Small advertisements—For Sale, To undoubtedly increase rates in the tween the Dominion and the Pro-Let, Wanted, Lost & Found; Com-high loss ratio provinces, to a conder, 35c; one cent for each additare at present.

Births, Marriages, Deaths-Free

bid and charged accordingly. GEO. L. MILLER

Editor and Proprietor FIRE INSURANCE IN CANADA

mercial activity in Ganada has a careless then the losses are higher, the preent procedure of the Compmore marked development taken and the rates must increase; if they anies will have to be brought about. place during recent years than in are careful, and the losses are fewer Instead of one there will be eight that of Fire Insurance. During the the rates decreas. premium of \$81,942,049.00. Taking not made use of to the fullest extent. da-are many and varied. Those the population of Canada at 10,000-DOO, it therefore becomes obvious these points, it is certain that the While it is true that the Contenties that the charge of \$3.20 approxisituation is assuming disturbing promately, was levied on every head of portions and that something will have indicates quite clearly the very im-portant part fire insurance plays in the Dominion may be maintained the part insurance plays in the na-through the continued stability of the

ing extent the business of everyone, sed Companies are taxed on their and everyone's business. What af- premiunt receipts, while these con fe's it therefore affects the individ- cerns are beyond the boundaries of Those things that go toward taxation. Nor, do the Government its success, and facilitation, also tend as they could do, tax the premium toward the success andease of the of the nationals to these concerns. individual. Inversely those things The matter of the security of the many curious beliefs. In Japan there that create hardship on the business of insurance create hardship on the mount importance where the unlicastairs of the individual. And theresense insurer is concerned. In addition, foreign mutual and reciprocal gathered fern seed on this day you

1921, 58.28c; in 1922, 68.19c; in 1923, pany, while it leaves almost unc: in 1924, 58.57c; in 1925, 52.79 touched, mutuals, reciprocal, and un-e; in 1926, 49.26c; in 1927, 40.55c; in licensed insurers. How these pro-MATING THE BREEDING 1928, 4659c; in 1929, 53.84c; and in blems are to be solved is difficult to 1939, 57.66c. In 1931 there was paid see. There is an apparent disposi-Big. It is apparent from this that tion on the part of the powers that

tion on the part of the powers that be to make the position of the licensed insurance company as difficult and as experisive as possible, and it does not seem to be beyond the bounds of possibility that in order to reimburse themselves for the addinged for \$100 of fire insurance does to fransacting insurance, as well as been steadily dropping.

As against this, the average rate to reimburse themselves for the addinged for \$100 of fire insurance well as the increasing losses, the companies will be compelled to rejude the position of the licensed insurance company as difficult and as experisive as possible, and it does not seem to be beyond the bounds of possibility that in order to reimburse themselves for the addinged for \$100 of fire insurance well as the increasing losses, the companies will be compelled to rejude to the pregnant sow. The result is that at farrowing time, thousands of farmer, see their possible profits vanish when their sows pro

1822, 185; in 1923, 1.00; in 1924, 1.02; It must not be gathered from this vigour.

182 183; in 1929, 83; and in 1930, 183. In 1931 it was .79c. When we consider the increasing los, ratio a gainst the average premium drop, it requires so seer to foretell that a continuance of things along this path will appeally bring about a rate representation. Far from it. It only means that, in all fairness, they are to bear their share of the burden, be protected in the fullest manner against that unfair competition which gathers to itself the best business in the Dominion, it cannot be said that the Provinces intended by are much better off. Some of them, taken as units of territory, are much better off. Some of these to premium paid, with the result that they are gradually the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality, with the licensed companies are compellative individual of good quality. 1.06; in 1923, 1.00; in 1924, 1.02; 1: must not be gathered from this vigour.

THE JARVIS RECORD exercising a deleterious influence on ed to exert an effort of a very ex th results of other provinces, as units pensive character. Therefore the One of the great problems of the costs of conducting the business, are business at the present moment is to find how that disparity in loss and earning power may be equalized between the provinces are alternated. Subscription Rates

50 a year in advance; \$2.00 a year to subscribers in United States.

to subscribers in United States. The date to which a subscription feet. In the first case it will, if put has not already been done speaks volis paid is indicated on the address into effect, bring about a general unies for the fair-minded higher rate over the whole of the generosity of the licensed insurer. Dominion. In the latter case, it will The long drawn out struggle be

ing Events, etc.; 25 words and un siderable extent beyond where they tion over ingrance affairs, had, it der, 35c; one cent for each addit-ional word; Cash. If charged, 1½ It must not be forgotten that in-the precent time, there appears to surance is a business of averages, be hope that the varying viewpoints Contract advertising-Send for rate that the fund out of which losses will be co-ordinated, and that out of are paid is collected from those who the present doubtful situa ion there suffer losses and those who do not will emerge some masures whereby In Memoriam and Engagement An- do so; that the insurance companies the operations of the companies will nouncements-50c; varse, 4 lines are simply collectors and distribut not be made more onerous than it tors of this fund, and that out of it is at present. This is sincerely to Advertisements without specific in- must be provided the cost of collec- be desired. At the present time the trections will be inserted till for. ion and distribution together with examination of the companies or a moiety of profit (which has been erating throughout he Dominion comspicious by its absence in latter conducted annually by the Federal years) for that risk to capitalisation Government, for all provinces. If which makes the company possible. the control has to be shifted to the Therefore in the final analysis the Provincial Governments-if the Prorates charged for fire insurance are vincial Governments are unable to termined by the care with which devise ways and means of continuing owners of property conserve their this sole inspection for all provinces Probably in no department of com- properties against fire. If they are it will follow that some change in

examinations, and possibly with some past twelve years the incredse in Much has been made of the so- differences of procedure. This will the amounts at risk have advanced called advances in protective meas- not be to the advantage of either fully sixty per cent. of the totals ures installed against fire. It is be- he Companies, or, in the final analyreached before that date, the figures conting evident that perhaps too is, to the public. being, 1920 \$6,790,670,610.00 and in much credit has been allowed for The problems confronting the busi-1930 \$10,311,193,608.00, upon which these devices; that hey either do not ress-which is vital to the economic latter figure there was paid a total prform as well as atticipated or are structure of commercial life in Canasuch population. This is an enor- to be done so that the unquestioned lie are also concerned. It is entirely mous tax-for tax it surely is, and security of the property holders of possible that a keener interest in

indicates quite clearly the very important part fire insurance plays in the Dominion may be maintained in the conomic structure of the life of the country might bring about an improvement by way of a modern cannot be negotiated, mortgages effective of a grant fire. Capital will not flow into channel, where it stands the risk of being obliterated and the greatest menance to its exist ande state destruction by fire of the physical property in which it is invested. Fire insurance cannot replace property which is destroyed—nothing can do that, but fire insurance cannot replace property which is destroyed—nothing can do that, but fire insurance cannot replace property which is destroyed—nothing can do that, but fire insurance does provide the econium of the more interested. Fire insurance cannot replace property which is destroyed—nothing, and therefore of securing her capital which has been invested to the Canadian policy because the sum and the greatest meanned to its exist, and deemed deposits that are held for the security of Canadian policy be maintained in the Companies, life of the country might bring about an improvement by way of a more intelligent appreciation of the fact that the insurance companies about an improvement by way of a more intelligent appreciation of the fact that the insurance congraints fire of the congraint of the companies.

There are other pressum problems are other pressum problems are the destribution of the fact that the insurance of th

building, and therefore of securing the capital which has been invested to the Canadian palicyholder in like the view of the fact that Fire Insurance plays such an important part in the economic life of the Dominion, it follows that, as it touches the Dominion while these unlicensed to business. It may be possible to solve them without the control of the property of Canadian policyholder in like the capital which has been invested to the Canadian policyholder in like manner in respect to these concerns. Licensed companies are compelled to the conomic life of the Dominion while these unlicensed in some way or another. It may be possible to solve them without the capital which has been invested to the Canadian policyholder in like credit system. Every citizen of Canada is concerned with the credit system, and therefore with the credit system, and therefore with the credit system, and therefore with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system, and therefore with the credit system. Every citizen of Canada is concerned with the credit system, and therefore with the credit system. Every citizen of Canada is concerned with the credit system, and therefore with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system, and therefore with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. Every citizen of Canada is concerned with the credit system. every single national, either directly insurers are permitted to do business recourse to higher rates—we hope so. or undirectly, it is to a correspond- without any such deposits. Licen- By Gouriesy of Bench and Bar.

SUPERSTITIONS

dition, foreign mutual and reciprocal size is largely interested, we will concerns are permitted to take out provincial licenses without deposition, under which insurance is ing any security for their policy labouring at the present time. For it is certain that the Fire Insurance business is facing critical times.

In the first place, there has been remarked a gradual increase in the amount of losses sustained against the premiums received. In 1920, out of every dellar of premiums received these was paid for losses 45.46c, in 1922, 68.19c; in 1924, 58.57c; in 1924, 58.57c; in 1925, 52.79

dition, foreign mutual and reciprocal would walk invisable, and that if you shot at the sun, three drops of blood would fall, and that these, if preserving would fall, and that these, if pre

\$17500 in CASH PRIZES



ALL you have to do to take part in this

A Cash Contest is write a letter of not

more than 200 words. Tell us the reasons

why you like this new "easy-opening"

Zebra Stove Polish Tin, and tell us why you

think we chose the name "Zebra" for this

excellent stove polish. Simple, isn't it?

And you may win \$50.00 or any one of the

other cash prizes for the few minutes it

takes to write this letter. Go to your dealer

Tell us why you like the new tin! Tell us why we chose ZEBRA as the name!

You may win . . 1st Prize, \$50 2nd Prize, \$15 - 3rd Prize, \$10 also 50 Prizes of \$2 each (Also 250 Consolation Prizes of Silvo Liquid Silver Polish)

andask for Zebra Stove Polish in the new tin. Take it home to study and use. Then, write your letter-and don't put it off too long-remember, somebody is going to win that \$50 First Prize and it might just as well be you! Address your letter to Contest Manager, Reckitts (Oversea) Limited, 357 Bay St., Toronto, Ont. Be sure to include in your letter the name and address of your local dealer, it is important!

ZEBRA STOVE POLISH

RECKITTS (Oversea) LIMITED - - 357 Bay Street, Toronto, Ont.

Under Auspices of Jarvis Booster Club Will be held in the

Jarvis Arena

OVERHOLT'S TROUBADOURS OF DUNNVILLE Will Supply the Music DANCING FROM 9. p.m. till 1. a.m.

ADMISSION,

"BOOST THE BOOSTERS"

Health Service

Sanadian Medical Association

WHY QUARANTINE

developing case may pass on the disme through our taxes, the ease to o hers during the incubation

of an organized police and period, particularly during the latter and his lures.

An excellent

meral, by the transfer-lations of community life, taking the the Pickerel to its junction with the a laden secretions or ex-same responsibility to protect others French river.

SULTS FERTILIZER EXPERIMENTS

s, 900 pounds and 1,800 petcively have been follow-

of greater yields from the ment dhe light fertilizer. Twelve are of manure has produced higher wish for manure has produced higher wish compared with comparing fertilizer.

IT PAYS TO ADVERTISE

Youthful Strength

r. Magnu, Hirschfeld, the world-known authority on Sexo-and Director of the Institute for Sexual Science of Berlin,

TITUS-PEARLS

es, physical exhaustion after work or exercise, dizziness, the earasthemia, etc.

lesse troubles can be removed with Titus-Pearls. Numerous e treated by Dr. Hirschfeld in hi, Berlin Institute.

(State Official; 66 years old, married) complained of exhaustion, dizziness and tremors. Was easily tired. Mensidull and slow moving. Physical powers had been incompreviou, 5 years. Blood pressure too high. Given 2 Titustiness a dayl 2 weeks later the medical report on this man eral health better, more vigor; dizziness much less and refit power. Treatment continued and 2 weeks later L. S. regain, this time to say that all wearines, and exhaustion; he felt fresh and buoyant. His blood pressure had fallen years of age he had gained the physical power and virihe he had known in the prime of his life. Tregaining your youthfulness now! To-day! In 2 weeks will be aware of the new, virile force within you. Send ish registered or money-order) for 2 week, treatment. Write for booklet. C.O.D. Orders accepted.

THE JARVIS RECORD, THURSDAY, SEPTEMBER 15th, 1927

ONTARIO

New territory holds an attraction for the angler and the canoeist as irresistible as that of a circus for the average small boy, and such a region is the Pickerel River district in Ontario. Classly paralleling for most

the out-of-doors man or woman. It is the key to many peaceful lakes, murrauring streams, thunderous rapids and deep pools where the gamest of the firny tribe await the angler and his lures.

Similarly, avitaminosis D causes rickman who grows a "section" of wheat provincial governments mean to do about it is quite another thing, but bushels of wheat, which is a very tidy and in nature fowl less often a rickfortune and an important factor in lical business revival. Then the effects of the crop extend down through the said his department.

community as a whole ence over those of the inence over those of the indiseases. They are not for the benefit of the case or contacts, but for the
ages being made at the Sand and
protection of all the children and adprotection of all the course leads to Square lakes one
the course leads to the season of the year, the
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the course leads to the season of minicable diseases are a composition of all the children and adjusted to the individual who considered to the individual who considered to make up the community.

There are some people who are very much opposed to quarantine when it is applied to their own home. They seem to feel that such registers are a composition of all the children and adjusted to the construction of the community.

There are some people who are very much opposed to quarantine when it is applied to their own home. They seem to feel that such registers appearance. At the foot of the lake a canyon-like appearance. At the foot of the lake appearance. At the foot of the lake appearance are given to the oil in handling and procupine rapids. Squaw lake is refining. The only accurate method of determining the vitamin content to of these oils at the present time is through the biological test which consists in de ermining the ability of a crop year.

They seem to feel that such registers appearance. At the foot of the lake appearance. At the foot of the lake appearance. At the foot of the lake appearance appearance appearance appearance are given to the oil in handling and from grain activity. The total ship-tone men s of grain from Vancouver for the crop year ending July, 1932 were of these oils at the present time is through the biological test which consists in de ermining the ability of a crop year.

They seem to feel that such registers appearance. At the foot of the lake appearance appearance appearance are given to the oil in handling and from grain activity. The total ship-tone men s of grain from Vancouver for the crop year ending July, 1932 were of the crop year ending July, 1932 were the crop year ending July, 1932 were of the crop year.

They seem to feel that such registers are appearance. At the foot of the lake are canyon-like and procupit appearance are some people who are the crop year ending July, 1932 were of t an-individual tions are all right for everyone except themselves. To accept quarantine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept quarantine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept quarantine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept quarantine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept quarantine is a dam around which a short portion of the lake representative sample of any oil to grain means several million dollars additional for the revival of Canatine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept quarantine is a dam around which a short portion of the lake representative sample of any oil to support normal growth and bone degrain means several million dollars additional for the revival of Canatine is simply to accept the regulations of cumulative forms are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except themselves are all right for everyone except the regulation are all right for everyone except themselves. To accept the regulation are all right for everyone except the regulation are all right for everyone

same responsibility to protect others that you would expect others to assume for the protection of you and green leder people. The case is isometric people people people. The case is isometric people peo gamog lake is entered at its northern who produce a consistently high moved. The polishing cloth first re-

yield.

In a second field manure and commercial fertilizers have been comar
gamog lake is entered at its northern who produce a consistently high moved. The poissing cioth lifst regrade product.

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See the new TIP TOP FALL AND in service. The cloth may also removed the commercial fertilizers have been comar
with TEP SAMPLES new or display. mercial fertilizers have been comarled from the standpoint of their influtrout may be caught in these waters.

The adventurous may test the fishing at W. Willis'.

Bass, pickerel, neskinonge and trout may be caught in these waters.

WINTER SAMPLES now on display move a touch of the actual finish of the car, but it is infinitesimally thin and doe not mean that the duce sur-

ed from the standpoint of their influence upon crop yield in a rotation of mangels, oats, clover, timothy, for a period of 20 years. Both manure and commercial fertilizers have produced profitable increases in crop yields. Manure has shown up to slightly better advantage wherever it has been rotation of turnips, oats, clover totation of turnips, oats, clover whether alone or in combinations are available for rental on the standpoint of their influence upon crop yield in a rotation of their influence upon crop yield in a rotation of their influence upon crop yield in a rotation of lakes that form an incharming lake Memosagamesing from which the French river may be reachly ded by descending Commanda creek and making a portage of several hundred yards which ends at the Blue chutes on the French.

(Experimental Farms No.e)

(Experimental Farms No.e)

BEE-KEEPING

(Experimental Farms No.e)

(Experimental Farms No.e)

Beekeeping is usually looked upon as an easy method of making a living as an easy method of making a portage of several hundred yards which ends at the Blue close and the duco surthern and does not mean that the duco surthern and does not mean that the duco surthern and the profit station of turnips, oats, clover used, whether alone or in combination with commercial fertilizer. Oats have shown the least response to either commercial fertilizer or manure was follows as a leasy method of making a living as an easy method of making a living as an easy method of making a living as an easy method of making a living this, however is an erroneous idea for not only is the work of caring for the least response to either commercial fertilizer or manure was follows as a living and Port Loring are outfilters that supply canoes, tents and equipments as an easy method of making a living as an easy method of making a living this, however is an erroneous idea for not only is the work of caring for the least response to either commercial fertilizer or manure was follows as a leasy method of making a living this, however is an erroneous idea for not only is the work of caring for the least response to either commercial fertilizer or manure was follows and provide also considerable risk of heavy losses.

UNANSWERABLE

an be should be able to grow potatoes for 30 cents a bushel; likewise that the average length of life for a combinder is 20.6 years, and that a gangplow should live to the fine old age of 19.3 years. Yes, sir, we can fairly spout statistics and figures which would amaze the man on the farm. But, hones ly, brother, when you ask how to make money selling milk to the factory at something under two cents per quart, and when you yearn for enlightenment on how to wax fat on selling pigs with their boots on at \$4.25 a hundred, we must boots on at \$4.25 a hundred, we must shoots on at \$4.25 a hundred, we must follow our policy of being very frank and our answer is that we have a sneaking suspicion that you can't do it.

HOW TO TAKE A BATH

The first two rules are never to take a hot bath after a heavy meal, and never to take a cold one if you have a weak heart.

The third rule is always to keep the bathroom window open a little to prevent danger of poisoning from a defective gas heater or similar device.

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The third rule is always to keep the bathroom window open a little to prevent danger of poisoning from granulate so that the bees cannot use face that there

CANOEING DOWN THE BIOLOGICALLY TESTED PICKEREL RIVER IN FISH OILS IN POULTRY FEEDING

is the Pickerel River district in Ontario. Closely paralleling for most of is course the French River, with which it later joins forces and flows into the Georgian Bay, the Pickerel River takes one over an enchanting water route in o a wilderness replete with the things dear to the heart of the ou-of-doors man or woman. It is the key to many peaceful lakes, the is the key to many peaceful lakes, the in young chicks with consequent of the former from the radious freshed to growth and normal bone formation respectively for poultry. In addition the complete absence or serious depletion of the former from the radious influence of a good wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because the figures were coppiled at 205 wheat crop on Canada's morale, because stream starts to flow from the prairies, is easily understood from a study of economic effects. First of all, a man who grows a "section" of wheat the provincial governments mean to do about it is quite another thing, but

begatment, and we also purment protection against disease
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expensive ingredient of the ration, al-

that supply canoes, tents and equipment, arrange for guides and provide
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The detraini

applied. The crops followirrips showed practically no
from treatments with basic
field complete commercial
applied to potatoes in a
feetility commercial fertilizers may
for potatoes, oats, clover, in
from the results of these experiments several main points present
themselves:

1. Where soil is relatively high in
feetility commercial fertilizers may
for Loring are Trout Creek or Powassan on the Canadian National Railways about twenty miles south of
North Bay. There are good motor
to potatoes, oats, clover, in
feetility commercial fertilizers may
points to Loring, a distance of about

The detraining points for Loring are Ideal for noney producfincted. To this ailment, Science has
given the name of Narcolepsy Dosbeekeeper many an anxious moment,
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The detraining points
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served in an on the Canadian National Railways about twenty miles south of
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ess medicine as of ephedrine, a drug weekeeper many an anxious moment,
ess medicine as of ephedrine, a drug weekeeper many les of young bees, (2) A liberal sup-ply of wholesome food and (3) Ade-over a period of twelve years, in quate projection To neglect any one which the patient had several auto of these factors is to invite disaster. mobile accidents

Strong colonies of young bees risy be

(Stratford Beacon-Heraid)

We can tell the farmer to a decimal point how many acres of sod or first of August on and to see that the strong colonies of young bees risy be accured by causing each colony to be headed by a prolific queen from the colony to be headed by a prolific queen from the larger, General Motors Products of Canada, Limited, estimates that the stubble a man should plow in a ten-

to prevent danger of poisoning from stefective gas heater or similar device.

The first electric rule is never to touch any kind of electric fitting, not even a light switch, while one is actually in the bathtub.

The second is that light fixtures should be fastened tightly to walls or ceiling and inclosed as completely as possible; loose, handing cords, flexible connections, and similar into the hives that experiment was a cost-light one also a needles, one for the Behathrooms.

Finally, that no portable electric leaters, lamps, curling irons, or other portable device be permitted in the bathroom—Literary Digest.

The first electric rule is never to that the bees cannot use hem and thus the bees may die of lon.

Traffic Heavier, Not Lighter
Listen to the story of the highway consustation; if you don't believe traffic is increasing. One of these observers, stationed this aummer at a point east of Toronto on the Kingston Road, registered 21,002 passing cars in a single day. Another counting the hives that experiment was a cost-less passed on Yonge Street north the same day. That's a car about every five seconds. And these are typical instances, because daily average traffic on Ontario highways and the same day.



DR. C. K. MADER

mercial Hotel. 25TF

ROSS L. CLAPP. Optometrist & Optician 18½ Norfolk St. South SIMCOE, ONT. Phones: 30 W. ; 30 J.

Harrison Arrell, K.C. County Crown Attorney icitor for County of Haldimand CALEDONIA, ONTARIO.

Kelly, Porter & Kelly Money to Loan at Lowest Rates

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