

DULUTH, MINN., March 30, 1893.

W.A. Stephens Esq.

St. Paul, Minn.

Dear Sir:---I have your favor of the 24th inst with enclosure, Mr. R.C. Mitchell's letter addressed to Mr. Hill, which I have read and herewith return as requested.

I do not regard the prospect of collecting the judgment which Mr. Hill has against Mr. Mitchell, as very bright. Mr. Mitchell has no property in his own right and has not had for years. It was supposed at one time that his wife held some newspaper stock and other property which was put into her hands nominally as her own but really for the benefit of Mitchell. The stock has long since become of nothing more than nominal value, if indeed it ever had any value. And it has been impossible to collect anything from either of them on demands against Mitchell. There are many judgments against him and he has been repeatedly examined in proceedings ^{Supplementary} ~~preliminary~~ to execution, for the purpose of ascertaining if he had any property, either in himself or held by other people, particularly his wife, for his benefit. and though these efforts have been diligently pressed yet nothing has been found in the way of property to satisfy demands. I notice in his letter that he says he is past sixty years of age, and that he has no property. I have no doubt this is literally true, and though it is possible his wife may have some little property in her hands which ought ^{to be applied} to be applied upon his debts, it has not been possible to do so.

JAMES SPENCER,
ATTORNEY,
CHAMBER OF COMMERCE BUILDING.

DULUTH, MINN.,

Mr. Mitchell is apparently in pretty vigorous health for a man of his age, but I can see that he has aged considerable since I first saw him three years ago. If these insurance policies which he has are in good companies and in force or can be put in force, which an examination would disclose, I think possibly this judgment could be secured and finally collected to a greater extent in the way he suggests than otherwise.

I regret that I am not able to give you greater encouragement as to being able to collect this judgment from the property of Mr. Mitchell, but I am confident that it is not possible to do so now, and has not been any time for several years past.

If it should be determined that the suggestions he makes as to insurance policies will warrant consideration, I will ascertain particularly in reference to them, and inform you fully in regard to them, and if not I will, whenever it shall happen that Mr. Mitchell shall be in position where it is possible, if it ever shall be, to enforce payment, collect the demand.

Kind regards to Mr. Hill.

Wm. G. Hill
Wm. G. Hill

Duluth, Minn., Feb. 22nd, 1893.

Mr.

Jan. J. Hill
St. Paul, Minn.

Dear Sir:

I very much regret to say that I am so heavily burdened with debt, that at my age, over sixty years, and in view of the fact that I have absolutely no property and that I also have no income and ^{am} not able from my limited earnings, in the way of commissions on sales of real-estate, to meet the necessary current expenses of my family, including the education of my two younger children, ~~that~~ I see no possible chance or ~~when~~ hope of my ever being able to earn enough to pay my indebtedness, which must aggregate fully \$10,000. Still I would feel a great deal better about the matter, if I only knew that some time and in some way these debts would all be paid; and I have recently hit upon a plan, by which all my creditors can secure themselves and eventually get their pay, by the payment, for an indefinite period, of a small annual or semi-annual sum.

Owing to my impoverished financial condition and to the fact that, at my death, I shall have no property to leave my ~~entire~~ ~~own~~ family, even my home being ~~encumbered~~ for nearly as much as it would bring at a forced sale, I have for sometime been carrying all the life-insurance upon which I could possibly rake and scrape the money to pay the premiums; ~~thereon~~, but owing to my increased financial embarrassment, I have more insurance than I can carry, and I have ~~xxx~~ recently had to forfeit some policies, because I absolutely could not pay the premiums, and I have another maturing on March 15th, which I see no possibility of my being able to pay. As to those which have recently lapsed, I can have them re-instated by furnishing a certificate of good health from the medical examiner and by paying up the arrear ages. Now, I would propose to my creditors that if they will collectively, in proportion to their respective claims, contribute the money necessary to re-instate those policies and also protect the ones, whose premiums mature on March 15th, my wife, who is the beneficiary named in all of those policies, will assign her interest in the same, to my creditors, a certain sum to be paid to each one, provided that they, will, at the time of such assignment, cancel their respective judgments against me, and then undertake, for their own protection, to thereafter to keep the annual or semi-annual premiums paid up. It is true that I can give no definite information as to how long they will have to pay the premiums on these policies, under this arrangement; but of course, the strong probabilities are that I shall be called on to "pass in my checks" before very many years, and I really see no other way in which it will ever be possible for you to realize anything upon your claim against me. Of course I would be glad if all my creditors, at least all my principal ones, would be willing to enter into an arrangement of this sort, but if some are unable or unwilling to do so, then I will carry it out with those who may be willing to settle their claims against me in this manner.

As one of my ^{largest} creditors, will you kindly advise me, at your earliest convenience, whether you will be willing to settle your claim against me in the manner above described.

Of course, this is rather an ~~unusual~~ unusual way to undertake to settle an old debt, but it is the best and only ~~way~~ *thing*

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that I can do, and, under the circumstances, I very much hope that the plan will meet with your favor. Thus, by the payment of a small annual sum, you will eventually get your pay, and on the other hand, I can, when my time comes, "depart this life", with the consciousness that my debts will at least be paid.

Sincerely yours,

*R. C. Mitchell**R. C. Mitchell*

LAKE & LOWRY,
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REAL ESTATE AND INSURANCE.

ESTABLISHED IN 1881.

FRED H. LAKE
GEORGE B. LOWRY

FERGUS FALLS, MINN. Mar. 20/98.

S. S. BREED Esq.,

ST. PAUL, MINN.

DEAR SIR;- WE ARE IN RECEIPT OF YOURS OF THE 17TH, IN RELATION TO THE
OMISSION OF THE SITUATION OF THE MILL AND ELEVATOR BUILDINGS INSURED
UNDER THE POLICIES ENCLOSED. WE HAVE MADE AND ATTACHED THE NECESSARY
ENDORSEMENT TO THE POLICIES, GIVING THE LOCATION AS DESIGNATED IN YOUR
LETTER, AND I TRUST THAT YOU WILL FIND THEM ALL RIGHT. WE ARE VERY SORRY
THAT IT HAS BEEN FOUND NECESSARY TO RETURN THEM. IN TAKING OFF THE FORM
FROM YOUR POLICIES, GUESS THAT THE WRITER MUST OF OMITED THIS PART OF IT.

YOURS TRULY,

Lake & Lowry

Mr J. J. Hill

My dear Mr Hill

This will introduce to
Mr Reid, President of the
Presbyterian College at
Deer Lodge, Montana.

He represents a worthy &
nearly institution & I hope
you will allow him to
give his story.

Yours truly
Wm. J. Drain

Feb 21.
1893

United States Indian Service,

Detroit City ~~Agency~~

Minnesota

Mar 30, 1893

J. J. Hill Esq.

St. Paul Minn

My Dear Sir:

I send herewith Hon. H. M. Rice's
letter, by permission as you
see. If you feel inclined
to suggest any thing it
will be appreciated by

Yours Very Truly
D. S. Hall

Chn. Chippewa Com'n.

D. H. BEECHER
PRESIDENT

W. F. HONEY
VICE-PRESIDENT

GEO. E. TOWLE
CASHIER

KARL J. FARUP
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School-Bonds Negotiated

3436

First National Bank

Bank River, N. D., *Nov 30* 189*9*
J. J. Hill Esq
St Paul, Minn

Dear Sir:

We enclose our latest
published statement with a
card complimentary to Walsh
County. Knowing that you have
always had a warm interest
in our County & State. We
thought this might interest
you as being in a measure sug-
gestion of the development of our
great North West State. We are
proud of our statement and feel
that we are planted in a fertile
field. We pay 7% on time deposits
and respectfully solicit your
patronage, if you can do make
a small investment in that way

Sincerely,
Ed. V. Vayle
Cashier



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