

Dear Mother

You will be interested to know that we now have a doctor in Chirook. He is a young man named Rosenkranz and graduated from the University of Pennsylvania at Philadelphia. His home town is Newton, New Jersey. Do you know where that is? He has been to Oxford some so we are quite old friends now! He practiced three years in Scranton, Pa. The way I became acquainted with him was because I had to get examined for life insurance. I am now insured in The North American Life Assurance Co. Ltd. for one thousand dollars. Of course you are the one to whom it is made out in case of death. The policy is a twenty year

participating endowment I think,
and the premium is thirty dollars
a year. As soon as I can get
enough money to insure more I
expect to take out insurance for
another one or two thousand.

I fear we will have to give up the
idea of having my teeth attended to
now. I am very sorry but it cannot
be helped. We simply cannot afford
such an expense now. We now
have in the bank \$33.58 which
will have to last us until next
year's crop has grown large enough
so that the bank will lend money
on it. That thirty three dollars is
all we have have to live on for
nine months so you can see that
we cannot afford to squander any
of it. We have no expectations of
making ~~money~~ until the crop is

threshed next year and that crop is not even planted yet!! and will not be for four or five months! We will be unable to hire a man next spring as you can see. Also, it will take every minute of ~~the time~~ of both of us to do the work that is laid out for us to do next spring so that it will be impossible for me to take pictures or anything of that sort.

I wish I could have been taking pictures for this month before Christmas but there were, & still are so many many little chores to attend to that I have no time. Besides that, Will is at the scarp now & I have to be here to attend to Duke and the other horses and the chickens. Will is getting things fixed at the scarp & take care of the horses etc down there, but by the time he has things fixed up the season for picture taking will be over. There is "nothing doing" at the photo business during the

months of January & February. nor at
any other business here to amount
to anything.

We are having the most
perfect weather imaginable now, fine
& warm & sunny. There was a little
snow but it has mostly gone off.
Hope you are having as good
weather.

Love Selden.

We have a box at the P.O. now.
Box 15.

Date ?

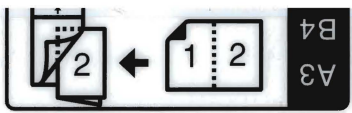
Woods



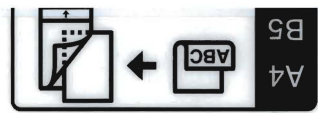
Mrs. Wm H. Belden
287 West College Street
Oshawa
Ohio

A3/A4

B4/B5



FRONT



B4/B5

A3/A4

