

38 Pine Ave.

Long Beach, Calif.

June 20, 1925.

Dear Will

I have been trying to figure how to answer your letter of May 23rd. I see that you don't quite understand how good a deal I made on the farm & you do not realize how many really good offers I have made to Mr. Willis. You have gone crazy on the Willis subject I am afraid! You have Mr. H. on the brain exclusively without regard to anyone else. I think it obviously unfair to feel it essential to pay Mr. H. every dollar of interest in full & yet drop Mr. Armscrod as you suggest. (Mrs. Fowler sold the car for \$35.⁰⁰ & sent the money to Redout to give to Arms).

Your whole course of procedure or policy depended upon our going broke & bankrupt & apportioning our assets among the creditors. You say you feel that I have made Mr. H. suspicious because of my changing our course of action, & offering him something after paying cash to other creditors. I don't think he has grounds for thinking so because I made him several different offers all before I had any cash - so that he would have had the cash instead of me, - & I did not pay any cash to anyone except to clear comeats etc which had to be done to be able to make the deal. The deal could not have been put thru without paying these comeat creditors first before Mr. H.. I have tried in every way to give him what I considered more than

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was coming to him but never could get any deal made with him.

The night that I returned from Riverside after first seeing the opportunity to make a trade, I was dead tired from the trip, but I wrote him a letter before going to bed telling him about the opportunity & asking him if he wanted to take it over then. Then I made a special trip to Los Angeles on purpose to tell him all about it & I offered him the Riverside property then. I figured at that time that the orchard was not as negotiable nor as valuable, & it is noted. He wrote me the next day that he did not want to bother to look up the Riverside place or go to see it but would wait until I had made the deal & then he would talk business. I sold the Riverside place for \$4000 cash above the mortgage on it, & if I had not been pressed for cash & time I could have sold it for at least two thousand more. Since I have made the deal & tried to talk business with him, all he has said is that my statements are crooked & that he hopes to live to make me a laughing stock.

Please tell me wherein I have changed our tactics up to this place? I offered him everything I have had & he would take none of it - what more could I do? The only course of procedure left after all this was to ask him for a statement & what offer he would make me, seeing as he would not take up any of my offers. I then told him what other creditors had done, so that he could have a precedent to go by!

You say I should not have told him how his money came to us in small & unsatisfactory amounts, why not? Is it unfair or not square in any way for him to know our side as well as his own? We would never

know it from you of course because you would rather be in debt all your life than have M. H. think that you were close or a good bargainer, meaning the same as a good business man. Why not be honest & square to yourself & your family as well as to M. H.? You have never had any actual falling out with M. H. because you have never had any final settlement to make. As long as you had no money to pay him there was nothing for him to do but let the account run, so of course you stayed on good terms. If you had been making any final settlement even like the one you had in mind - going bankrupt & when we had nothing left, relying on M. H.'s generosity, - the final result would without a doubt have been a disagreement or else you would have promised to pay the whole amount out of your earnings for the rest of your life - or both. It almost seems - after reading over your letters - that you would have preferred to go bankrupt & have all our creditors receive less than they actually did & leave us in a worse position ourselves than we actually are, just so that you could follow the method you had in mind & rely on his generosity. That plan might have been all right if we had gone bankrupt but we didn't, & in the deal I made there was no time when we had no property left.

Your course of procedure as you say was that you implied to M. H. in all your correspondence with him that you were trying to do the best for him as far as possible & took him into your confidence as to your chances of being able to pay him according to the original bargain.

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I have followed that course too. all the effect that seems to have had on him was for him to write you such things as "Mother doesn't think well did the square thing by us" + so on. I have actually made him better offers than you could have done at any time, + offers that would have nettled him more than all the compounded interest totalled up in full + he has turned down all of them.

Can't you see that it is only from necessity that I have changed the course of procedure that you followed because we did not get any nearer to a settlement in that way? If he won't take up any of my good offers that I honestly think were too generous what else could I do but make a statement of the whole matter + tell him that I have ~~tried~~ tried my best to clear this up, + if he will not take up any of my offers, what will he offer? I can't see how I could follow any other course - except do as Horace Scruby told me to, just drop him + let him do it.

Of course you don't realize the offers I have made to Mr. were as good as they actually were, because you don't know anything about California conditions. The Riverside place I offered him was practically the same as cash. It was income property as well, the house having three apartments to rent. Practically everyone here dabbles in real estate. Even ministers talk about real estate opportunities in their sermons. Business men who seem to have successful businesses are generally found to have made most of

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then money in real estate & not in their own business,
when you find out their inside history. Horace & Mary
say I am crazy to even think any more about M. H.
after he has turned down all my good offers. They say
that I have done all of our part now & if he would not
accept any of my offers, nor offer me any kind of settlement,
that we are legally not obligated any more.

I don't see how you can make any settlement
with M. H. anyway. I have done all the dealing
so far & have the orchard & you haven't anything to
offer him. I wish you had sent on the letters that
you have had from him. I do not agree to your
proposal to take over the negotiations from now on,
you would give M. H. more than is due him &
leave your family & Coral & me without anything, no
doubt, because your idea of right & justice is perverted
in this. I have never yet been able to make enough
money to support my wife, let alone having a family,
& I have never helped to support my own mother; &
my sisters have paid for more things for me than I
have ever paid for them, & I feel that our duty is to them
a great deal more than to M. H. His money never did
us any good because of the small amounts in which
it came. You are so soft-hearted that you did not even
want him to know the facts about it, yet all of our
lives together on the farm you were exceptionally
good about putting blame on me for a great many
things that I was not to blame for, because you are
much cleverer than I am. I have forgiven you everything
that has happened in the past & I am not sore at you.

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for anything now, except your attitude of feelings so terribly deeply what you mistakenly think your life-long obligation to M. H., & yet not feeling anything like the same obligation to me & your blood relations - meaning mother & the girls. I have put a great deal of time, effort, worry & money into clearing up our debts, & at present I have cleared practically everything except M. H., M. Arno, Will Taylor, & what we owe to our mother & Sisters.

I suggest that you get out all our correspondence, & copies of letters I wrote to M. H., & talk over the whole business with mother & Mary & Evelina if they are there & can stand it. And please write me as soon as you can & let's get this settled some way. The studio has been a good stepping stone for us but I can't stay here much longer indoors all the time, & business is rotten this year.

I won't offer M. H. the orchard. I want to know what you have both written back & forth before I go further. About the value of the orchard, I can not say. I think I could get \$2500 for it in trade maybe, but probably about 7000 on a long time sale. The ^{balance due on it} contract now calls for \$1000 this Sept. & 1000 next Sept. + 7% int. I think I will probably be able to borrow \$2000 on a straight mortgage to pay it all & get a deed this Sept.

You asked about our citizenships. We paid a head tax - 8.00 each - when we entered U.S., & about a year ago I started my first application papers & found out that the necessary five years started when I first entered. However if I go out of the U.S. for

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a month, the time starts all over again after that, so
if you have started your time & intend to go
to Edmonton this summer don't stay a
whole month in Canada or you will lose
a year.

I suggest that if you are going out to Dakota
this summer that you ~~burn~~ burn your way a little
farther or get a \$25.00 flivver & come to California
toward the end of the summer. The peaches will be
ripe probably towards the end of August, and you
could make wages picking them instead of hiring
someone. There will be several hundred dollars
worth of peaches. I joined the Co-operative Association
who will market them; we have known
people buying Fords here for twenty-five dollars & driving
their whole families back to Kansas, without any
mechanical trouble, & no expense except gas & oil.

This letter I am addressing to Berlin. Hope
you will get time to write soon.

Selden.

Mr. W. H. Baldwin,
289 West College St.,
Berkeley,
Calif.

