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and to make our insurance payments. More than once we have borrowed \$100 or \$200 at the bank, for a short time, to be repaid with interest, in order to meet our monthly bills for living expenses. We did not ask help from our families. It was during those desperately hard times that I went with Mother to Mrs. Mc Clurg Swarts - the day she bought the silver. I wanted it so very badly, but ^{we} did not have the money for necessities, let alone for luxuries. Fifty five dollars might as well have been \$3500. I thought Mother was buying it for me because she knew how much I wanted it. At that time it would have meant a great deal to me.

Why should any one be penalized because by his industry and caution he has been reasonably successful in making a living? I can endure most for myself. I can endure most anything as I have had bitter disappointments and disillusionments. But for my children I want something better. Because I've had to struggle is no reason why they should have to do the same. and I want to do for them as much as I can to make