

Miss Reinecke

PHOTOGRAPHS

HEWSON BUILDING

1016 WALNUT ST.

KANSAS CITY, MISSOURI

Dear Collie:-

You are good to me to try to get this loan for me but at first it sort of flabbergasted me as I did not want to get into anything that would be a worry to me to meet and I felt if I increased the mortgage on the farm I would be more independent for even if I never paid it I would in a sense be the only loser. But I do not want a new loan to cost me so much.

When I moved here I had some indebtedness but not enough but what I felt I could soon pull out of if business was at all normal but coming into an unfinished building with no one else in for three months did work a dreadful hardship and I feel that the first two months here was practically nil, in so far as new business was concerned besides having the expense of moving as well. A credit business is a funny thing, in as much as when business is slack you do not notice it financially, at first, as you probably are still making collections from the old business. Then when business does begin again you have perhaps exhausted your cash and altho' you may be doing a rushing business you must wait until these new bills come due again before realising from them. But even so a loss in business of two months makes a big difference.

However the last six weeks have been encouraging and yesterday I made a sort of inventory to find I have about \$1250.00 of perfectly good accounts, most of which have been put on the books in the last six weeks or two months, besides \$130.00 of perfectly good but slow accounts. So I feel somewhat encouraged altho' business during the Summer months is usually supposed to slump somewhat. We have averaged about \$550.00 a day in receipts this month which just about pays expenses with a little over for myself and if I can keep up at the present showing until Oct. I will feel safe as I am bound to do a big business out here then. So far as the business in this location is concerned there is no doubt about it's success and I never knew any one thing about which there was so much enthusiasm as there is about this building and