



SOUTHEASTERN DEPARTMENT
FORSYTH BUILDING
ATLANTA, GEORGIA

Hardware Mutual Fire Insurance Company of Minnesota
MINNEAPOLIS, MINNESOTA
Hardware Dealers Mutual Fire Insurance Company
STEVENS POINT, WISCONSIN
Minnesota Implement Mutual Fire Insurance Company
OWATONNA, MINNESOTA

February 27, 1936

Mrs. Ada W. Farmer
Athens, Ala.

Dear Madam:

Policy # 1- 61500
Premium \$ 18.80

Most of our premiums are paid on or before the effective date. To allow premiums on certain policies to run any great length of time after the effective date gives a privilege to a few policyholders that the great majority do not receive. This, obviously, is unfair.

The premium on the policy listed above is now approximately forty-five days over due. We feel that we have been very lenient in the matter.

In case it is inconvenient for you to send the entire amount at this time, we call your attention to the enclosed circular. This will tell you how you can manage the payment of your premium without the necessity of raising the entire amount at this time.

If you cannot send us the entire amount by return mail, will you please place your name on this circular and mail it to us so that we can arrange for easy payments by installments?

Very truly yours,

M. R. Thomas

Collection Department.