MARYS GARDEN CLUB

Ten members of St. Marys Garden Club enjoyed a very-pleasant meeting on May 28th: Winners were: Any vegetable - M. Royle, L. Mitchell. Japanese Arr. A. Llewellyn, M. Royle, L. Mitchell. Open arrangements: M. Royle, L. Llewellyn, R. Brough. Home Product Cake: M. Royle, L. Mitchell, E. Hughes. All. blooms were of high standard for this time of the year. Competition Game by L. Mitchell - Winner - M. Royle. Lucky Door - M. Royle. Raffle Winner - L. Mitchell.

Next meeting June 25th. Donors for Lucky door - M. Royle, Raffle M. Oliver. Comp. Game - A. & P. Llewellyn. Home Produce: 4 plain scones on a plate. Veg. of month - turnip. Special arr. Dead of Winter. M. Oliver displayed some Hand Craft. P. Lle- wellyn will show slides taken at a recent flower show in Hobart.

# MR. PHILIP GUNTON Barrister & Solicitor

Is pleased to advise that he has commenced practice at Main Street, St. Marys on the 1st & 3rd Thursdays and 2nd & 4th Fridays in each month.

For appointment Phone 72 2172.

# THE L B S STATEWIDE BANK

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St. Marys & Region Manager Graham Kearney 722221

# RETURN THANKS

#### MCGEE. - GWENDOLINE BARBARA

Husband Jack and friend Polly wish to sincerely thank all relatives, friends and organisations for the beautiful floral tributes, letters, cards, phone calls and personal expressions of sympathy in the sad loss of Gwen. Special thanks to the White family, Mavis Brooks, Pearl Davern and Mrs. L. Turner for their help during Gwens long illness. As condolences were too numerous to personally acknowledge will all please accept this as our personal expression of gratitude and heartfelt thanks.

### REGISTERED DENTAL MECHANIC

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CONGRATULTIONS TO MR. & MRS. RON SUMNER ON THEIR WEDDING ANNIVERSARY FRIDAY 12TH JUNE.

# MEMS

#### FINGAL - PORTLAND UNITING CHURCH CATHOLIC PARISH OF ST. MARYS Sunday June 14 St. Marys - St. Mary of the Assum-ption - Sundays June 14, 21. 9.00am Fingal St. Marys 9.30am 11.00am St. Helens St. Helens - SS Helena & Stanis-7.00pm laus - Vigil Mass Sat. June Sunday June 21 13, 20. Fingal 6.30pm 9.30am St. Marys Fingal - St. Joseph 11.00am St. Helens Sundays June 14th 7.00pm 10.30am Mangana - Our Lady of the Sacred THE ANGLICAN PARISH OF THE FINCAL Heart Sunday June 21 10.30am Bicheno - Community Church Sunday June 14 Trinity Sunday Fingal 9.00am H.C. Cullenswood 10.30am H.C. 1st Sunday each month 4.00pm Launceston 7.00pm Thanksgiving MEALS ON WHEELS FINGAL VALLEY Service for Bishop Davies JUNE - ST. MARYS Sunday June 21 Fingal 9.0 Sun. 14 Mattie Leedham \* 9.00am Mon. Bonnie Crawford 15 Tues. Cornwall 10.30am 16 H.C. CYSS Wed. Mathinna 3.00pm 17 Shirley Blackman E.P. Thurs. 7.00pm Avoca Heather Griffiths 18 H.C. Sun. 21 Eric Bean THE ANGLICAN PARISH OF ST. HELENS Mon. 22 Paula Cook St. Paul's Church - St. Helens 8.00am The Euch. (every Sunday) 11.00am Sung Euch.(1st Sunday) 11.00am M.P. (2nd Sunday) 11.00am The Euch. (3,4,5 Sundays) Tues. 23 CYSS Wed. 24 Denise Dawson Thurs. 25 Val Leedham FINGAL Sun. Mon. 14 R. Yates C. Upton L. Mellows C. Turner L. Mellows 15 St. Michael & All Angels Church Tues. 16 H. Mills - Pyengana Wed. 17 A.McKenzie A. McKenzie 11.00am The Euch. (2nd Sunday) Thurs. 18 T. Vance J. Miller 11.00am M.P. (4th Sunday) Sun. 21 C. Rankin N. Ward The Euch. 7.30pm (2nd Sunday Mon. 22 C. Hodgson F. Sweeney J. Hall The Euch. (4th Sunday 23 24 J. Hall R. McGee Tues. (Nov. April) Wed. 24 Thurs. 25 R. McGee Falmouth Church J. Burbury M. Francis 9.15am The Euch. (1st, 3rd Sundays)

#### ST. MARYS GOLF NOTES

Mixed Foursomes R. Spilsbury - Mrs. M. King  $(22\frac{1}{2})$   $59\frac{1}{2}$ , Paul Davern - Miss C. White (25) 67, R. Fox - Mrs. K. Wright  $(30\frac{1}{2})$   $68\frac{1}{2}$ . Putting: R. McGiveron - J. McGee 31. Most Putts - G. King O Mrs. G. Dawson. Nearest Pin:

#### CHIROPODIST

MISS DORIS HOOPER IN PRACTICE AT THE DOCTOR'S SURGERY - ST. MARYS

FOR DETAILS RING: 002 - 570171 ANY DAY BEFORE 8.00am

CHIROPRACTOR

LAUNCESTON chiropractor PAUL SEARLE D.C. is now visiting SCOTTSDALE and ST. MARYS every TUESDAY on a PERMANENT basis. He can be consulted at the following places and times:-

SCOTTSDALE Kendall's Hotel 9.30am - 12.15pm

ST. MARYS Mrs. Maney's Flat -Main St., 3.30pm -

6.30pm. APPOINTMENUS can be made through the week by phoning L'TON 318898 Seniors, two games played over the last two weeks and both were lost by a small margin.

On Saturday, 30th. May, the Fingal game was played under wet conditions at Fingal though the standard of play from both sides was very high.

The Tigers were in front at three quarter time by some three goals but Fingal fought back to win by seven points. Players who battled hard all day were Dale Ridgers, Gary Streets, 'Big' Ken Maynard who rucked well & Steven Brown at centre half back who almost won the game for the Tigers when shifted to centre half forward & kicked a necessary goal. Des Faulkner & Robert Schier both played well in the back line.

The loss of this game means the Tigers have to fight really hard to get back in the four now the season is at the half way mark. Coach, Terry, will be looking for a big effort from all play-

It was a big effort from the boys on Saturday, 6th. June, in the game against Campbell Town when they went down by 8 points - a wonderful effort from all players.

Ken Maynard was the best man afield, 'great going Ken'! Ken would be classed as the best ruck man in the Association and should make the Association team against the North-East. Stephen Cooke was back to the form that

we all know he can produce, good on you Cookie' ! Kerry Franklin, Dale Ridgers, Michael Cooke & Ricky Lohrey battled well all day but overall a great team effort to get so close to Campbell Town at home.

The sensation of the day was the siren episode which we all know robbed the Tigers of a win.

Next weeks game against Avoca has to be a win for St. Marys to enable them to make the four and also the finals. Coach, Terry, wants those four points on the board so its backs to the wall for all players, make the training track Tuesday and Thursday.

SECONDS, one win, one loss, which keeps them in the running for the finals ahead.

Saturday, 30th. May, the Fingal game was a great team effort with play-on football andplayers backing up their team mates to register a good win. John Carpenter kicked 6 goals which was a very good individual effort but overall it was a great team effort with all players fighting for the ball. But as Coach, Michael, stressed to his players they have to get their game to gether every week if they want to be a threat in the finals.

On Saturday, 6th. June, the trip to

Campbell Town and the wet weather took its toll, the Seconds were out-classed all day by the opposition. It really shows up the players who do not train Tuesdays and Thursdays. To the players who are selected and do not turn up, without notice, it is just not good enough. The club has to be thankful to Michael and Geoff who had to borrow football gear to make up a full side. THANKS FELLOWS! Better players on the day were Roger Salter, Trevor Midson, Adrian Donker and Nigel Britton:

If you want to make more than one finals game, as you did last year, then fellows you had better get to training and prove you are a better side.

THIRDS, what can one say about these boys who battle hard every week and still come up smiling. Their great win against Fingal was a tonic and helped their morale. If the club can keep these boys for the next few years some names will go down in St. Mary's Football history, Jones, Wright, Nailer, Spilsbury, Scales, Maney, Green, Squires, Lavelle and Rawnsley just to name a few. So come on supporters get behind these boys - get to the ground early and help in giving them all some support and encouragement. They deserve it!

The game against Campbell. Town was played with great spirit considering the boys had only sixteen players on the ground. A good goal from 'Charlie' Wright made sure that the Campbell Town boys could not make it a clean sheet on the day. All players tried hard throughout the game. W

The club has made Trevor Midson and Ron McCarty specialist coaches at Scamander. Training will take place on Vednesday nights at Scamander for the boys having difficulty travelling up to St. Marys for training Tuesday and Thursday nights. Any boy wishing to train at Scamander must contact Ron or Trevor.

DID YOU KNOW ? THAT GOLF WAS PLAYED AT BOTHWELL (RATHO) BEFORM 1830...

ALSO THAT THE YOUNGEST AUSTRALIAN TO HOLE IN ONE , IS PETER TOOGOOD. WHEN AGED 8 YEARS HE HOLDE IN ONE AT THE 7th (110yds) AT KINGSTON BEACH TASMANIA...

out and the

and the

# EMPLOYEE PARTICIPATION BY SENATOR J WATSON

In 1978 the Commonwealth Government, in accordance with its policy on employee participation, set up the National Employee Participation Streering Committee. Its work is directed towards developing a greater understanding and encouraging the implementation of employee participation in Australia.

Employee participation has been defined as any process designed to increase the ability of a worker to make decisions, relating to a specific job within an organization, or to the overall functioning of an enterprise.

The Government considers employee participation to be a philosphy which ensures that in the management of any enterprise both employee goals and organization goals are seenas important and mitually interdependent. It also recognizes that this interdependence, together with introduction of appropriate measures, can lead to labour-management cooperation, greater effectiveness and improved quality of worklife. Further, it recognizes that a workable programme of employee participation is in the interests not only of individual employee but also of management, shareholders and consumers.

There is no singal general model of employee participation in Australia, rather each organization should develop towards its own way of encouraging participation and not try to adopt one specific measure and make it work.

Employee should be encouraged to work out locally useful arrangements which will lead to improved quality of work life amd a more effective use of resources. Employee participation is a gradual and ongoing process which is in the interest of both the enterprise and its employees

From Last Issue.

#### IF EVERY ONE.

\_ \_ \_ \_ \_ \_ \_ \_

If everyone would realise pedestraians on the street,
Have just as much the right-of-way as th those upon the seat,
And train their eyes for children who run recklessly at play,
This steady toll of human lives would drop from day to day.
If everyone would check his car before he takes a trip,
For tyres worn, loose steering wheels and brackes that fail to grip,
And pay attention to his lights while driving roads at night,
Another score for safety could be chalked

up in the fight.

If everyone who drives a car would heed the danger signs, Flaced by the highway engineers who also marked the lines, To keep the traffic in the lane and give it proper space, The accidents we read about could not have taken place. And last, if he who takes the wheel would say a little prayer, And keep in mind those in the car depending on his care, And make make a vow and pledge himself to never take a chance, The great crusade for safety then would suddenly advance.

#### HISTORY OF AUSTALIAN SOCIAL SECURITY.

Prepared by the R & S Branch Delv Div,
Dept Soc Security Canberra.

The Beginnings.

The Commonwealth Of Australia was formed on 1 January 1901 by federation of the six to States under a written consitution which, among other things, authorised the new Commonwealth Parliament to legislate in respect of age invalid pensions. In the event, the Commonwealth did not exercise this power until June 1908 when legislation providing for the introduction of meanstested flat-rate and invalid pensions was passed. The new pensions, which were financed from general revenue, came into operation in July 1909 and December 1910 respectively superseding State age pension schemes which has been introduced in New South Wales (1900) and Queensland (1908) Victoria (1900) and an invalid pension scheme introduced in New South Wales (1908).

The new pension was paid to men from age 65. It was paid to womwn at age 60, But until December 1910. The age pension was also subject to a residence qualification of 25 years which was decreased to 20 years in 1913. A residence qualification of 5 years applied to the invalid pension.

In 1912 the Commonwealth introduces maternity allowance. This was a lump sum cash grant payable to a mother on the birth of a child.

1914 -40

No new Commonwealth social security payments were introduced until the 1939 -45 War. There were, however, several notable developments in the States, including the introduction, in New South Wales, of widows pensions in 1926 and child endowment in 1927 and an unemployment insurance scheme in Queensland in 1923.

Will be continued in later issues.

# D. F&M.D MATTHEWS

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# STARDUST

By Grandma Moses
Fortnight Beginning June 12

An opportune time for reaching the end in matters that you have reglected lately. An exciting net friendship may add to the sum of your happiness. All roads seem to lead to your contentment. BEST DAYS: 30, 2, 6.

The interesting people you meet and the odd incidents that you meet will make this week one that ill be remembered for a long time. A good period for business and health is satisfactory.

BEST DAYS: 3, 7, 10.

LEO: July 24 - August 23

Exercise more discretion and you will gain greatly in happiness. You tend to express yourself in a careless ay that hurts. Curb your exuberance to preserve some tender feelings.

BEST DAYS: 29, 31, 1.

YIRGO: august 24 - September 23
You will find life intriguing this week. avourable events that start in far places are to be anticipated. A chance to travel may come your way and will be worth your while and careful consideration.

BEST DAYS: 30, 1, 6.

LIBR: September 24 - October 23
The early part o this period may be more dull than usual; but the end of the time ill see things working very much in your favour. At new a divery stimulating riendship is forecast.

BEST DAYS: 4, 8, 11.

SCORPIO: October 24 - Fovember 22
Some deceptive aspects show up for you, so be wary and don't be caught unawares, especially in matters that affect finacnes or romance. Life isn't: meant to be difficult, and caution helps to keep it easy.

BUST DAYS: 2, 7, 9,

SAGITT RIUS: November 23 - December 21

A time of exceptional personal activity.
Pace it squarely, it ill provide you ith a rare chance to better your standing. A chance to travel may be presented and should be accepted.

Health very good.

BEST DAYS: 1, 8, 10.

CAPRICON: December 22 - January 20
Recent eelings of frustration and
inability will be dispelled soon as
you enter a period of rare achievement.
Tavourable factors will make you feel
that all is right with the orld
again, and so it is.
BEST DAYS: 29, 31.7.

AQUARIUS: Ja uary 21 - Pebruary 19
Take heed of the need to shed some of your beligerence. By being co-operative you can go far and will get along much better than you can understand at the present. You will be much happier too.
BEST DAYS: 29, 2, 5.

PISCES: Mebruary 20 - March 20
In important time. It may prove to be the turning point in your affairs, so tread very varily. If you feel the need for advice, go to some elderly tolk hose mature outlook you can rely upon.

BEST D.YS: 4, 8, 11.

RIES: March 21 - April 20
You will be wise to regard this as a week or mutual enterprise; so don't try to do t ings alone and to benefit from the effort. Partnership matters of all kinds will go ell.
BEST DAYS: 7, 7, 9.

I URUS: pril 21 - Fay 21
It seems that you have a project that is dear to your heart, but you will have to apply yourself far more energetically if you ever expect to reach your goal. Don't rely on others, the effort is worth it.

BEST DAYS: 1, 5, 8.

# ST MARYS . BUTCHERY

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