

BROAD STREET STATION,
Philadelphia.

January 27, 1915.

Lloyd T. Emory, Esq.,

Harrison Bldg., Phila.

My dear Lloyd:-

I have your letter of to-day. It was not necessary for you to write me about the matter referred to therein, and I hope you will not give yourself any concern about the payment of the loan. This can wait until it is entirely convenient for you to do this.

Very truly yours,

A handwritten signature in dark ink, appearing to read "J. L. Hoan". The signature is written in a cursive style with a large, looping initial "J".