

Ottawa,
13 Oct: 1913.

My dear Anna,

It is certainly very good of Eva to write as she does, and to view things in so considerate & kindly a light. I am much obliged for the quotations that you give, as it shows also how fully we seem all to concur, which is very gratifying.

To answer various points in your letter: - It is all right about Miss Loffie's cheque. I sent her a cheque on the Estate money the moment I got it in hand; & have already her acknowledgement. It might be

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well however, to get back the refused cheque from the Bank of M^tl, as a precaution to avoid mistake, if you can do so -

I got the notary to send me two copies of the Will; and I have sent one to Eva, some days ago, & have kept one for myself. Mother's copy is in the tin case under the book-shelf; & the key is on a bunch in a little box on the desk in the Library. - You sh^d keep that copy; as I th^{ot} you knew of it, & wd do so; or I wd have spoken of it sooner.

I wd like to have the fire insurance on the House, & I have and the Furniture. I think they are two distinct policies; & I may have left them with

blare; as I gave her the policy on the Metro cottage. They all run till 1915 I think; but I at first them in my safe deposit here. Blare better keep her own of course.

I am very glad that Eva concurs in the Shares for Margaret; it will be well to wait until we hear from Jlo before definitely transferring them. You will no doubt let me know what she says. As to the provisions in the Will - the power given to the Executors to arrange an annuity was largely my doing. Mr Fleet may have started the idea; but he suggested a plan that seemed to me quite unfair to R. In the annuity plan, the whole of R's share wd go to his personal & exclusive benefit; & would

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be spent upon him during his life - I do not remember just how the "pre-decease", came up; but I think in this connection. For in any Will, the question of decease of heirs is always considered. It was already in Mother's, stating that in the event of decease of any of her children, the share was to descend to their children. But she did not wish this in R's case; for she, at any rate, took quite seriously R's remark that Margaret "was amply provided for, indeed wealthy" - I remember her referring to this more than once, and it seems to have become a fixed idea in her mind and also an expression of R's own view; which had much weight with her.

As far as I can answer your question then, it seems to me that when the re-arrangement for R. came up, that it naturally brought with it the question of his pre-decease, as this had already been provided for in the case of all the other heirs. It was thus the annuity matter that brot the whole question up; for when he was at Metis, and actually asked for his whole share in advance, it was evident he was getting involved; and it made me feel that he might come to look to the rest of us for actual support.

It is sorrowful to recall these considerations of possibilities from a point of view in the past; but this is the way it

came up, as nearly as I can say. The arrangements with R. that summer, were very difficult + delicate; and to reduce the amount he wanted to \$3,000 was doing much. —

I have sent Eva a copy of the enclosed; with a formal concurrence below it to be signed by her. The notary says this is necessary, when the Executors are transferring shares to themselves; the other heirs must acquiesce.

The Bank of Montreal stock will go to you or me; as Eva wants all hers to be in Merchants. I am getting Power of Attorney + transfer forms from the Bank to do this, + will send them to you

to sign. There will be 3 (7)
shares to transfer to yourself
and 21 to me.

All the Merchants that
comes to me, I will sell;
& at the same time 5 shares
for the Estate, to make up the
cash needed in the division,
as indicated in the enclosed.
There will thus be only one
transfer in Merchants — to
Gora; when her papers come
out. It is simpler to sell
my Merchants & the Estate
shares all together to avoid
double transfer. I have your
power of attorney to the brokers
for this; & will sell at the
end of this week, as soon as
the stock is ex-dividend.
I can keep account of the two lots.

If there are any cabs to town, about this, Clara can charge them in her account.

The dividend on Merchants should I suppose go to the heirs to whom the shares are allotted. I think this view is correct in the circumstances; even if the transfer itself is delayed. (Merchants dividend is due Nov: 1. and Bank of Montreal Dec: 1.)

I think this explains everything. — I have said nothing I fear, even in thanks, about all the things. I am really leaving all that to Florence. She has been very busy; waiting upon Linda is really constant; & so much running with it. — She & C. are out tonight. — She will write soon to you. Ever affectly William