Dear Herman,

Yesterday's mail brought the check we've been expecting. I will take it to the bank in the morning, for precious as gas is it is more precious to be able to save a couple of days in getting the check cleared so the enclosed one for \$600 will be good.

I would expect that by the time it can clear the check I'm depositing will have been cleared, too. However, if you want to be certain, wait a couple of days before

deppaiting it.

We are sorry this promised settlement took so long to effect and thus we did not have the money with which to repay you. It does not make us feel any better about the delay to have told you we were uncertain when we could repay you.

If we are sorrier for other than money reasons that you were taken ill, we know

that during your illness you must have had financial needs.

But there was nothing we could do. We were not unaware. Just unable.

I think you know how much we appreciate your readiness to help when we need help. We do, very much. More because wealthy friends who are indebted to use are not so compassionate.

You did not tell me how much the interest is. Please let us know and we will

sand you a check.

All the rest of this will go on our indebtedness and we will continue to live the kind of life nobody wants until we get all the debt paid. Until we pay from it the quarterly interest that is due the tenth we won t know how much remains to go on principal but it will be, roughly, about a quarter of What we owe the bank. It will also reduce the quarterly burden of interest by that much.

When I wrote you telling you the agreement had been signed I ask the vice-president of the bank if when tax time comes we need any money to pay taxes on this he'd lend it to use so we could give him all now. He agreed, so with two checks, this one and one to the bank, the entire \$5,500 is gone! Nothing for the holidays, either. But being able to do this is perhaps the best holiday we can now expect.

In this case I spake to a number of lawyers, three who are supposed to be friends, and to collection agencies 6to the representative of one in your restaurant a year ago)

and none did naything. I did it myself.

And to give you an idea of how thorough the crockedness is, this settlement out of court if is 100% of my demand plus interest since I made the demand. Does that give you an idea of how much more we were cheated out of?

We live in a time when contracts have no meaning. Neither does the law. In this case the postal authorities told me there was mail fraud and they would do something. Once it got to the higher levels a different decision was made. The cases are that raw.

Of course it is terrible to live this way, to have what for us are large sums of money due us and to have to live like paupers because we can't get it. But it is wonderful to have a humanitarian friend who would tide us over an emergency.

We are sincerely grateful!

Our best,