

Hoinville Hills
Lampson, Wisconsin
September 24, 1948

Dear Collie:

In regard to your letter of the 16th which was forwarded to me here:

What I meant by the remark was that the note was not covered by security and if Joe had been in any position to bring suit I would have been compelled to say so - that the money was loaned Etoile without security.

So far as placing anything in your name, I did have this note in my strong box in an envelope on which I had written that the envelope was to be delivered to you intact in the event of the demise of both Julia and me, in which case you could have destroyed the note. As you know Julia and I traveled so much together and we could have been wiped out, and I did not intend that my estate should benefit at Etoile's expense by collection on the note.

I also do not think it quite fair that Etoile's estate should benefit at my expense, as while I would not have embarrassed her in any manner during her life by attempting a collection, it was not my intention after having loaned her the money, to be called upon to pay it again.

I heard many times from Julia about my loaning this money to Etoile and she quoted you as having turned her down, and she stated she did not understand why I should have loaned the money under the circumstances, but knowing the state of Etoile's mind at your rejection of her request and still having faith in the building, I could not consistently refuse her.