

January 4, 1945

adjacent hall contain 1,840 cubic feet, and the laundry room 3,808 cubic feet. The total of these figures, for which adding machine slip is enclosed, is 39,831 cubic feet, and forty cents a cubic foot would make a total value of \$15,932.40.

The cost of the house to me, not including celotex ceiling in living room, or masonite ceilings in two bedrooms, and other matters of this kind, is as follows:

Original Purchase-----	\$ 3,517.00
Improvements, Remodeling, and Connecting	
With City Utilities-----	3,500.00
A Thorough Remodeling in 1921-----	11,000.00
Lounge-----	750.00
Apartment-----	2,500.00
	21,267.00

These figures do not include storm doors and windows, but they make a total of \$21,267.00. From this should be deducted \$1,000.00 for the five acres of land and \$2,500.00 for connections with public utilities, making a total deduction of \$3,500.00. This would leave a net cost to me on the house alone of \$17,767.00, which is \$1,835.00 more than the value of the house as figured at forty cents per cubic foot.

We have submitted to you now a true picture of the house. It has always been kept painted and in excellent repair. The oak floors are still in first-class condition and look like new.

We find that we are carrying \$12,500.00 insurance on the house. With these figures before you, what would you recommend as a suitable amount of insurance to carry? The house does not entirely represent our investment. We have on the place a chicken house twenty by forty, which cost over \$1,000.00 for materials only, there being no labor cost as it was erected as a project by high school students. A new composition roof was added in 1944. We also have a garage building erected in 1944, size twenty by thirty-six, which includes two rooms ten by fourteen for storage, in addition to the two-car garage. We paid \$1,000.00 at one time for landscaping. We have many magnificent trees, including twenty cedars, five of which were planted before we bought the place, and fifteen planted since. We also have a fish pool and rock garden. We simply mention these things as without a house they have but little value, but they cannot be covered by insurance.

Of course, these figures given do not include fencing, rose gardens, and various things of that sort. We shall be glad to be advised by you, and we will be glad to have you keep this matter on file, so that in case of loss, same could be readily adjusted.

In addition to the insurance mentioned on the house, we carry \$9,375.00 on contents.

Yours very truly,

WCS:df

W. C. Simons