

February 22, 1940.

Mrs. Frank Giannangelo,  
540 Park Avenue,  
Monongahela, Pa.

Dear Mrs. Giannangelo:

Your letter of February 21 has just been received. Joe began his account with Carl's in July, 1936. On January 1, 1937, he owed them \$5.50, and in July, 1938, he paid \$3.00 on this bill. That left a balance of \$2.50 which has not been paid to date. In June, 1937, Frank charged an account with Carl's for \$2.50, which has never been paid.

You can see by this charge account that it has been far too long for either one of these boys to owe debts to the Carl brothers. They let the boys have the material because they were athletes and they felt they were all right. Frank, of course, went to Bethany College, but it was through Joe's influence that the charge account was made. Carl's spoke to me about the debts, and I have written Joe a number of times, long before he made his first payment of \$3.00.

Now you will understand that Joe is not here in Lawrence at the University of Kansas. He is at the Teachers College at Emporia, Kansas, getting his teaching work. I wrote Mr. Fran Welch, the athletic director at Emporia, and got Joe this job so that he could graduate. My patience was just about exhausted. Any fellow could have paid fifty cents or a dollar on the account since the last payment that Joe has made.

When Joe wrote me for a recommendation I wrote him this letter telling him that until he cleared up that debt I would not help him. I have had difficulty with Joe with his debts before and it has been my feeling that Joe would think, "Well, the other fellow can wait", and I have been trying to awaken Joe to his responsibilities. You can rest assured that I will help Joe and any other worthy young man to help himself, but when you begin to presume on friendships or good nature, then I think you ought to check them up. I assure you that I would not hurt Joe. In fact, he is being hurt now by his poor credit and I was trying to help him by speaking very plainly to him.