

20 Nov 68
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seem annually or quarterly
 as they may prefer - per-
 haps the former will give
 them less trouble.

I leave this P.M. for Anthon
 nearly my - will return
 home & then go to Anthon.
 I am dreadfully driven
 having been all last week
 in N.C. every thing pro-
 pering there connected
 with our mission.

Saw your children here
 last night & the Dr again
 this Am all well -
 I wish I could look in
 upon you but must
 hurry on to be at the
 mg for Supp in N.Y.

Very affec-
 tionately
 J. M. Whitall

Balt. Feb. 68

My dear friend
 John M. Whitall

I am having
 the papers drawn for my
 late purchase & would
 ask if you will let me
 put the \$10,000 upon a
 sub ground rent, provided
 I transfer there the policy
 of Insurance for \$10,000, as
 further security, to be ap-
 plied to the immediate
 rebuilding of the warehouse,
 or the payment of the \$10,000
 due there, in case of fire.
 I propose this instead of a
 mortgage, as the latter is
 taxable in our state & the
 ground rent is not.
 It will save me \$140 per year
 & be fully as safe as the mortgage.
 I can make the mtg payable

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