

Skinner, M. & Co. Insurance Co.

Mayville, N. Y. OCT 10 1890

Mrs. E. K. Sawyer,

Dear Madam:

Referring to the two policies of Insurance just issued to yourself and A. E. Kelbourn, the Company will not grant the vacancy permit at the rate of premium charged, in case the vacancy clause should become necessary - an additional premium is charged for the term allowed. I have crossed it from my register, please cross same off each policy, Very truly
 C. R. Crippen, Asst.