

Dr. S. R. Bird
9/20, '97

Willows Calvert Co.
Sept 20th 1897.

Mr Allan Farguhar
Secy

Dear Sir:

Your favor Sept 15th
at hand. I sent you policy # 20781 which
you state "was cancelled last April" and the
property formerly insured by it was includ-
ed in the reconstruction of your (my) build-
ing policy # 19791. I have that Policy be-
fore me & it carries an insurance on
dwelling, Barn & Corn House of 1460 \$. I have
no other Policy - # 34366 has not reached me.
The word "cancelled" was stamped over Tenant House
on Policy # 20781 & below was added 2100 \$ for
Building put up in the place of the one burnt
& I supposed it carried an amount of \$1240
in good faith & consequently assigned it to
Mr W. V. Wilburn as collateral for money bor-
rowed of him - I did not intend

but the one Policy - If all of the property insured had been covered by one Policy I should then have sent you the same - A

If I remember correctly your Agent when here promised to send me another policy which I have not as yet received & indeed I did not expect it until next "pay day" - Jan'y 98 as I supposed the old policies covered everything until then -

Inclosed I send you the policy # 19791. I have not endorsed it but if you think proper you can put your endorsement on it & I will fill up. I do not wish to annul the present Policy # 19791 as it is in my own & my wife's name, but the Policy I sent you or its substitute.

Very Truly Yrs
SAMP Bird

SEP 1897
We have thought it best to sign the Policy & ask you to certify to the same - SRB