

ELMER E. ADAMS,
EDITOR.

FERGUS FALLS, MINN. March 8, 1893.

James J. Hill,
St. Paul, Minn.

Dear Sir:--

I am in receipt of Mr. Breed's letter of the 7th instructing me not to renew the two Ins. policies on the Red River Roller mill in this city expiring this month in the N. B. & M. and Syndicate Ins. Cos.

I have already written the policies and should have forwarded them to-day if your letter had not arrived. Will you think it an impertinence if I ask whether you are reducing the insurance? If you are--though I see no reason for it, so far as value of the property is concerned--I must be content; but if you are transferring the insurance to some other agent, I beg to call your attention to the following facts: That I have held the Ins. a number of years, always, I believe, with satisfaction to yourself; that I have cared for it assiduously, and have maintained it, even during long periods of vacancy--of course for my benefit as well as yours, but still it has taken a good deal of time and effort; that your interests are best served by having one agent look after the entire business; that I secured a reduction of rate two years ago in the face of opposition, which makes a difference to you of over \$3 pr. \$1,000; that the Co.'s which have long carried the risk and made money out of it are those most willing to settle on a liberal basis in case of loss; that when the St. Paul German failed we promptly looked after your Ins., and credited you all the unearned premium on the German policy, thereby causing me a loss of the amt.--some \$25, I think. It takes a good many policies at 15 pr. ct. commission to make up such a loss. In a word, I have tried to work consistently for your interests, and have shown zeal in serving you. Do you think it right to change agents? May I not ask for a reconsideration of your instructions, in case you intend to still carry the full \$10,000?

Sincerely yours,

Harry M. Wheelock