

OFFICE OF
E. B. EMORY
MANUFACTURERS' AGENT
312 SOUTH JEFFERSON ST.

ROANOKE, VA.

Nov. 4, 1912.

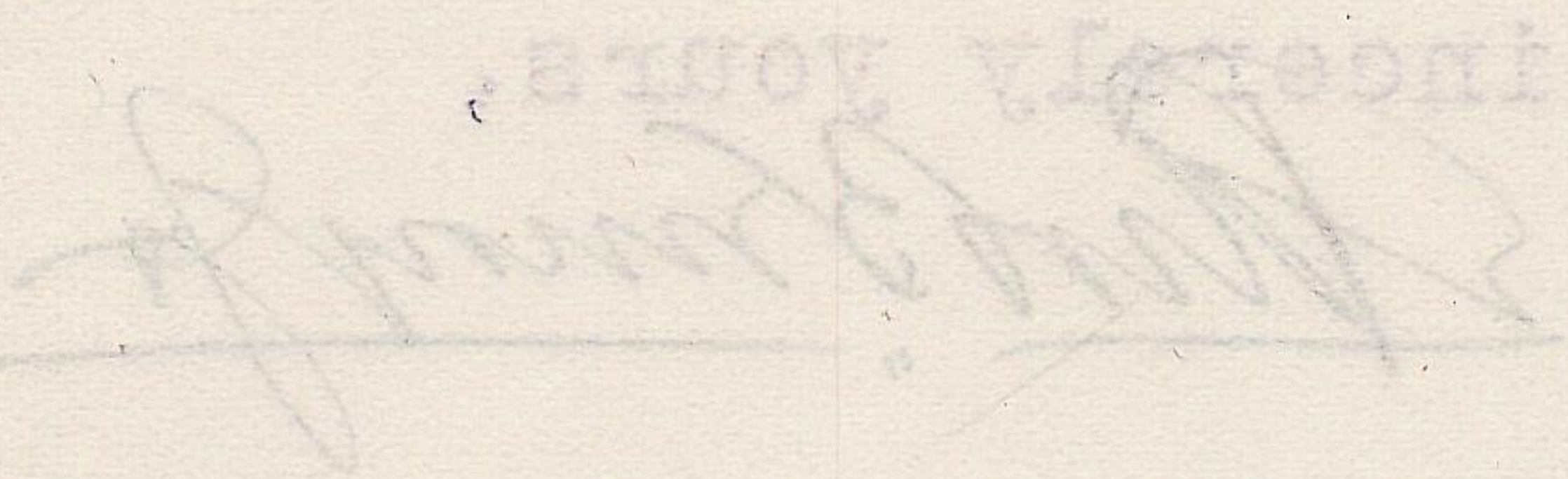
Dear Lloyd:

On October 2nd I returned to you eight canceled notes in exchange for new ones, expiring November first. It was our understanding that at this time you would send me one new note covering the entire indebtedness and dating for three months. This new note would expire on February first and at that time you said you would arrange to settle in full.

No doubt you have been quite busy and have not been able to get around to this matter. Below you will see a list of the notes and the interest due on each to November first. If you can arrange to remit the interest and send me the new note above mentioned, I will return the old ones. I want you to make the effort of your life to take up the new note on February first, as there are several obligations of my own which fall due at that time. I have purchased eight fine lots near this city at \$100 each. On this property I paid \$500 and \$500 is to be paid in monthly installments. I have never seen a finer proposition than the purchase of these lots represents. In less than a week after I had received the deed covering them, the former owner was offered \$1500 for the lots which I bought. It is my intention to build on one of the center lots next spring and for a few years at least occupy them as a home. There are water main and sewer connections, as well as electric light wires within thirty yards of the lots. The electric car line is less than two hundred yards away. The view from the place which I expect to build is splendid. I enclose a small photograph looking southward and westward. The views north and east are nearly as good.

I think mother enjoyed her visit here thoroughly, and it was a great pleasure to have her with me. The strain of last summer was very great and it is our duty as well as our great privilege to see that she is cared for in the future. I think it her intention to take a vacation until early in December. Sometime between now and then we will talk over the matter and decide what will be the best for her.

Sincerely yours,



P. S. If it is not convenient for you to remit the amount of interest due on the above notes you may include this interest in the new note. Please fix up the matter right away so that it will be straightened out.