

Sanderson, Sarah

Publication/Creation

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P/ES

Friends' Provident Institution

A Mutual Assurance Association for the Society of Friends & those connected therewith.

Bradford, Yorkshire.

LIFE ASSURANCES,
ENDOWMENTS, ANNUITIES.

TELEGRAPHIC ADDRESS
"FRIENDS PROVIDENT BRADFORD"

TELEPHONE N° 1049.

9th February 1915.

Dr. Bedford Pierce
The Retreat
York.

Dear Friend,

Annuity Policy 5232. III.
Sarah Sanderson deceased.

Referring to our letter of the 18th ultimo -
We have now pleasure in sending herewith our
cheque for £10. 0. 10 being the instalment of the annuity
due on the 17th December last, also our cheque for 12/1d
being the proportion of the annuity from the 17th December
last to the 29th December, the date of death of the late
S. Sanderson. Kindly complete the receipts attached to
the cheques and return them to us by an early post, and
oblige.

Yours faithfully,

W. H. Gregory
Secretary.

9th February 1913.

Dr. Robert Pierce
The Editor
York.

15th January 1913

Dear Sir,

Annual Policy 1913, III.
Annual Policy 1913, I.

Dr. Robert Pierce
The Editor
York

Referring to our letter of the 15th ultimo -
to have now given in sending you
checks for £10. 0. 0. to bring the instalment of the weekly
due on the 15th December last, also our check for £10. 0. 0.
being the proportion of the weekly sum of £10. 0. 0. for
the above year, the date of issue of the last
£10. 0. 0. cheque is the 15th December last.
Kindly complete the receipt attached to
the cheque and return same to us by an early post and
we will be glad to receive it in the course of a few days.
Obliged.

Yours faithfully,
York

Secretary.

372. ✓

P/C

Friends' Provident Institution

A Mutual Assurance Association for the Society of Friends & those connected therewith.

Bradford, Yorkshire.

18th January 1915

LIFE ASSURANCES,
ENDOWMENTS, ANNUITIES.
TELEGRAPHIC ADDRESS
"FRIENDS PROVIDENT BRADFORD."
TELEPHONE N° 1049.

Dr. Bedford Pierce
The Retreat
York.

Dear Friend,

Annuity Policy 5232, III, Sarah Sanderson

We are in receipt of your letter of the 15th inst. enclosing a certificate with reference to the cause of death of the above named Annuitant for which we thank you.

We are in communication with Mr. F. W. Hipsley in regard to the matter referred to in your letter and we will write you further in the course of a few days.

Yours faithfully,

W. A. Hipsley
Secretary.

18th January 1918

Dr. Bedford Pierce
The Rectory
York.

Dear Friend,

Annuity Policy 8032, III, Sarah Sanderson

We are in receipt of your letter of the 18th inst. enclosing a certificate with reference to the cause of death of the above named annuitant for which we thank you. We are in communication with Mr. F. W. Hipsley in regard to the matter referred to in your letter and we will write you further in the course of a few days.

Yours faithfully,

Secretary.

15th January, 1915.

Dear Friend,

I do not understand the difficulty in respect to the late Sarah Sanderson, or your suggestion that Letters of Administration should be taken out in order to obtain the money which is due to the Retreat. As you are aware she had been a patient at the Retreat since 1867. The payments from the Annuity were not sufficient to pay for the maintenance, and were supplemented each year by funds from the Quarterly Meeting Poor Fund. You surely do not expect the Quarterly Meeting to go to the expense of Letters of Administration in a case such as this. The only relative we know of is a great nephew at Birmingham to whom we have sent without any formalities the little properties that Miss Sanderson left here.

I remain,

Yours very truly,

W. H. Gregory, Esq.

Friends' Provident Institution,
Bradford.

1917, August 10

Dear Sir,

I do not possess the book you refer to. I have, however, a copy of the book "The History of the United States" by John P. Kennedy, published in 1915. This book is a comprehensive history of the United States from the time of the first settlers to the present day. It covers the political, social, and economic development of the country. I believe this book would be of interest to you. I am enclosing a copy of the book for your perusal. If you are interested in purchasing a copy, please let me know and I will be glad to assist you. I am, Sir, very respectfully,
Your obedient servant,
John P. Kennedy

Very truly yours,
John P. Kennedy

P/ES

Friends' Provident Institution

A Mutual Assurance Association for the Society of Friends & those connected therewith.

Bradford, Yorkshire.

LIFE ASSURANCES,
ENDOWMENTS, ANNUITIES.

TELEGRAPHIC ADDRESS
"FRIENDS PROVIDENT BRADFORD"

TELEPHONE N° 1049.

1st January 1915.

W.E. Waller
The Retreat
York.

Dear Friend,

Annuity Policy No. 5232. \\\
Sarah Sanderson.

We are in receipt of your letter of the 31st ultimo informing us of the death of this Annuitant.

The final instalment payable under the Policy to the date of death will be 13/2 less Income Tax 1/1, 12/1 net, plus the half-year's instalment which became due on the 17th ultimo namely £10. 0. 10 net. These amounts will be payable to the personal representatives of the deceased upon production of Probate of the Will or Letters of Administration and delivery of the Policy. When you send these documents will you please inform us what was the cause of death for entry in our books.

We have pleasure in sending you a receipt for your remittance to hand.

Yours faithfully,

W. H. Gregory
Secretary.

W. H. G.

Jan 22 1912

W. E. Weller
The National
York

Dear Friend,

Annuitant Policy No. 2222
Sarah G. Gerson

We are in receipt of your letter of the 17th inst. informing us of the death of this Annuitant. The final installment payable under the Policy to the date of death will be 15% less Income Tax 1/2, 12 1/2% net, plus the half-year's installment which became due on the 17th inst. These amounts will be payable to the personal representatives of the deceased upon production of Probate of the Will or Letters of Administration and delivery of the Policy. When you send these documents will you please inform us what was the cause of death for entry in our books. We have pleasure in sending you a receipt for your

remittance to hand.

Yours faithfully,

Secretary.

I remain

Yours sincerely
G. A. Hipsley

My son has written you
as to business matters

and
copy

36.
51 Woodland Rd
Northfield
Or'ham

3/1/15

Dear Friend

I am much
obliged for your kind
letter but I was sorry to
find my letter had not
been opened before Aunt
died - I think the nurse
should have opened it or
brought it to you when
she came Aunt Sarah
was unable to read it &
then I might have heard
of the serious state she
was in - The ^{name} address on

the envelope was quite a slip, of course I know quite well that you were at the Retreat & my dear husband & I both called to see Aunt Sarah not so many years ago & my dear husband called only the summer before he died 1914. But of course it is impossible for you to remember everyone who calls or is related to related to your patients - I forget how long it is since I heard from Aunt Sarah but I always wish at Christmas & he generally had a letter from her to

reply - With regard to her clothing you are quite at liberty to dispose of it as you think best - If there are any little relics or things, worth or any thing, that you think we should value, I should be much obliged if you would send them to me. I was glad to hear some few particulars of her last days here - I had asked Miss Priestman to ask her sister Mrs Barber to enquire after my Aunt & let me know how she was - as I think she is a visitor at the Retreat.

57 Woodland Rd.,
Northfield,
Birmingham,
1/1/15.

✓
Dear Dr. Pierce,

We have in our possession an Annuity Policy of the Friends' Provident Institution in favour of the late Sarah Sanderson of £20 per annum.

I presume that the annuity has been paid to the Retreat Authorities up to the date of her death & that you have ^{notified} or will notify the F.P.I. of her death.

I do not know whether it
is necessary to return the
policy to the F.P.I., but if it
is I will of course do so.

Yours sincerely,
F. W. Hipsley

Dr. Bedford Pierce,
York.

MOUNT VILLAS,
YORK.

26 Dec. 1913

Dear Dr. Pierce

I sent your letter to
S. Sanderson to J. E. Fox
& now have his reply
with enclosure ^{from S. R. Alley} - may
I send both to you, to
take any further notice
of or not, as you think
best. I do not want
them again.

Yours very sincerely
S. E. Rountree

MOUNT VERNON
YORK

28

57 Woodland Rd
Northfield
in Birmingham
Dec 21st

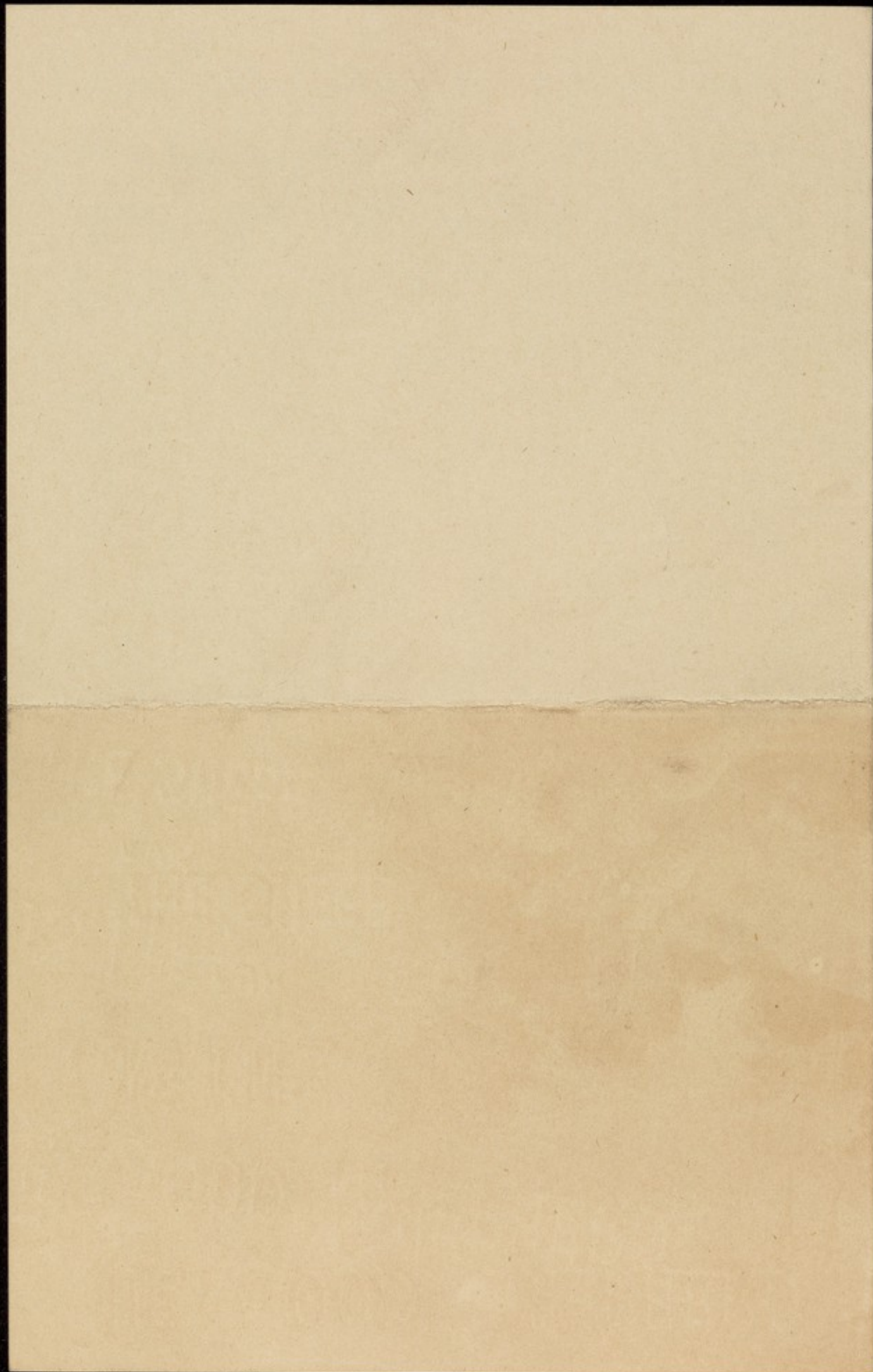
Dear Aunt Sarah

I thought I should like to send you a Christmas card this year as usual to show that we have not forgotten you though we have not heard either from or of you for a long time - I wonder if you could get your nurse to write a few lines for you to let me

Know how you are -
We are all well - Mabel
is still at home & the
boys, Edward & Fred, are
still living in their old
places but Fred is engaged
to be married & hopes it
may come off in the
Spring, perhaps at Easter.
The young lady is not
a friend but she seems
a nice person & I think
& hope a suitable one
for him & trust that she
will make him a good
wife - I've gone by very
quickly, it is now more

than three years since I
lost my dear John Dewey.
Now I would trouble you
with more except dear
love from us all

Your aff^l Niece
E. A. Dipsley

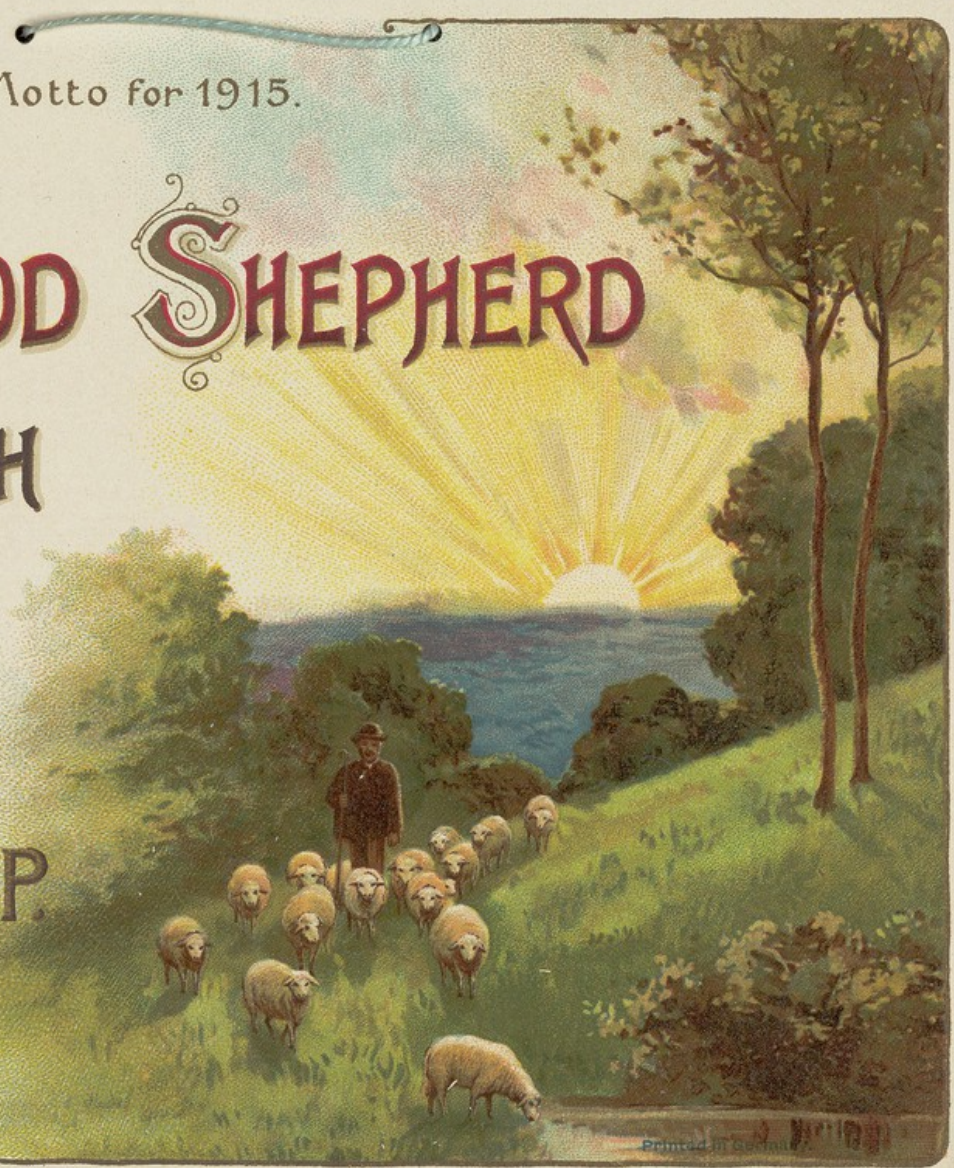


Motto for 1915.

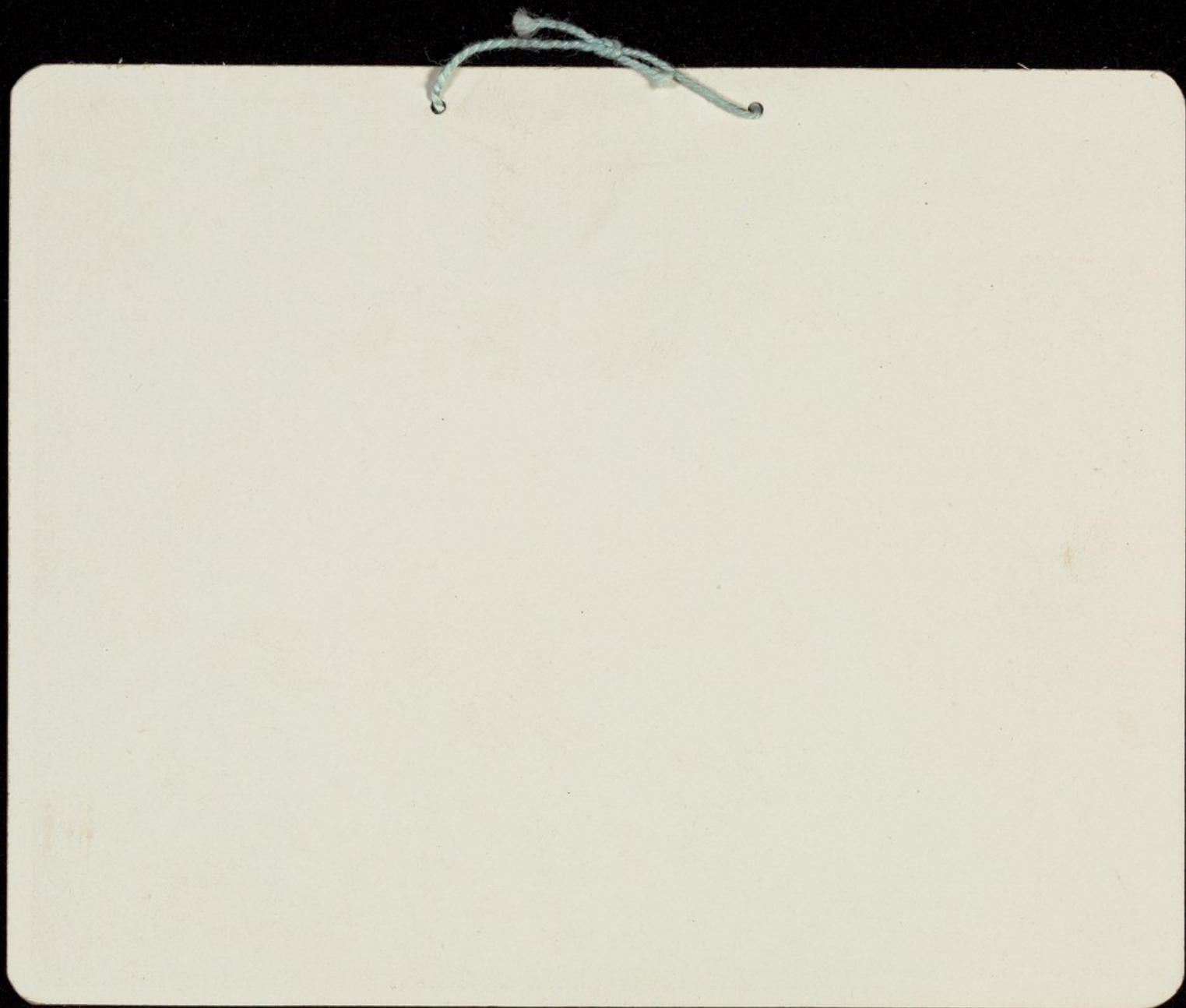
THE GOOD SHEPHERD
GIVETH
HIS LIFE
FOR
THE SHEEP.

John 10:11

Keswick Series, No. 027 M.



Printed in Germany





7, COWPER STREET,
LONDON, E.C.

Dec. 22, 1913.

My dear friend,

I return the letters as
requested.

On the facts of the case, as
stated, I should say we
have no right to lend a
gift from John Hayward's
Trust to be used for the
benefit of a C. M. on behalf
of the old lady Saunderson.

You had better use the amount
in some other case, which

is not open to the same
objection.

With kind remembrance,

Yours sincerely
Edward P. Allen.

J. C. Cox Esq. J.P.

I am much obliged for
Dr Percé's kind information

Many thanks for your
kind mention of my old
friend & schoolfellow
Fielden Thorpe I should
like to see him. Please
give him a message of
affectional love if you
have convenient opportunity.

With all best Christmas
wishes - Thanks for your
kind trouble I remain

Yours sincerely
Wm. C. Fox

512

TELEGRAMS
UPLANDS
CROWN HILL.

UPLANDS,
CROWN HILL. R.S.O.
S. DEVON.

Dec 23. 1913

My dear friend I return
the letter from Dr Percé
re A. Sanderson & also
one recd from our acting
Secy in London, & I
confess that I very much
agree with E. P. Allen -
inasmuch as the Haywards
Trust fund is hardly
intended for the relief
of "Meetings" but for the

aid of friends in ^{struggling} restricted
circumstances, nor -
does she feel debarred
from continuing it to
cases of ^{needy} extreme old age.

S. Sanderson has been
so many years on my list,
under the kind watching
of my old friend the
late S. G. Driscoll that
I should have liked to
continue the donation
to the end, but as she
is so well cared, doubtless,
and sufficiently cared for

under Mr Pierce's
kind supervision at
"The Retreat" it would
be better if, in accordance
to E. B. Allen's letter the
L2.2 - could be
applied to some other
^(member) friend, to whom it
would come as an addendum
to otherwise small or
inadequate means. I
do not know ^{whether} such a case
might exist in "The Retreat"
but doubtless all are
well looked after there.

Dec. 18, 1913

Dear Miss Rowntree,

With reference to the contribution towards Miss Sanderson's comfort, it is only right to say that she is not able to appreciate things specially bought for her, and indeed we have all along provided her with every possible comfort. The two guineas which we receive goes to the credit of her account and ultimately reduces the expense to the Quarterly Meeting funds. Perhaps Mr. Fox should be informed of this, as it does not seem right that the trust money should be used without the Trustees fully understanding the circumstances. I think you know that Miss Sanderson is 95 years of age, and her wants are not very large.

Yours very truly,

7

Dec. 17, 1913

Your letter received.

With reference to the contribution towards the
 Gendron's comfort, it is only right to say that we do
 not wish to appreciate this is especially for the part, and
 indeed we have all along provided her with every possible
 comfort. The two weeks of a rest have been to the credit
 of her account and whilst it remains the object of the
 Committee is to fund, perhaps \$50,000 should be set
 of this, and it is not seen that the first money should
 be used without the trustees fully understanding the circum-
 stances. I think for the time being we should be in it
 of our own and the whole are not necessary.

Yours very truly,

MOUNT VILLAS,
YORK.

17 Dec. 1913

Dear Dr. Pierce

I have today received enclosed from J. E. Dr. & am forwarding the whole to you, because I thought you could perhaps send a letter in reply which I could forward to J. E. Dr., giving a few particulars about S. Sanderson.

MOUNT VERNON
NEW YORK

Do you mind your note
direct to H.E. Dr.?
Whichever suits you
best will be agreeable
to me.

Yours very sincerely
S.E. Converse

FH/ES

Friends' Provident Institution

A Mutual Assurance Association for the Society of Friends & those connected therewith.

Bradford, Yorkshire.

LIFE ASSURANCES,
ENDOWMENTS, ANNUITIES.

TELEGRAPHIC ADDRESS
"FRIENDS PROVIDENT BRADFORD"
TELEPHONE N° 1049.

16th September, 1913.

Bedford Pierce M.D.
The Retreat
York.

Dear Friend,

Annuity Policy No. 5232, Class 111.
Sarah Sanderson.

We do not appear to have yet heard from you respecting the instalment of Annuity due under this Policy on the 17th June last.

We shall be glad to hear from you as to whether S. S. is still living so that we may forward a remittance to you in the usual way.

Yours faithfully,

Alfred Moorhouse

Actuary.

12/23

15th September, 1913.

Bedford Place N.D.
The Rectory
York.

Dear friend,

Sarah Sanderson
Annuity Policy No. 5232, Class III.

We do not appear to have yet heard from you respect-
ing the instalment of Annuity due under this Policy on the 17th
June last.

We shall be glad to hear from you as to whether
S. S. is still living so that we may forward a remittance to
you in the usual way.

Yours faithfully,

Actuary.

Glenalmond,
Woodland Road,
Northfield.
Near Birmingham.

March

Dear Sir

If you think
suitable will you
give the enclosed
note to our Aunt
Sarah Sanderson.
Her nephew, my dear
husband passed away
last Sunday morning
after a short illness
& I think she ought



to know. He had
a letter from her a
short time ago & we
thought how wonder-
ful it was that she
was still able to write
to him - I shall be
glad to hear how
she is & if she was
able to read & under-
stand what has
happened -

Yours sincerely
E. A. Hipsley

Northfield
nr. Birmingham

April 7. 1910

• Dear Dr. Pierce

I hope my Aunt Sarah
Sanderson is as well as her
advanced age allows. I have
pleasure in enclosing a small
cheque for any little pleasure
or change which may be
• suitable to her condition.

Yours sincerely

J. A. Wipsey.



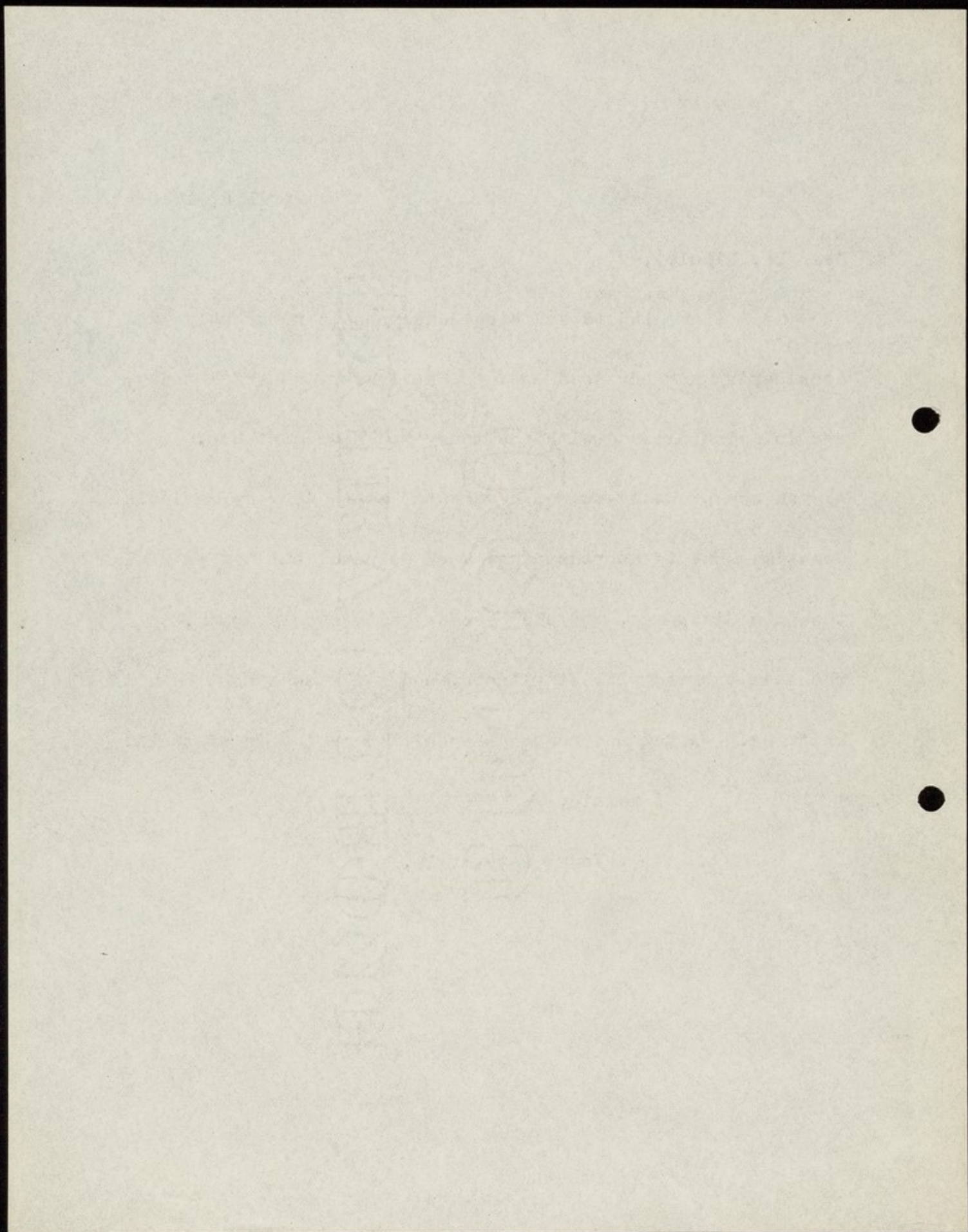
April 8, 1910

Dear Mr. Hipsley,

I am glad to say Miss Sanderson is remarkably well considering her advanced age. She is very cheerful today, and is quite pleased with the money you have sent her. As you are probably aware, her mental state is very variable. Sometimes she is depressed and much deluded, but her painful thoughts disappear, and she becomes quite nicely again. She sees to read without glasses, and still does most beautiful knitting. A few months ago she knitted me a pair of socks.

I remain,

Yours very truly,



10, NEWBOULD LANE,
SHEFFIELD.

June 10 / 1910

Dear Dr. Pierce

I am going on to Hull from here over Sunday
if my Aunt Sarah Sanderson would like to see me
I will call on her probably Tuesday. Kindly reply to
C/o Saml. Priestman. 18 Westcott St. Hull.

Yours truly
J. W. Hipsley.

June 11, 1910

Dear Mr. Hipsley,

Sarah Sanderson is very nicely
just now, and I hope you will come and
see her. I cannot guarantee that
she will not have changed before Tuesday
as she is variable, but I hope you will
come if you can do so.

Yours very truly,

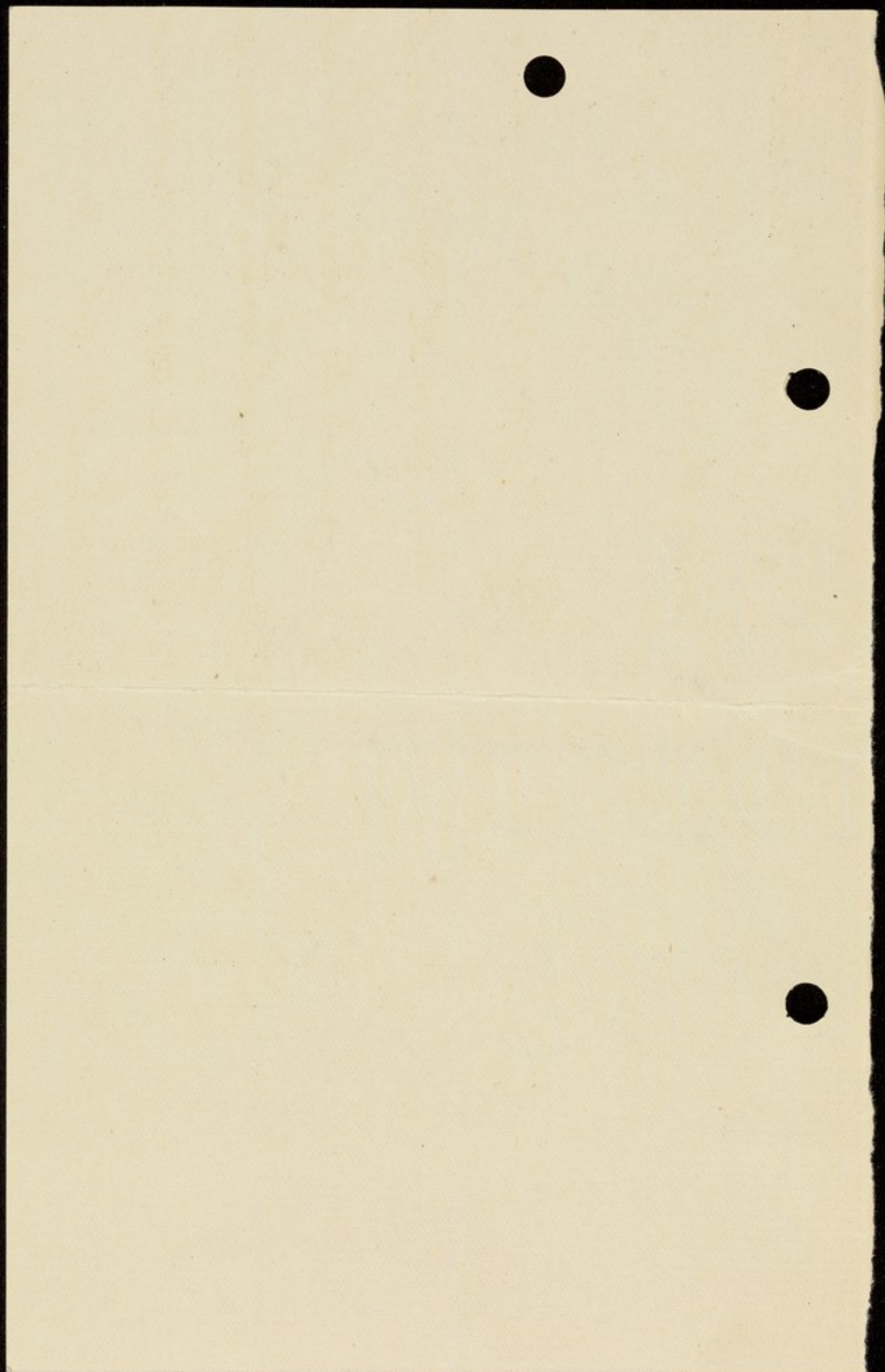
Glenalmond,
Woodland Road,
Northfield.
Near Birmingham.

March 17, '09

Dear Dr. Pierce

If my Aunt Sarah
Sanderson is at all herself,
I should like her to be told
with my love,
that my stepmother Caroline
Hipsley is in a very critical
state, and not likely to live
long. Free from pain, but not
conscious. She has kept her bed
for two weeks.

Yours very truly
J. A. Hipsley.



33, St Pauls Sq
York - 18/21, 1908.

My dear Friend,

I send the enclosed
Cheque to thy kind
care, for dear S. Sanderson
to spend as seems best
in what she may be
^{able} to enjoy, or may add to
her comfort or health
hoping she keeps tolerably
well, amidst advancing years.

and free from weakness
or pain,

Trusting you are all
as well as usual
this Winter season -

With love Thy friend
affectionately,

E. G. Dunsdale,

be put right, and
will be glad to hear
from you as to what
time would be most
convenient for the
claimant to be
interviewed.

Yours faithfully
W. Honeyman

D. Bedford Price

32



Dear Sir,

I am in receipt of
a claim for an Old age
Pension made by you on
behalf of Miss Sarah
Sanderson, The Retreat, York.

I beg to point out that
the claim is not valid
~~unless~~ without the
claimant's own signature
or mark, duly witnessed.
I herewith return the
claim that this may



Dec. 28, 1908

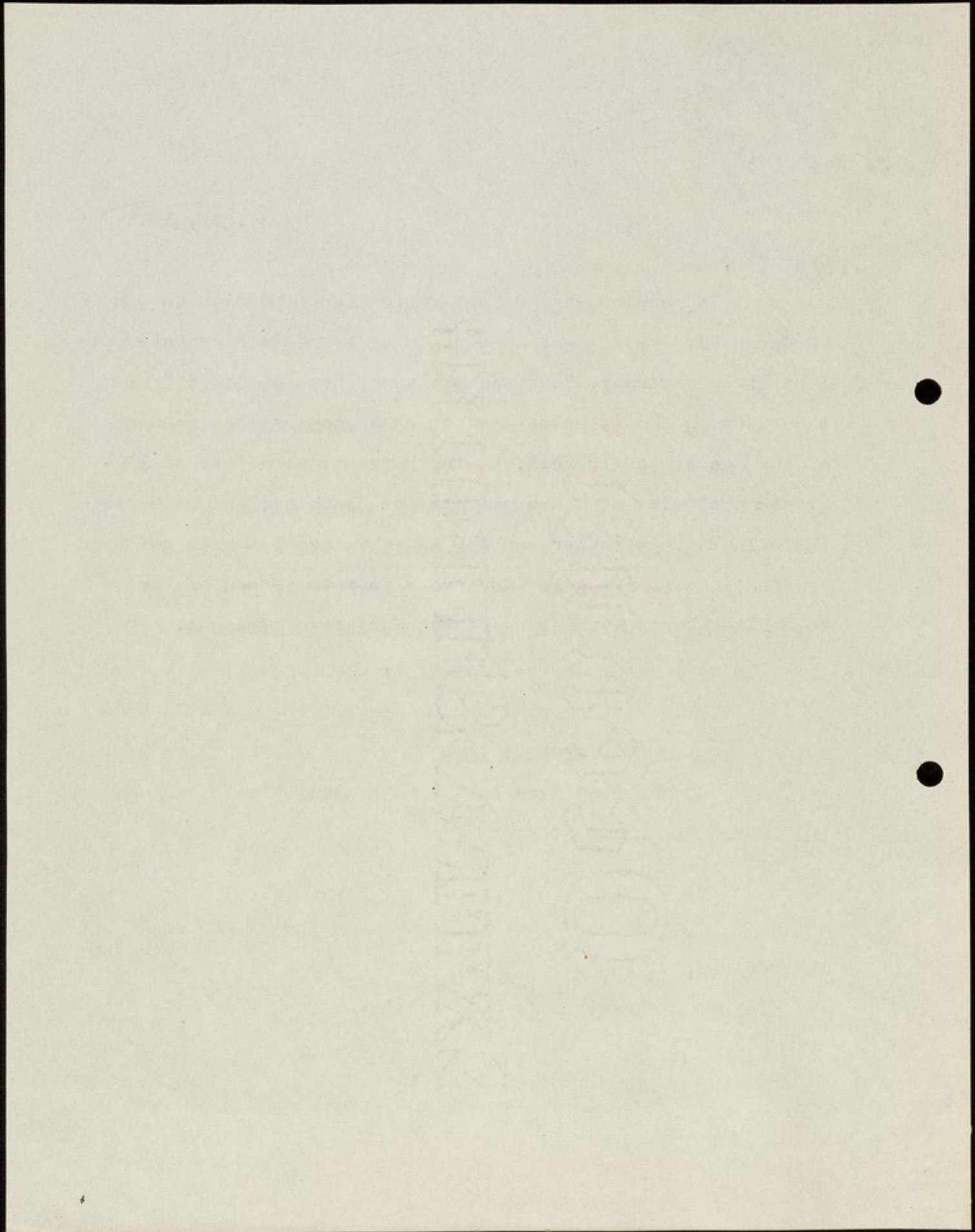
Dear Sir,

In respect to the application for a pension on behalf of Sarah Sanderson I should explain that she is a private patient at the Retreat, York and has never been assisted from the rates. She is maintained owing to her being a member of the Society of Friends, at the Retreat, at a rate of 12/- a week exclusive of disbursements for clothing; and hitherto the balance between her annuity and this sum has been defrayed by donations at irregular intervals from the funds of the Yorkshire Quarterly Meeting of the Society of Friends.

Yours faithfully,

The Officer,

Inland Revenue.



Dec. 2, 1908

Dear Theodore Rowntree,

Many thanks for your letter respecting Sarah Sanderson. We will certainly make application for the pension under the Act for this patient. The matter is, however, a little simpler than as stated by you. Our terms for S. Sanderson are 12/- a week. In addition to this we charge 1/- a week for washing and there are the out of pocket expenses for clothing. These latter are very small indeed seeing that S. Sanderson is confined to bed. Therefore if you can get from the State 4/- a week in addition to her income of 8/3 there is very little to be made up by York Friends. I fancy S. Sanderson herself would sign the application, and I will endeavour to arrange that this is done. There is a meeting of the Committee on the 15th inst, when I will submit the matter to them.

Yours very truly,

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11 The Rooms, Aylmer Yoko
Nov. 20th 1908

Dear Dr Pierce

Sarah Samson, Friend Poor Relief, & the Old age
Pension Act.

I write on behalf of the committee of the York
Overseers appointed to ascertain the effect of the
Old age Pension Act upon the administration of
poor relief to York Friends. Enclosed is ^{draft} copy of the
report we propose to submit to the Overseers.

I write to suggest that the Relief authorities
should initiate an application for an old age
pension for Sarah Samson. Mr. Williams has
ascertained from the Town Clerk that the late
opinion was issued of a registered hospital for the
case of the disease provided her she is not a
pauper or criminal lunatic is not debased ^{from}
eligibility for a pension by reason of section III sub-section
1. b. c. of the A. A. Pension Act.

The case does however present ~~some~~ rather
curious features. W. E. Waller informs me that S.S.
is in receipt of an annuity of £21.9.0 from the F.P.A.
This is equivalent to say 8/3 per week, which according to
the Pension Act scale would leave S.S. as entitled to 4/-
a week from the State. I assume that the Relief
is at present receiving 14/- a week, lowest rate charge
for S.S. If we add 8/3 to 4/- = 12/3, it still leaves
1/9 to be raised. If we assume that the Overseers pay
this amount from the Poor Fund. (24/11/0 ^{per week}) ~~which~~
~~has to be returned as ^{per week} in meeting S.S. application~~
~~of ^{per week} has increased to 226/0.~~ & according to scale this
would reduce the pension rate to 3/- per week. If the Overseers
make that rate S.S. income is increased to £28/12/0 & according
to scale the rate of pension falls to 2/6 per week.
If that 1/- is made up & income increased to £29/4/0, the rate of pension

11 The General
The Secretary

Dear Sir,
I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the matter of the ...

falls to 1/- or if total income exceeds £31/10/0
there is no pension at all.

If however it is possible to make the claim
& not include any "Poor Relief" money in the account
of S.S.'s means, as being ^{an} entirely voluntary
gift on the part of Friends; or if the Relief
were for the remainder of S.S.'s life willing to keep her
at an exceptionally low rate (12/3 instead of 14/-)
it would seem as though a sum of £10/8/0
per ann might be received from the state.

If an application is to be made I think
it is for the Relief authorities to take the
initiative as you have S.S. immediately under
your care & know all the circumstances & if it
necessary that S.S. should herself sign the
application you would be able to get it done
if it were at all possible.

Having laid the matter fully before
as it presents to you ^{confidentially}
you, I commend it to your kind consideration
as an overseer as well as Superintendent
of the Relief.

I am
yours sincerely
Theodore St Rumbler

March 12 11 - 17 of total amount received \$211.70

There is no balance at all.

The amount of \$211.70 is the sum of all the amounts received during the month of March 1911. It is the sum of all the amounts received from the various sources mentioned in the account. The amount of \$211.70 is the sum of all the amounts received during the month of March 1911. It is the sum of all the amounts received from the various sources mentioned in the account.

Yours sincerely,
The Treasurer

Received of the Treasurer
the sum of \$211.70
March 12 1911

11 The Avenue, Astoria, N.Y.
Nov. 20th 1908

Dear Dr Pierce

Sarah Sanborn, Friend Poor Relief, & the Old age
Pension Act.

I write on behalf of the committee of the York
Overseers appointed to ascertain the effect of the
Old age Pension Act upon the administration of
poor relief to York Friends. Enclosed is ^{draft} copy of the
report we propose to submit to the Overseers.

I write to suggest that the Relief authorities
should initiate an application for an old age
pension for Sarah Sanborn. ^{Widdowson} has
ascertained from the Town Clerk that the last
opinion on income of a registered hospital for the
case of the Overseer provided her she is not a
pauper or criminal lunatic is not debarred from
eligibility for a pension by reason of section III sub-section
1. Sec. c of the A.A. Pension Act.

The case does however present some rather
curious features. W. E. Waller informs me that S.S.
is in receipt of an annuity of £21.9.0 per the F.P.A.
This is equivalent to say 8/3 per week, which according to
the Pension Act scale would leave S.S. as entitled to 4/-
a week from the state. I assume that the Relief
is at present receiving 14/- a week, lowest rate charge
for S.S. If we add 8/3 to 4/- = 12/3, it still leaves
1/9 to be raised. If we assume that the Overseers pay
this amount from the Poor Fund (£4/11/0 p.w.) which
has to be returned as ~~repayment~~ in making S.S.'s application
of ~~repayment~~ her income to £26/9. & according to scale this
would reduce the pension rate to 3/- per week. If the Overseers
make that the S.S.'s income is increased to £28/12/0 & according
to scale the rate of pension again falls to 2/- per week.
If that you make it & income increased to £31/4/0, the rate of pension

11th Avenue, Upper 1/2
New York City

Dear Sir

Thank you very much for the
information you
have given me.

I wish to suggest that the
committee of the
Board of Directors
should be authorized to
invest in the
purchase of the
shares of the
company for the
purpose of
maintaining the
price of the
shares at a
certain level.
I believe this
is a very
wise and
prudent
policy to
adopt.

falls to 1/- or if total income exceeds £31/10/0
there is no pension at all.

If however it is possible to make the claim
& not include any "Poor Relief" money in the account
of S.S.'s means, as being ^{an} entirely voluntary
gift on the part of Friends; or if the Relief
were for the remainder of S.S.'s life willing to keep her
at an exceptionally low rate (12/3 instead of 14/-
it would seem as though a sum of £108/0
per ann might be received from the state.

If an application is to be made I think
it is for the Relief authorities to take the
initiative as you have S.S. immediately under
your care & know all the circumstances & if it
necessary that S.S. should herself sign the
application you would be able to get it done
if it were at all possible.

Having laid the matter fully before
as it presents to your committee
you, I commend it to your kind consideration
as an overseer as well as Superintendent
of the Relief.

I am
yours sincerely
Theodore St Rumbold

Page 10 of 11 - 2/11/70

There is no known of the
 of known it is possible to make the claim
 of not without any "proof" in the account
 of 22% interest, or "proof" of interest
 of 1% on the part of interest; or if the interest
 you for the amount of 22% the writing to back up
 of an acceptable law rate 1 1/2% under 1 1/4%
 it would seem as though a sum of \$1000
 for an ought to be received from the other
 of an application is a business of 1/2%
 to the other 1/2% interest to be the
 interest as you have 2% interest under
 you are to have all the interest under 1/2%
 necessary that 22% should be paid
 Application for credit should be put it down
 if it was at all possible.
 having said the matter fully before
 as your government it is your basic agreement
 as an interest as well as the interest
 of the interest.

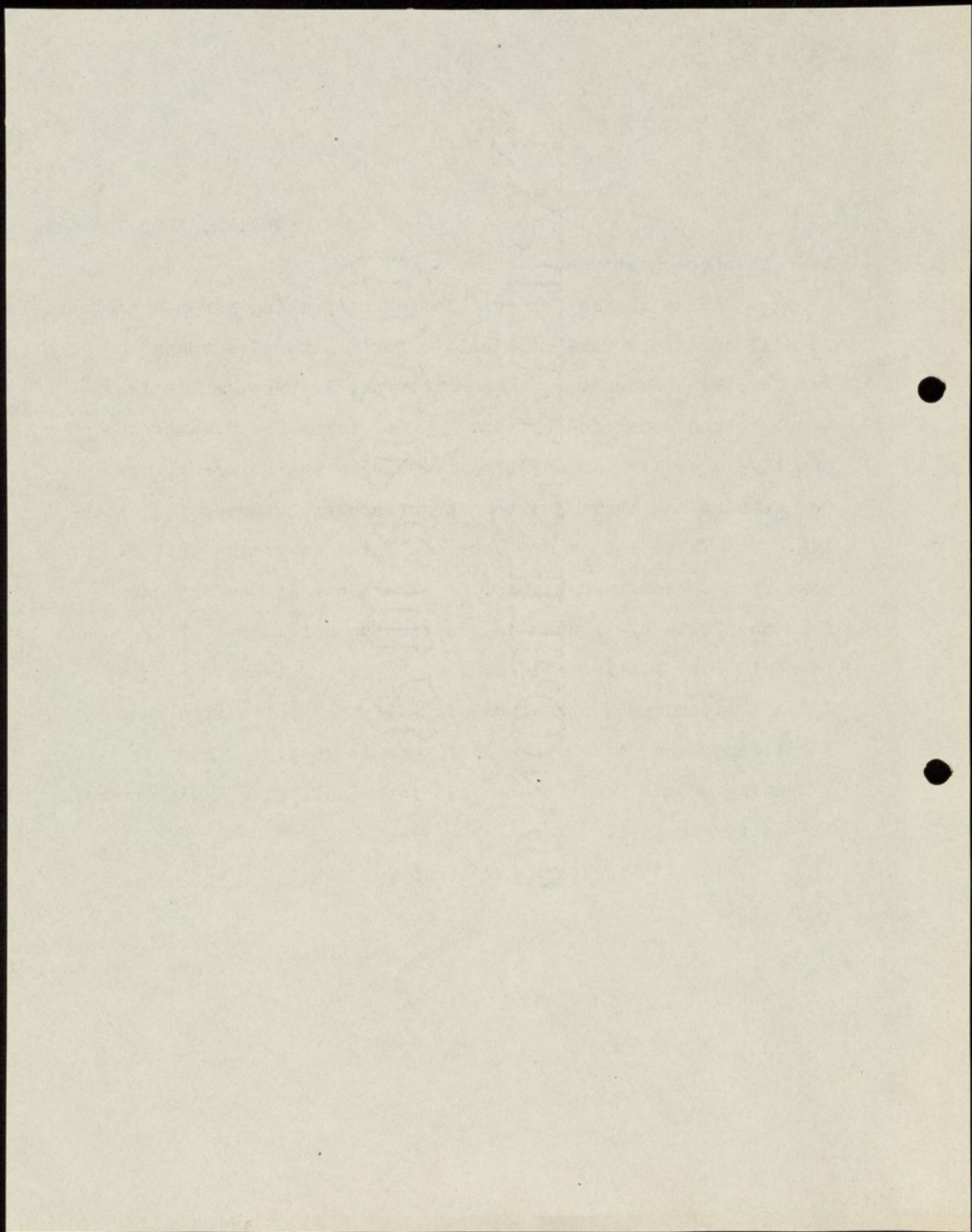
Thank you
 your sincerely
 [Signature]

Dec. 2, 1908

Dear Theodore Rowntree,

Many thanks for your letter respecting Sarah Sanderson. We will certainly make application for the pension under the Act for this patient. The matter is, however, a little simpler than as stated by you. Our terms for S. Sanderson are 12/- a week. In addition to this we charge 1/- a week for washing and there are the out of pocket expenses for clothing. These latter are very small indeed seeing that S. Sanderson is confined to bed. Therefore if you can get from the State 4/- a week in addition to her income of 8/3 there is very little to be made up by York Friends. I fancy S. Sanderson herself would sign the application, and I will endeavour to arrange that this is done. There is a meeting of the Committee on the 15th inst, when I will submit the matter to them.

Yours very truly,



FH/B

Friends' Provident Institution

A Mutual Assurance Association for the Society of Friends & those connected therewith.

Bradford, Yorkshire.

LIFE ASSURANCES,
ENDOWMENTS, ANNUITIES.

TELEGRAPHIC ADDRESS
"FRIENDS PROVIDENT BRADFORD"
TELEPHONE N° 1049.

24th April 1908

Bedford Pierce, M.D.,
The Retreat,
YORK.

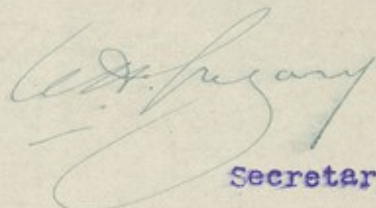
Dear Friend,

re Policy No. 5232 Class III Sarah Sanderson
due 17th June and December

Replying to your letter of the 23rd inst. -

We shall be glad to receive the usual application
each time a payment falls due.

Yours faithfully,



Secretary.

THE NATIONAL ASSOCIATION

1908 APR 17 1908

Robert Pierce, M.D.,
The National,
New York

Dear Friend,

RE POLICY NO. 5233 CASE 111 EARLY SANITATION
THE LIFE GUARANTY COMPANY

Referring to your letter of the 17th inst. we shall be glad to receive the same application each time a payment falls due.
Yours faithfully,

Secretary