TODAY'S INVESTOR

Plan to invest a monthly sum

By Thomas E. O'Hara
Chairman, Board of Trustees
National Association of Investment Clubs and Editor
Better Investing Magazine

Q. I would like to offer a bit of advice to your reader who asked if he shouldn't wait to invest until a couple of years from now. I have been investing for over 30 years and in spite of the fact that I can't sell a number of my stocks, for what I paid for them, I am a lot better off than I ever have been. I buy stocks to accumulate a larger ownership in industry to add to my income from dividends on those stocks. While the prices of some of the stocks I own are down the dividends I am getting from them have increased by $3,000 a year. That is a real measure of progress, and I believe if more investors would look upon investing as an income-building program, they would get fewer ulcers and would benefit more from investing.

Through the years, I have bought stocks with the idea that I would hold them for a long time and gradually get larger dividends. I don't look at the price very much.

I still have a few years to go before I retire, so I am using my dividends to buy more stocks. This is the first time since I started to invest 30 years ago that I have been able to buy so much dividends for the money. I just wish I had more money to invest today.

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A. Your question is an excellent answer to our readers who are concerned about investing today. A basic principle that Investment Clubs have found pays handsome returns is to invest a set sum of money every month over a long period of time. People naturally tend to get fearful when stock prices fall and quit investing.

Commitment to a program that calls for a regular investment at a set time helps to overcome the emotion that keeps you from buying in down periods.

Many individuals did not invest in May, June and July when stock prices were down because they feared they would go lower. When prices went zooming up in October, they rushed into buy. They paid higher prices for the same stocks they could have bought a month earlier at much better prices just because their psychology changed.

A plan of buying regularly over a long period of time takes a great deal of discipline, but it's the best way to make sure you buy most of your stock at a good price.

Q. I wanted to invest on an installment plan, and my broker suggested I open what he called an MIP plan and invest $50 a month in AT and T. Is that a good plan?

A. The MIP plan is short for the Monthly Investment Plan offered by member firms of the New York Stock Exchange. You can invest as little as $40 a month in any of the 2,000 plus stocks listed on the New York Stock Exchange. It's an excellent installment plan. Your $50 at current prices will buy more than one share of AT and T each month. You could have 12 shares a year from now and be getting $36.96 back each year in dividends.

Another good way to buy stocks with a small monthly investment is through an Investment Club. Write us for information on how to start one.

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Mr. O'Hara welcomes your questions, but will answer them only through this column. He would be pleased to send a complimentary copy of BETTER INVESTING Magazine or information about Investment Clubs to any reader requesting it. Write: Today's Investor, P.O. Box 220, Royal Oak, Michigan 48068.

NEWEST MEMBER, of the Northeast Federal Inner City Credit Union is Baltimore Mayor Schaefer who received his pass book, right center, from John Kane, Northeast Supervisory Committee chairman who enrolled the Mayor in the union, one of seven member unions in the inner city. Northeast has 1,800 members, $150,000 assets. Willard Moore, left, is managing director of the Inner City Federation and Lenwood Ivey, right, is executive director of Community Action Agencies-Model Cities Agencies.

Extra care in engineering...it makes a big difference in small cars.

Where's the only place in town to find a small car that...

1. ...is priced less than Volkswagen's most popular model.

You'll be surprised how little it costs to own one of our small cars. The suggested retail price is less* than Volkswagen's most popular model, believe it or not.

2. ...can go farther on a gallon of gas than Nova.

Recently published test results by *Popular Science* show our "Slant Six" engine can go farther on a gallon of gas than Nova, and you get a "Slant Six" engine standard in all our small cars, which means you can get more miles per gallon than comparable size small cars like Maverick, Comet, Ventura and Apollo.**

3. ...has more trunk space than 3 Pintos.

Plymouth Duster and Dodge Dart Sport have the largest luggage capacity by far in the small car field. More than Nova and Maverick, twice as much as Vega and more than three times as much as Pinto.

4. ...has up to 20" more total hiproom than a Maverick.

Dart Sport and Duster seat 5 comfortably. And they have more hiproom—front and rear—than Nova, Hornet and, of course, Mustang II, Gremlin, Vega and Pinto.

5. ...can save you as much as $62 in ignition maintenance alone.

Electronic Ignition is standard on all our small cars. In recommended ignition maintenance alone, you can save up to $62 every 24,000 miles over competitive 6-cylinder engines and up to $27 over competitive 4-cylinder engines.†

The answer is at your Dodge and Chrysler-Plymouth Dealer's.
(And you can drive one home today.)

CHRYSLER CORPORATION
DODGE • CHRYSLER • PLYMOUTH • DODGE TRUCKS

SEE ALL THE DARTS AT YOUR Dodge Dodge Trucks DEALER.
SEE THE DUSTERS AND VALIANTS AT YOUR CHRYSLER Plymouth DEALER.

*Price comparison based on manufacturers' suggested retail prices, excluding destination charges, dealer preparation, and state and local taxes. Optional whitewall tires and wheel covers shown, $51.20 extra.
**Gas mileage figures based on October 1973 *Popular Science* magazine. Tests performed by *Popular Science* for its report were conducted on 75 vehicles with figures adjusted by *Popular Science* for 1974 model changes and the results of E.P.A. tests.
†Maintenance flat-rates and parts list are extracted from 1973 Chilton's *Labor Guide and Parts Manual*. Labor rates based on national average of $10.00 per hour.

Charges dropped for farm boss

MIAMI — Joe L. Brown, South Dade County migrant-labor boss, has received a clean slate on charges of involuntary servitude and peonage.

His conviction was set aside by U.S. District Court Judge C. Clyde Atkins.

In September, a jury trial found him guilty of charges by members of his crew of holding them against their will by threats of violence and indebtedness. He was found innocent of 14 other counts by the same jury.

The case started when Metro deputies were called out to the labor camp under Brown's jurisdiction to investigate into the conditions at the camp.

At that time, Owen King Hart, a farm worker, complained of "slave labor" to the deputies.

Judge Atkins said in making his ruling that Hart had convinced him through his testimony that he had never considered himself in any real danger from Brown's threats.

The judge also said he was not convinced that the other workers who complained had any real fear either.

N. Y. League plans reception

NEW YORK — Mrs. Theodore W. Kheel, secretary of the Board of the League urged friends of the New York Urban League to make their reservations early for the League's Annual New Year's Reception which is being held on January 6, at the Rainbow Room at the Rockefeller Center here.

The affair is being held from 5:30 p.m. to 10:30 p.m. and a buffet dinner will be served. The occasion will feature the music of Hoss Carnegie and his orchestra.

"Get Involved" ... Mrs. Santa Needs You Now!

The AFRO's Mrs. Santa already has more than 500 cases that need help and more are coming in with each mail.

The $4,502.00 already collected is just a drop in the bucket and far short of the needed $11,000, need if this newspaper Mrs. Santa is to help all families this Christmas.

You won't believe the misery that exisits in this port city of Baltimore. There's the 87-year-old lady whose son and nephew she supported through college and medical school. They died tragic deaths. She lives alone ignored by nieces and nephews. Early in her life, she bought them cars and trust funds . . . but now she's destitute without money for a Christmas dinner.

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Needy cases are referred to Mrs. Santa by the Health Department, Police Community Services and good, good neighbors.

They include the family of ten children who will be alone this Christmas with their mother in the hospital. Another family with six children and an elderly grandmother without legs are really in need of Mrs. Santa's help.

You can help by sending your check or money order to AFRO's Mrs. Santa, AFRO Charities, 628 N. Eutaw St. or you can call an adopt one of the families listed on this page.

• • •

Top contribution of $500., so far is from the Mid West Athletic Club. John Griffin, president.

Beta Omega Epsilon Fraternity, Inc. bought $62. worth of toys and gift-wrapped them for Mrs. Santa. This club is only eight years old and has Phil Smith, vice-president, Patrick Roberson, secretary; Delphre Wattier, treahurer; and Russell Jones, membership.

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We're had three responses for a washing machine. If you have one to get rid of, in good condition, call Mrs. Santa, 728-8200.

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Other folks being kind include Lake Clifton Senior High where the Junior Classes have collected 20 basket of canned goods for Mrs. Santa under the direction of Mesdames Cheryl Pasteur, Victoria Lee and Miss Patricia Dickens.

• • •

Central Baptist Church through the wife of the pastor, Mrs. Helen Brackett has adopted six cases of older citizens referred by the Health Department.

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Thanks also to the Women's Auxiliary of Frontiers Int. and Mrs. Ernestine "Toots" Johnson for $50; the Gay Street Merchants Association, Arnold Swain, $100; the Pennsylvania Ave. Lafayette Market Assoc., $100; and Galaxie 22 Club, Marita Andrews, $50.

Also helping this week were Social Security's Dickinson Bldg. Unit No.6 at Woodlawn who adopted Case No. 41.

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The AFRO's Mrs. Santa must get her basket out by next Saturday, December 22. Why not sit down and write a check today, and mail or bring it to the AFRO office, 628 N. Eutaw St.

The AFRO office will give out cases Saturday from 9 a.m. to 12 Noon and Mondays through Fridays, 8:30 a.m. to 5 p.m.

Business & Professional Women's Federation of Greater Maryland Churches of God In Christ, Inc., donated $100 to Mrs. Santa Fund. Seated: Mesdames Janis Smith, Lottie Brewer, president; Delphine Griffin, Doris Surles, and Joyce Smith. Standing in rear: Mesdames Louise Wright, Lucy Gross, Rosa Lunn, Naomi D. Jones, Sandra Bunch, Margaret Woodson and Ola Jones.

The Pennsylvania Ave. — Lafayette Market Association through Mrs. Kitty Broady, Public Relations Director, presented $100 to Mrs. Santa's helper Miss Pam Wideeon. Herman Katkow is president of PAMA.

The AFRO-AMERICAN Newspapers invites all readers to participate in its annual charity project. You may send a tax-deductible check or money order to Mrs. Santa AFRO Charities or you may adopt one of the families listed on this page.

All you have to do to adopt a family is call the AFRO's Mrs. Santa at 728-8200 from 9 a.m. to 5 p.m. daily.

A Caution: Please do not call the AFRO's Mrs. Santa and ask for a family's name unless you plan to help them.

FLASH! All families writing to Mrs. Santa will be checked to make sure they really are in need. Please do not send two or three letters from the same address.

Calls are coming every day . . . so please write clearly and give complete information as to your children's sizes and ages.

REMEMBER: If you do not have time to adopt a family, you can still help the AFRO's Mrs. Santa make others happy.

Send check or money order to: Mrs. Santa, AFRO Charities, P. O. Box 1857, Baltimore, Md. 21203.

Mrs. Santa Fund

$4,502.00

$500.00
Mid-West Athletic Club, John Griffin-President
$350.00
As You Like It Club
$200
M. Goldseker
Loca Union No. 194
James McKoy-Bus. Agent
$150.00
Charmettes, Inc.
Mrs. Rosemond Diggs
$100.00
Mrs. Margaret L. Dyer
Myra Grand Chapter Order of Eastern Star
Anon
Hiram Butler
Cherry Hill Liquors
William E. Roberts Foundation Inc.
Business and Professional Women, Mrs. Delephine Griffin-President
Wives of Fire Fighters, Mrs. Mary Deshields
Ten Plus Incorporated
Mr. Charles Griffin-Pres.
The Twelve Personality Girls, Mrs. Mary Queen
$75.00
National Brewing Co. Mr. Dan Fenhagen
$60.00
Anon
Mr. and Mrs. Levi Scarborough
$50.00
The Anon. VAG's
Judge Benjamin H. Foreman
HandW Social Club
Anon
Mt. Lebanon Baptist Church-Rev. Olin Moyd, Pastor
Balto. City Retired Teachers
The School Marms
Catherine W. Greene, Pres.
I. and M Bail Bonding Agency Mr. Leonard F. Moyer
Westly and Catherine Martin
Bernard and Ann Laceweel
Women's Aux. Frontiers Inter'nat.
Mrs. Ernestine Johnson, Pres.
$25.00
Sara L. Kenny
Chatter Chicks
Jeanette L. Johnson
Marshall P. Payne
Mrs. Lillian M Murphy
Dr. and Mrs. Thomas P. Fraser
Judge Joseph C. Howard
Councilwoman Victorine Q. Adams
Mrs. Willie Moore
Blanche Northern
Belvetts Social Club
Brighterday Charity Saving Club
Bertha Edwards
In memory of Dr. Willard W. Allen and Mrs. Elizabeth Nalle Allen by Miss Elizabeth Allen
Mrs. Edythe McM. Blake Charman
Susie Myers
Mrs. Louis E. Harmon
Mabel Dorsey
$22.00
Student Government Assoc. Morgan State College
$20.00
John Scott, Jr.
Virginia White
Savings and Charity Club
Elinor Dimmy
Anon.
Mr. and Mrs. James Wildy
Mr. and Mrs John B. Myers
Rebecca A. Sumrell
$15.00
Ralph L. Peed
Mrs. Vivian E. Washington
Dr. Maurice Adams
Mrs. Rosalind E. Griffin
Mrs. C. Dudley Lee
Albert J. Smith
Sharlimar Specialettes Social Club
Mrs. Beatrice P. Butler
Helen W. Birt
$10.00
Mr. and Mrs. Elmer S. Patterson
Mrs. Annie S. Gregg
Rev. Theodore C. Jackson
Gillis Memorial Church
Flair Studio
Mr. and Mrs. Theodore Thompson
Dr. Donald W. O. Hughes
Walter Sondheim Jr.
Mr. Carl J. Case
Bernad and Alma Reed
J. R. and I. C. Jackson
Mrs. June C. St. Thomas
Ms. Alverta Nelson
May W. Fortune
Martha E. Snowden
Lottie Mullen
Mrs. Perra S. Bell
Mrs. E. Coleman
The Weekenders Club
Mrs. B. Snowden
Advance Federal Savings and Loan Assoc.
P. Vectoria Keyes
Mr. Ellsworth Wilson
The East Balto. Neighborhood Improvement Assoc.
Mr. John H. Kane
Rosanna Smith
Gertie Hudson
$7.00
Logan's Barber Shop
Benjamin Logan
$6.00
Mrs. Anna Johnson
$5.00
Edith V. Brooks
Miss DorothyJackson
Mrs. Gloria B. Katzenberg
Mrs. Annette F. Lieberman
Ross P. Campbell
Martin David Jenkins
Mrs. Nelle Dillon
H. C. Culbertson
Mr. and Mrs. Magic T. Black
Viola E. Proctor
R. Edward Hockett, Jr.
Theodore and Charlotte Johnson
Community Couples Club
Gilbert Northern
Wilmer Northern
$4.00
Mrs. B. Snowden
$2.50
Robert West
Michael West
$1.00
Miss Renre Rivies

Special Cases

Case No. 99 — I am in need of a basket for Christmas. I have three boys and their ages are 4, 5 and 6. I get a small check, but after all the bills are paid, there is nothing left.

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Case No. 100 — We are on welfare and we don't get much money. If you could get some pants, it would make me very happy. Their sizes are 18 and 16.

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Case No. 101 — I have 6 children who are attending school. Their father is sick and unable to work. Their ages are 10, 14, 17, 18, 18 and 19. There are three boys and three girls. We would like a basket of food and a toy for each kid.

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Case No. 102 — Will you help a friend of mine? Her husband has left her with two little girls, and she just got on welfare, but she gets such a small check that she can't make ends meet. We tried to help by getting the girls some toys. We thought you migh be able to help too.

• • •

Case No. 103 — I am a mother of 5 children. I would be happy to get something for them for Christmas. I have a girl age 10 who would like a coat and two boys ages 15 and 2 who would also like a coat plus some toys. My husband is dead. I am 63 and receive a low income.

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Case No. 104 — I would like to know if you are giving out extra Christmas baskets. If so, I would like one for myself and my family.

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Case No. 105 — I am writing for my mother. She is not married and on welfare. My mother has 8 children and by the time she buys food, pays rent and necessities of the house, she has nothing left. We would like a basket for Christmas.

• • •

Case No. 106 — I have four children, and two of them need coats, size 8. I would also like for them to have a toy. I receive a small check from welfare. Anything.

• • •

Case No. 107 — I have 5 children, and I don't have a man in the house to help me with the children. I get a check for three of the kids, and it's never enough to get food or clothes with. I am sick and under the doctor's care. We would like a basket and heavy coats for the children. Their ages are 17, 15, 14, 12 and 10. The one 15 is a girl, and the rest are boys.

Case No. 108 — There is this neighbor that I know and she and her children don't have anything for Christmas. Please help her. She has four children, two boys and two girls. I would help her myself, but I am only 12 years old.

• • •

Case No. 109 — I'm the mother of 6 children, 5 boys and one girl. The boys ages are 14, 13, 12, 8 and 3 and the girl's age is 11. I'm receiving Social Service and unmarried. After paying bills, there is nothing left. I would appreciate anything you can do for my children for Christmas.

• • •

Case No. 110 — I have two children, and I don't have a husband. I am unable to work. I receive assistance from Social Service. My children need food and clothes. Their ages are girl 6 and boy 8. My daughter wears a size 7, and my son wears a size 12.

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Case No. 111 — My mother has 11 children, and my father doesn't live with us. He does not help support us either. My mother and us stay with her boyfriend. He works sometimes and sometimes he doesn't. It's 5 girls and 6 boys. We would like a food basket. Our ages are 20, 17, 16, 14, 13, 10, 9 7 6 4 and 3.

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Case No. 112 — I am the mother of 6 children. Their ages are 5 6, 7, 8, 10 and 12. We have very little income. We would very much appreciate anything you can give us. A basket, some toys or some clothes.

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Case No. 113 — I'm in need of clothes, coat and shoes for Christmas. My father is dead and my mother does not have much. I'm 15 years of age and the only one attending school. Would you help me to have a joyful Christmas? Cost size medium: shoe side, 7½ and waist 32.

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Case No. 114 — I would really appreciate a basket for Christmas for my children age 16, 14 and 9. I am a widow, my husband died three years ago. Receive small check from Social Security.

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Case No. 115 — Would like help for Christmas. Need clothes and toys. My nephew's mother is in women's prison. The children's ages are 13, 10, 8, 5 and 4.

• • •

Case No. 116 — I receive a monthly check from Social Service, and when I pay rent and get my food stamps, I dont have much left. We would like a Christmas basket. I have three sons, 11, 9 and 7.

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Case No. 117 and 118 are already taken.

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Case No. 119 — I have three children and get help from welfare. I would be more than thankful for anything.

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Case No. 120 — I am writing this letter for a family. There are two little girls about 8 and 9 and three boys age 10, 11 and 12. Their mother is sick. She's unable to even walk. Receives Social Service. Please help them.

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Case No. 121 — My mother is receiving help from Social Service. I'm 17 years old and expecting. She also has four kids plus two grandchildren. It is very hard for her. Will you help?

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Case No. 122 — My husband is dead and I have 19 kids. One of my daughters had a serious operation. My son has an eye infection and nervous condition. I have been like a mother and father to those kids.

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Case No. 123 — She lost her husband a year ago, and she's been sick with high blood for two months. When our house burned down in April she took us in for two weeks. She treated us as if we were her family. Please try to help.

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Case No. 124 — Would like for you to help mother with basket and toys for the little ones. I have four other sisters ages 12, 11, 6 and 3. My mother works but by the time she pays bills it's gone.

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Case No. 125 — Mother of three boys ages 8, 5 and 3. Receive Social Service. All of us are asthmatic. Just moved to new home. Have been in hospital four times this year. Rent is more now. So please help us.

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Case No. 126 — Would like basket for Christmas. Husband had heart attack and is still in bed. I have brother who's mental and son who just came from Vietnam. He hasn't begun to get his disability check yet. If you can help, do.

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Case N. 127 — On welfare. I have high blood pressure and I also suffer from ulcers. My children's ages are 14, 17, 12 and 4. Anything that you can offer us will help.

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Case No. 128 — I had an operation under my arm. I can't work. I'm on Social Service. After bills are paid there's nothing left. Would you please send a basket.

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Case No. 129 — We are a family of 6 and very much in need. Father is only one who works. Mother is sick. Would like basket. Sisters ages are 13, 10, 9 and I'm 11.

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Case No. 130 — I have three kids, all in school. Ages are 15, 8 and 7. Husband had stroke and lost use of right arm. He can't walk without someone's help. We would like winter clothing and food.

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Case No. 131 — Mother of three. House was destroyed by fire. Left us with nothing. I would very much like it if you will send us a basket for Christas.

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Case No. 132 — Would like basket. Mother of 5, ages 10, 9, 6, 5 and 2. Receive check from Social Service.

Case No. 133 — I am the mother of 8 children and I would like a Christmas dinner. Their ages range from 8 to 16. Husband is ill and unable to work. Income is low.

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Case No. 134 — Mother of 5: three girls and two boys. Would like Christmas dinner. Husband is in hospital for bad heart. Don't know when he'll come out.

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Case No. 135 — Mother of 6 unable to work because of illness. Staying with friends. Would like basket of food for Christmas. Husband is not working due to an accident.

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Case No. 136 — I am alone except for my 6-year-old niece. She does her best for me. I am sick.

• • •

Case No. 137 — On welfare and have three little children, plus baby brother to take care of. If I could find a job, I wouldn't be asking. The kids sizes are 5, 6 and 7. My baby brother's size is 7 also.

• • •

Case No. 138 — Husband only has part-time job because of pressure and nerves. Mother of 6 keeps two little children for pay. Ages are 17, 16, 15, 14, 13 and 11.

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Case No. 139 Would like basket and toys. Was wounded in the back and so that makes me out of a job.

• • •

Case 140 — Mother of 6 in need of help. On welfare. Husband and I are separated. Would like something for the three little ones whose ages are 11, 9 and 4. The older ones ages are 15, 14 and 13.

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Case No. 141 — Would like clothes and toys for Christmas. There are two boys and one girl. Shoe sizes are (boys) 7½ and 2½; (girl) size 6.

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Case No. 142 — Mother of 4 children and on the welfare. I need a little help for me and my kids.

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Case No. 143 — Mother of three needs clothing for them. Would also like toys. Their ages are 12, 11 and 9.

• • •

Case No. 144 — My mother and father are separated and she is getting a little check from Social Service. She has four kids, but one is in Rosewood, but she would like him home with her for Xmas. All we want is a basket and maybe some toys.

Case No. 145
I am 65 years old, not working and would like you to send me something to eat. I have 6 grandchildren and I would like it if you would send me a little something to give them for Christmas.

• • •

Case No. 146
Mother of 5 without husband. Receive help from Social Service. The children's ages are 14, 10, 8, 7 and 6. We would like a basket of toys and clothes.

• • •

Case No. 147
I'm blind and sick with sugar. I would like a basket. I receive small pension.

• • •

Case No. 148
I have 2 boys. Would like food and toys for them.

• • •

Case No. 149
I am 24 years old with 1 child. Husband has been sick and unable to get food and clothes. Husband had back trouble. Daughter is 5. Would like food basket.

• • •

Case No. 150
Please help this friend of mine. His has a heart condition and unable to work. Anything would be appreciated.

• • •

Case No. 151
Mother of 4 would like a basket and some shoes for the kids feet. Boy 15 size 11½, boy 10 size 4½, boy 9 size 3½ and girl 11 size 4½.

• • •

Case No. 152
Would like food basket. Receive assistance from Social Service. I have 6 children. Their ages are 2.5,7 - 10.11 and 13. Clothes would help too.

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Case No. 153
My mother is taking care of 3 grandchildren which she has had since birth. She gets a small income and just barely makes ends meet. Their ages are 6.4 and 8.

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Case No. 154
I have 5 kids, ages 6,3,2, and twins 1. Three of my kids are sickly all the time. Just a basket and a toy will help.

• • •

Case No. 155
I am on welfare and I have 2 sons, ages 6 anl 8. I would like to have a basket and a toy for them.

• • •

Case No. 156
I would like a basket for children. I receive assistance from welfare. I have heart and nervous condition.

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Case No. 157
I have 6 children and my husband left me 2 years

(Continued on Page D-42)

People Concerned For People donated $142.00 worth of turkey's to AFRO's Mrs. Santa. Seated: Clyde Rucker president; and Mrs. Connie Brown, Mrs. Santa's helper. Standing in back: James Gilliom, Ernie Walker, Bob Wilmore, Henry Brown, Laurn Garriett and John Howell.

Ten Plus Inc. presents $100 donation to Mrs. Santa Fund. Left to right: Gerald Quarles, Mrs. Santa's helper Cynthia Stevenson, Earl Jordan and Charles Griffin, president.

Rev. Olin P. Moyd, pastor accompanied by Mrs. Mary Clark, chairman of charity fund of the Mt. Lebanon Baptist Church presents $50.00 to Mrs. Santa's helper.