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24th. It is likely that... before that date...

Our "SMALLS"

CREAM MAKES THE MEAL

Order Now from your Roundsmen or Shopkeeper

CENTRAL DAIRIES LTD., DUNGARVAN

FULL RANGE of Winter products... CREAM MAKES THE MEAL...

BAGS OF TOYS for Christmas

at Colm's Shop

Super Market. No rubbish... Bags of Toys for Christmas...

DICKIE ROCK & THE MIAMI

BRIDGES

DIXIE'S JOE DOLAN & THE... Dickie Rock & The Miami Bridges...

ACKNOWLEDGMENTS

The husband and family

of the late Margaret... Acknowledgments for the late Margaret...

NEWS FROM LISMORE AND DISTRICT

What Results—Top prize

in the weekly wheel drive held... News from Lismore and District...

Tallow

YOUR SUNDAY NIGHT ATTRACTION AT 8 P.M.

Prize Money £235

JACKPOT £100 - 54 CALLS... Tallow Prize Money £235...

DUNGARVAN (Youghal Road)

PATRICK O'CONNOR

(FERMOY) LTD.

Main Morris and Riley Dealers... DUNGARVAN (Youghal Road)...

"THRIFT MARKET OFFERS"

Ginger Snap Bonnets 1/5, now 1/2

save 2d. Jacobs Oval Crackers 1/2... Thrift Market Offers...

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Tallow and Round About Notes

The Late Miss M. Murphy—We regret to record the death of Miss Mary Murphy, 71, New Street, Tallow, who died at Ardkeen Hospital, Waterford, on October 26th. Deceased was a highly esteemed member of the Tallow residents in her capacity as housekeeper for the late Dr. Joseph O'Mahony, and she was a member of Cumann na mBan and holder of a service medal.

Of a quiet and retiring disposition, she was held in the highest regard by all and her death is a moderately advanced age is deeply and deservedly regretted over a wide area. The remains, accompanied by a large and representative cortege, were removed to the Church of the Immaculate Conception, Tallow, on Saturday evening, October 26th, and the interment took place in the adjoining cemetery, following 11 o'clock on Sunday, October 27th. There was a large attendance present. Rev. Fr. Sean Nugent, C.C. officiated.

Obituary notices Mrs. Ellen Holland, Tallow (deceased); Mrs. Kathleen Curley, New Street, Tallow; Mrs. Mary Murphy, Mallow, Miss Joe Holland, Tallow (deceased); John Joe and Willie Murray, Moorehill, Faddy Murphy, Roseville, Davy Murphy, Castletownbere (deceased); John Holland, New Street, Tallow (brother-in-law); Oliver Murphy, Castletownbere (brother-in-law); Mrs. Kit Fitzgerald, Barrack Street, Tallow; Mrs. Margaret Murphy, Castletownbere; Mrs. Martin and Pat Murphy, Moorehill, and Mrs. Eddie Curley, New Street, Tallow; Mrs. Liam and Mary, New Street, Tallow (grand nephews); Tim O'Flaherty, Barrack Street, Tallow; Mrs. Agnes Whelan, Moorehill; Mrs. Ann Murphy, Moorehill; Mrs. Ann Murphy, Moorehill; Mrs. Margaret Murphy, Castletownbere; Mrs. Isabel O'Brien, Port Elizabeth, S.A.; Mrs. B. Buckley, Stranella; Mrs. Gabriel, Dublin (cousin and relative).

The late Mr. Edmund Drake—the death took place at Orlinagh Hospital, on Wednesday, October 23rd, of Mr. Edmund Drake, 60, who was a member of a very old and highly esteemed local family. He was a well known and much sought after as a shaper of razors and hairdressing in which he specialised. In his youth he was a playing member of the Killybegs hurling team, whose hectic games against many county Cork teams are still fresh in the memory of the older generation. His death at an early age is very deeply regretted.

His remains were removed to St. Catherine's Church, Ballynoe, on Thursday evening, October 24th, accompanied by a large and representative cortege and the interment took place on Friday, following 11 a.m. Mass in the local cemetery. Very Rev. Fr. Ryan, C.C., Ballynoe, officiated. To his widow, sister and relatives we extend our deepest sympathy.

Old I.R.A. Man's Death—The death of an old I.R.A. man, District Hospital, on Thursday, October 24th, of Mr. Patrick Murray, 74, Ballynoe, who was formerly of Kilmallock, Co. Limerick. Deceased, with other members of the family took an active part in the fight for Independence, as a member of the famous 1916 Limerick Brigade and took part in many engagements against enemy forces during that period. He was a native of Ballynoe, Co. Limerick, his father was a native of Ballynoe, Co. Limerick, but left the district at an early age. He was a land steward in Limerick up to his retirement when he and members of his family came to reside at Ballynoe.

The remains of the late Mr. Murray were removed to the Sacred Heart Church, Kilmallock, on Friday evening, October 25th. Requiem Masses were celebrated at 10 a.m. and 8 p.m. on Saturday morning for the repose of his soul and the interment took place in the adjoining cemetery. There were large congregations present both at the removal of the remains and at the interment. Very Rev. J. Cully, P.P., Kilmallock, and Rev. C. Scanlon, C.C., Glendine, officiated.

He is survived by his sister Miss L. Murray, Ballynoe, Youghal and two brothers, to whom much sympathy is extended.

more serious flooding at this point. **Jobney Back With Former Employer**—Mr. Christy Millerick, Dangan, son of Mr. and Mrs. Jack Millerick, who for some time had been attached to stables in the north of England has now returned to his former employer, the well known trainer, Mick Connelly, Kildare.

During his stay in England he rode Austria to victory at Cheltenham in September. This was his first and only mount in England.

What is a Credit Union—Money people do not seem to understand what a credit union is. We give hereunder a short explanation of the working of a credit union. A credit union is an association of persons united by some common bond or interest, such as being employed in a factory in which the members are employed, or as being living or working in the area covered by the union.

Credit unions are economical to operate. The work is done by unpaid volunteers. The treasurer and all other persons handling money are elected by the members and the profit making made it possible to return most of the earnings to the members by way of dividends, which may go as high as eight per cent, the most common being 4 1/2 per cent per year. Credit unions from this year will be registered with the registrar of financial societies; this was signed into law on the 12th July 1965. Credit unions are run by a board of directors, democratically appointed and elected by the members. Both shares and loans are issued by the credit union. The members receive their shares based on the balance on members saving accounts at varying intervals. Interest is paid for every £1 saved prior to the age of 50 and still to the age of 60. The insurance for £11 from age 10 to 65 is 15/- to 65 is 10/- to 70 is 5/-.

Shares deposited over the age of 65 are not insured and the maximum amount insured is £850. The insurance on loans means that should a member die or become totally or permanently disabled while repaying a loan, then that member's estate or a member of a credit union who wants to borrow need never worry about leaving a debt to his family—his loan is insured.

The credit union, surprisingly did not make its appearance in Ireland until the early sixties but its introduction can be seen from the latest Total, mentioned earlier this year. Total, mentioned earlier this year, shared 54,825,135. The credit union was originally started in Germany by Friedrich Wilhelm Raiffeisen over 100 years ago. He was motivated by devout Christian love for his neighbours and for 15 years he experimented with various types of co-operative organisations that would reduce the sufferings of the poor and provide effective framework of a system of low cost credit. In 1864 he set up the first credit union, the movement took root in the U.S.A. at the beginning of this century, and a Region of the modern credit union gave leadership, energy and more that a million dollars of his personal funds to the formation of the U.S.A. in 1955. He also participated in the formation of the U.S.A. in 1955. He was its first President and first policy officer.

The following is a very brief history of credit unions, and we are sure it will help those who are hesitant in joining a credit union. You have security, strict secrecy and a guarantee that your money is doing good for yourself and the community at large.

Minor Football Final—Tallow beat Waterford on Sunday night when they met Clann na Gael in the county minor football final.

Clann na Gael have had an impressive run in the East this year and did not field on Sunday night for this Sunday's encounter.

Tallow accounted for Stradbally, Bricey Rangers and Na Pirais on their way to the final and will be all out to avenge last Sunday's defeat and get back on the winning trail. We feel that they can and will win on Sunday and so bring the cup back to Tallow on Sunday night.

A good muster of supporters is expected for on Sunday and the game is timed to start at 2 p.m.

BEECHERS FOR VALUE CHRISTMAS BAKING BARGAINS
Australian Sultanias 1 lb. gross 2/4, save 5d. now 1/11. Seedless Raisins 1 lb. gross 2/5, save 5d. now 2/-. Currants 1 lb. gross 2/1, save 5d. now 1/4. Large Seeded Raisins 1 lb. gross 2/8, save 5d. now 2/4. 4 oz. Cartons Fruitful Cherries 1/9, save 3d. now 1/6. 4 oz. Chivers Peas 1/3, save 3d. now 1/0. 1 lb. Packets Brown Sugar 1/3, save 3d. now 1/0. 1 lb. Packets Castor Sugar 1/3, save 3d. now 1/0. 1 lb. Packets Icing Sugar 1/3, save 3d. now 1/0. 8 oz. Stock and Crown Margarine 1/4, save 2d. now 12d. 3 lb. McDoughalls Self-Raising Flour 2/3, save 2d. now 2/1. 5 lb. Bakers Friendship Flour 3/1, save 2d. now 2/9. Earthenware Mixing Bowls 2/6, save 2/6 now 6/-.

BEECHER'S V.G. FOODMARKET, TALLOW. PHONE 29.
Attention All Farmers
For Prompt Collection of all Dead and Disabled Animals—Contact: **MICK DUGGAN, Town Parks, Cahir, or 'Phone Cahir 454—day or night**

MOUNT SION RECAPTURE MINOR HURLING CROWN

Tallow Dispossessed in Exciting Final
Mount Sion 3-4; Tallow 1-7.

Mount Sion recaptured the minor hurling championship crown when they surprisingly dispossessed the reigning champions and hot favourites, Tallow, in a county decider which produced an exciting and tension-packed struggle and nerve-racking finish, at Dungarvan's Fraher Field, on Sunday last.

What an upset this proved to be as Tallow's "unbeatable" squad were hurried into the ground by a Monasterey team which over the hour just about deserved their one goal victory.

On a day when Tallow failed to produce their best form Mount Sion, by no means a great team, grabbed the silver chalice and in the end took the honours with some fine opportunities.

CONCENTRATED POWER
The county concentrated all their power in their half-line of defence and here the outstanding forwards of Pat Byrne, Danny Murphy and Jim Goulding, all brilliant hurlers, smothered all that came from the opposition. Bridesiders with contemptuous ease. It was from their dominating defence that Sion's victory emerged for even though the exchanges broke even in the centre of the field, the total goal of Tallow's usually lethal half-forward line proved such a poor return.

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TOO LATE
Two minutes after the end of the game Tallow's Liam Frazer had his goal taken for retelling the story of the game. He was too late in possession. It was in truth, a bit lack of referee control in the early stages of the game which allowed the referee to be too lenient in his decisions. He was trying to stamp his authority on a game already out of control. He was too late in possession. It was in truth, a bit lack of referee control in the early stages of the game which allowed the referee to be too lenient in his decisions.

WIN IN POOLS—CONGRATULATIONS
To Mrs. E. Lynch, who won a money prize in the M.H. Pool, week week. Mrs. E. Lynch, West Street, Tallow, was the winner. Since the inauguration of the Pools well over the £2,000 mark has been raised for the low and District as well as two prizes.

FOR HIRE
JOB 3 Excavator, Shovel, Land Draining, Excavating, Foundations, etc.
PAT MANGAN, MOUNT MELLERY, Phone Dangan 74.

WATERFORD EXILES IN BIRMINGHAM

Group taken at the 6th Annual Dinner Dance of the Waterford Association, Birmingham, held recently. Group includes seated (l. to r.)—Col. W. Jones, Mayor of Waterford; Mrs. Jones, Mayoress; Mrs. Smyth; Most Rev. Dr. M. Russell, Bishop of Waterford; Mrs. Power (Committee member); Mrs. Pennessy (Assistant Secretary); Mrs. Cullinan, wife of Chairman; Mrs. E. Cullinan (Chairman Waterford Association, Birmingham); Mr. J. Spencer; Mr. T. Cahill (Committee member); Mr. and Mrs. O'Brien (Treasurer); Mr. J. Power, Mr. and Mrs. Cleary (Committee members); Rev. Fr. Wall; Rev. Fr. Farrell; Mr. J. Doyle (Committee members).

SOCCER
Dungarvan's 2nd Division Draw With Glenville
Dungarvan 3; Glenville 3.

At Springmount on Sunday last, Dungarvan and Glenville shared the points when they drew in a thrilling 2nd Division game on a slippery and heavy pitch, that was cut up back and forth by a very poor attack.

Mount Sion—M. Walsh; P. Duff; G. Cunningham; S. Connolly; P. Byrne; D. Murphy; J. O'Connor; P. Kelly; T. Kelly; P. Power; W. Morrissey; W. Power; Sub.—Kinsella for Morrissey; Morrissey for Kinsella.

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For Prompt Collection of all Dead and Disabled Animals—Contact: **MICK DUGGAN, Town Parks, Cahir, or 'Phone Cahir 454—day or night**

FARMERS

It's time to take control of your own business

This is your opportunity to control over 1/3 of Ireland's Meat Industry.

Farmers control of the processing and marketing of their produce is essential if we are to obtain the best possible return for our labour.

This is the biggest challenge ever to face Ireland's farmers. Don't let this opportunity slip, you will not have a second chance.

INVEST NOW IN YOUR OWN FUTURE
Send for details to any of the following supporters of the campaign.

I.A.O.S. Ltd., 84 Merrion Square, Dublin 2, F.B.D. Ltd., N.F.A. House, Earlsfort Terrace, Dublin 2, I.C.M.S.A., 4 Catherine Street, Limerick, Your Local Bank Manager, or write direct to:

CORK CO-OPERATIVE MARTS LTD., 36 Patrick's Quay, Cork.

Please send me a copy of "Invitation to Subscribe"

Name _____
Address _____

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