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MOOT, SPRAGUE, BROWNELL & MARCY. 45 ERIE COUNTY SAVINGS BANK BUILDING.

ADELBERT MOOT.
HENRY W. SPRAGUE.
GEORGE F. BROWNELL.
WILLIAM L. MARCY.

Buffalo, N.Y. December 20th, 1905.

My dear Mrs. Tourgee:-

I enclose herewith a copy of a letter this day written to the counsel of the Mutual Life Insurance Company, which I think will prove self-explanatory.

I regard the letter I have received as a very weak letter, but whether it is one further bluff, or an attempt to let the Company down easy, I do not know. While I do not believe in law-suits unless they are absolutely necessary, I do think in this case we should stand for our interest from September 15th, when the sixty days expired from the time they received the proofs of loss, and also for the money they are seeking to deduct for the quarters of the year during which they did not carry the risk. If the litigation is conducted as I have suggested, it should not be very expensive, and there should be more than enough money received for interest and the three quarters, to pay the expenses of the action, so that your daughter should have at least as much money at the end of the action as she will receive if she takes it now. Nevertheless, I submit the matter to you and your daughter for consideration, because there may be reasons of convenience that make the course I suggest impracticable.

Trusting that you are both well, and with the well wishes of the season, I am,

Sincerely your friend,

Millelleres

To

Mrs. Albion W. Tourgee, #2015 Kalorama Avenue, Washington, D. C.

Enclosure: