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Mr. Dick Sklar, Equitable Life Assurance Society, 1815 Federal Reserve Bank Building, Kansas City, No.

Dear Dick:

This afternoon I walked into the Eldridge Hotel and met Mike Getto talking with his father-in-law, Billy Mutson, and Jim Messer. Mike and I were reminiscing on some things and in the course of our conversation, I said, "Mike, a lot of water has gone over the dam, hasn't it? Do you remember when Dick Sklar was a freshman from Monongahela, Pennsylvania, and you walked into my office and said, 'Doc, there is a fellow here from the East that is living above the Deluxe cafe and doing his own laundry, washing his sox, and so forth, trying to make a go of it.*

"You said, 'Doc, I wonder if there is any way we might get a loan for this fellow to go back home for Christmas week. He is homesick and I believe if we could get a loan he would pay the creditor at his first opportunity.'

"I said, 'Well, Mike, I don't have any individual that I could think of that would loan this money. We could not, of course, loan the Athletic Association money.' "

Mike said, "I was just wondering if you knew of anyone." And then Mike went on to recommend you further, Dick, saying that you were here for business and he knew that any investment of confidence placed in you would not be misplaced. I said, "Mike, bring him in." And Mike brought you into my office. I remember distinctly telling you, Dick, that this was my money that I had worked for the same as anyone else, and I had no fund of any sort to draw upon.

I recounted this to Mike yesterday. I said, "Mike, it has been a good many years since that took place, hasn't it, and Dick has been doing pretty well." And Mike said, "Yes, Dick has been doing well. I know that."

I said, "Mike, I loaned him \$35.00 and told him he wouldn't have to pay that until he got out of school. He paid one dollar and then he made another payment of \$5.00, and since then he has made no payments whatsoever, and I understand he is doing pretty well with insurance at the present time, with the Equitable."