

April 28, 1931

Dear Louis:

In checking over my life insurance, I find that I have a policy for \$10,000 in the Farmers and Bankers on an eight-year term, beginning January 7, 1925, age 53, at a cost of \$223.90. This policy automatically changes to a life policy at age 61 at an annual cost of \$634.10. At the end of nine years it has a cash value of \$337.80 which cash value increases approximately \$350 a year. At age 79 it would have a cash value of \$5,618.10. Is this a satisfactory rate?

Dolph left this morning to take Etoile and Grace to Macedonia. Marie accompanied him as far as Auburn and he will return to Auburn tonight to spend the night and they will be home tomorrow. They did not take baby with them.

I presume you know from your telephone conversation of yesterday that Joe's car broke down near Reno and apparently has nothing but a junk value. He left this morning for Detroit.

Grace will try to help Etoile look after her furniture and property at Macedonia, perhaps spending a week there and will then try to have Don drive down and take them to St. Cloud. Plans have changed so often that I feel mighty fizzled out.

Yesterday was Etoile's birthday and we had a very pleasant time, - a birthday cake for her in the evening with some little remembrances and then went to see "Trader Horn".

We will be glad to have you come up again soon.

Gertie's first suggestion was that they call you and have you drive the girls up to Macedonia but I thought perhaps it would be better to have Dolph do it.

Getting back to business again, - as my age is now