



B4/B5 A3/A4

3248 Burton Ave., Lynwood, Calif. 25th January 1933.

Dear Mary

Thank you Mary for your loving letter which came yesterday. And thank you ever so much for the twenty-five dollars enclosed.

You would like to know all the particulars about our financial condition so I will explain. We have a first Trust Deed of \$2000.00 against our place and a Second of about \$500.00 now. The First is a straight three year loan at 8% and the Second is a loan which has to be paid off at \$30.00 per month which includes interest. The interest on the First amounts to \$160.00 per year and has to be paid quarterly (\$40.00). This was due December 1st.

On December 1st I was unable to pay either the \$30.00 or the \$40.00 and likewise unable to pay the \$30.00 on January 1st. Of course I went in to Long Beach and told the Golden State Bond & Mtge. Co., about the impossibility of being able to pay in December and that I hoped to pay some in January but could not tell when as sales are hard to make and one cannot tell when they will happen. January as well as December have always been the worst mothasiin my line. February is next worst. I arranged that I would be in to pay just as soon as I could get some money but I have not made any.

Well, Will sent me a check for twenty-five dollars out of the kindness of his heart. I did not know I had written anything to him that would cause him to do this, I certainly never had such a thot in my mind. But the very next day after it came a collector from the mortgage company came to the house and of course I turned over the \$25.00 to him. The next day I went in to see the manager, (Sat.21st and arranged with him to pay only interest for the next couple of months. They agreed to this if I would pay the balance of the back interest, which amounts to about this twenty-five which you sent. Thank you ever so much, I intend to take it in tomorrow.

Business has never been so bad. During December and so falthis month I have not made nearly as much as expenses even tho living costs are the lowest we have ever seen. I buy all our food at the lowest prices that/the possible because I can tet easily stop where the best bargains are on my way to wherever I am going. We never spend any money on frivolities or luxuries. One day I made a one hundred and fifty mile trip to several towns where I used to be certain of making at least thirty dollars or so and never sold a single cents worth of anything! Fortunately the car is in good shape and gasoline is chear that the conditions as they are it would be impossible to make any definite promises to the mortgage company about paying at any certain date. They have always been very fair and decent with us. I think that they would prefer not to forechose on the place even if I did get far behind if they that I could eventually pay because they are probably loaded up with property which they have had to foreclose, and all real estate is terribly cheap.

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Lots of love and thank you again.

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At Christmas time I received such a lovely Letter from Gertrude. I have wanted to answer it but have not done so up to date. I am so glad she was there and had such a nice visit with Mother and you all. Wasn't it fortunate that I could have had those two short

I hope to be able to pay you back when times money or business. in about the same sort of difficult condition and unable to find any you know how much I appreciate your help as well as to give you the intormation as to our financial condition. Almost everyone I know is I haven't time to write more now, but I wanted to let

when I left the farm - and some ability . along fine because I have experience - something which I did not have pick up soon - well you know. ... When business conditions do start on the upgrade again if I have some good product to sell I should get You have so many expendes and so many places to use your money that it makes me feel just terribly to have to take any. I have always wanted to help you with expenses but have never been able to. I have been so alow in developing myself that if times dont start to

worth about six thousand dollars at the prevailing prices. It is very doubtful if it could be sold for twenty-five hundred now. Right now would be the finest time to buy property in California. When we got our house six years ago we figured it was