

December 19, 1927.

Mr. L.A. Simons,
310 Railway Exchange Bldg.,
Kansas City, Missouri.

Dear Louie:

I am sending you herewith three pages from the Merchants Life Insurance Company of Des Moines, Iowa. This is the company you steered me up against many years ago. So far it has been worth all it cost me. My total payments being less than \$50.00 a year on a \$4,000.00 policy. If I let the matter ride as it is the assessments would undoubtedly begin to increase pretty soon. By making the turn as they suggest, to a term policy, I would get credit for \$36.00 deposited at the time I took out this insurance.

What is your cost on age 56 for term insurance? It may be the wisest thing for me to simply continue as I am, paying about \$50.00 a year but I believe the period is fairly short during which I would be able to receive 100 per cent on the policy in case of death. Please return the data with your letter.

I am fairly anxious to see you and talk over Chicago affairs. A letter from Etoile this morning seems to indicate that she is just as firmly convinced that she will secure the inflated price for the vacant property as ever. I suggested to her to permit Charlie to sell it if he could at the best price he could get.

I hope your visit was a pleasant one. I wish you would call me up to advise me if there is any possibility of their calling on me to help take care of the situation because I do not want to have to handle that and a building proposition at the same time.

Love,