

whole, principal & Int, is received. In the
mean time, in case of death, the creditors
lose all & save themselves by an insurance
on the life, which will cost them up
of \$400 per an. — which premium must be
paid for themselves.

On the other hand, A. T. being entitled
to the property at the death of the grantor,
another enquiry is what is the value
of her interest at present.

admitting that she will receive it
at the end of the sixteen years — it is
now worth $\$5955 \frac{45}{100}$.

Considering the nature of the
property, it is desirable, that it
should be sold — and if the creditors
will take one half of the amount
due them — the advantage would be
mutual.

Jan^y 20th 1850

Wm. J. Donaldson