Friendship binds like a golden chain.

Accept Hearty Greetings

and

Best Wishes

for a Happy Christmas and a

Bright New Year,

from

B. Haynes.

48, Gipsy Hill,
Upper Norwood,
S.E.

Xmas, 1910.

Best
Wishes

Louisa Heynes
118 Gipsy Hill
Upper Norwood
S.E.