

E. C. MEANS
LOW MOOR VIRGINIA

Jan'y 2nd 1915

Dear Aunt Margaret:

When you have leisure to do so please send me the total of your donations for 1914 - Do not include either Sode Hampton's or the Hampton account with A. J. M. Co, which I already have -

The Covington Ky property, on account of the flood, has never recovered to a point where the rents meet the expenses and taxes - At the first opportunity the property should be sold at best price obtainable.

Harriet, John + I were out to a "dohias" party last night - They leave Tuesday night

With love

Affectionately:

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

January 11th 1915

Dear Aunt Margaret:

I had expected to complete your annual reports this week but Mr. Hyman insists that I take a short vacation — I had not planned to do so but he and Ruby think I should — while business is dull —

Mrs Ringo, Ruby & I will leave Wednesday (13th) on morning train for Charleston So. Car. where we will stay a week if we find it pleasant.

I believe the hotel is the New Charleston Hotel but I am not quite sure about the name. Miss Seaton may remember it — We do not expect to be away more than ten days —

This morning Mr. Cargill & I were at Covington going by auto but this afternoon we are having a snow storm —

Business is reviving very slowly and we cannot see any improvement here —

All well — With love

Affectionately:

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

July 12th 1915

Dear Aunt Margaret:

Last year I closed your accounts on July 10th, this year on July 5th. The following will interest you until I send you complete reports of the several accounts

Received from Dividends	\$ 19,381.25
Interest	7,471.83
Rents	<u>192.00</u>

	Total	27,045.08
Paid for Expenses	\$ 14,292.86	
Donations	5,865.47	
Taxes	854.05	
Repairs	187.35	
Commission	<u>17.95</u>	<u>21,217.68</u>
Difference		\$ 5,827.40

In addition to the taxes paid \$205.10 was turned over to John F. Hager and tendered to the City Collector of Oakland who declined to receive it.

With love Affectionately

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

Jan'y 29th 1915

Dear Aunt Margaret:

Your letter 27th just received.

I shall ask White, Weld & Co to place to your credit at Garfield State Bank \$2000⁰⁰

Have just returned from New York and am to go back there next week - The present dull market for foundry pig iron is seriously affecting our Company and we will have to ask our bondholders to be lenient on interest until there is an improvement - We shall prepare a plan to submit to them - Needless to state this is causing considerable worry to all of us -

I have yours of 28th enclosing \$20 Income Tax Certificate - I do not know when forwarded it - As soon as I can get the time I shall prepare your return for 1914 which must be filed by Mar 15th - I shall have it ready in due time -

Am pleased to learn that Harry enjoys the Victrola - He has so little he can enjoy -

All well here

With love

Affectionately,

E. C. Means

COKE

PIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA,

Feb 1st 1915-

Dear Aunt Margaret:

Herewith I hand you the usual annual statements of accounts. I have been delayed getting these copied because of absence from home. If they are not as full as you wish please write to me as to the additional information you wish.

You will notice the sales of bonds and purchases of stocks made in anticipation of possible taxes in Kentucky. I would have carried these changes farther but when the war caused the stock exchange to be closed it could not be done. If it should be decided that you

are a resident of Ashland we will have to sell not only bonds but some of the stocks and buy non-taxible stocks.

When I return from New York I shall prepare your income tax report which must be filed prior to Mar 1st.

Wishing you a Prosperous Year
With love. Affectionately:

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

Feb'y 8th - 1915

Dear Aunt Margaret:

Herewith Income Tax form #1040 filled out for you to sign and acknowledge - Please take it to the bank and have Oscar Hawthorne take the acknowledgement - After I receive it I shall forward it to the Collector of Internal Revenue 3^d District New York. You will notice that your tax will be \$26⁷⁰ - The return covers receipts from July 1st 1914 to Jan 1st 1915 while my reports to you covered from Jan 11th 1914 to Jan 5th 1915 - this explains the slight difference in the two -

I would like to open an account for you in a New York bank or trust company so that I can pay Dr S. Elizabeth Winter and the Hotel Marlton Washington with New York checks instead of using Low Moor Iron Co checks as heretofore - The account could carry some of the funds now held in the Central Trust & Safe Deposit Co Cincinnati - If this meets with your approval please advise me.

All well here. Business does not improve

With love
affectionately:

E. C. Means

COKE

PIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA,

Feb'y 11th 1915

Dear Aunt Margaret:

Your letter of 9th just received with signed & acknowledged Income Tax Return which I have forwarded to the Collector of Internal Revenue 3rd District of New York, 167-3rd Ave. New York City -

Your letter of 10th just received with dividend check Means & Russell Iron Co for \$600 -

The White, Wild & Co account is not subject to check and while they are very accomodating I would not wish to trouble them with small checks - They are brokers rather than bankers -

I thank you for your words of cheer - I am afraid I have been worrying more or less about the business of the Low Moor Co which I am sorry to state is in a bad way and can only be corrected by drastic measures if at all -

The extensions and improvements, which we made thinking they would pull us up, are now pulling us down and while I can look cheerfully on my own losses, because of the good health of my dear ones, I feel a certain responsibility

COKE

PIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA,

about the losses which will fall on others. The
Lynan's, White's and Means' interests are the largest
in the company - and consequently their losses will
be greatest. As you suggest, I am thankful
for good health and the ability to send our
two children to good schools - I do not dread
in the least living on a lesser scale of
housekeeping than at present although I am
puzzled just where to live. The climate in
this region is so good that I hesitate to leave it
but as I consider Ashtand as home it appeals
to me as a place for residence. Within the
next 60 days we shall probably have to determine
something definite - We are to call a meeting
of the shareholders, bond holders + creditors
in New York on March 10th to determine a course
for the company.

With love, Affectionately;

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

Febry 20th 1915

Dear Aunt Margaret:

Herewith cards, power
of attorney & letter from the American Exchange
National Bank - Please take to the Ashtland
Bank and have them take your acknowledgment

The American Exchange Bank is one in
which father was a stockholder and in
which I own ten shares - Mr Hyman
said he considered it a good bank -

I thank you for your good letter of
the 16th Until the 10th of March we can
form no plans - Perhaps something will be
determined then - The steel business is better,
perhaps iron and coal will also improve. We
have a stock of ore to run several months
if it should be decided to work it up into
pig iron - Mr Charles Taft called on Mr Hyman
and said he favored some concessions from
the bondholders - Mrs Taft owns bonds and stock.
I do not believe the bond holders need lose
more than some interest for several years -

E. C. MEANS
LOW MOOR VIRGINIA

especially if the iron market improves soon - But I am afraid there will not be much for the stockholders because the Virginia iron business seems to be going backward - Only 3 out of 18 furnaces in the state have been running lately - The Buffalo N. Y. furnaces have been taking the orders which we used to receive. They have lower freight rates into New England where most of our iron was sold. There are a large number of idle furnaces - all over the country - Most of those running have been losing money - I am trying not to worry but of course cannot avoid it altogether -

With love Affectionately:

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

February 25th 1915-

Dear Aunt Margaret:

Your letter 23rd inst
received with enclosed cards & Power of Attorney
to file with the American Exchange Natl Bank -

Mr. Stager has asked me to go to Ashland
to give a deposition in connection with the
tax controversy between the city and you -

I am planning to be there next Monday
but may have to change the date because
Mr. Lyman & Mr. Lawrence are coming here
sometime next week, probably not before Wednesday

John spent Sunday & Monday in New York
with Buckner King - with Kendall and
Frank Kepler they ate dinner with Lily -

Ruby has been helping to start a library
in Clifton Forge

With love Affectionately:

E. C. Means

February 27th, 1915.

Copy of letter

Mr. John F. Hager,
Hager & Stewart,
Ashland, Ky.

My dear Mr. Hager:-

Upon receipt of your letter of the 26th I telegraphed you as follows:

"Can be in Ashland Monday morning, March 1st and remain until train #2 Tuesday - answer."

I now have your telegram in reply as follows:

"Cannot be here Monday, so that later convenient will be necessary - already made arrangement to be elsewhere."

I have an engagement for Thursday of next week with some gentlemen who are coming from New York and may remain here several days. I shall be in New York the greater part, if not all, of the following week, so that at this time it is impossible for me to fix a definite date at which I can be in Ashland.

I shall write or telegraph you again as soon as I can fix a date when I shall be free to go to Ashland. As I understand your letter this should not be later than some day in the week beginning March 15th, your preference being for some date between March 4th and 15th.

Yours truly,

Dear Aunt:

The above copy of letter to Mr Hager explains why I am postponing my visit to Ashland -

With love
Edwards

COKE

PIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA.

Mar 26th 1915.

Dear Aunt Margaret:

Yours 22nd received -

At the time I forwarded the howlloos papers I did not intend that you should subscribe to the loan as the Company now owes you \$4000- secured by bonds but Mr. Geerney the new "Acting Manager" told me it was his intention to pay your note for \$4000- If this is done it will probably be to your advantage to join with other Preferred shareholders and loan the \$700- to the company - It will be secured by bonds on the basis Mr. Lymans' loans are secured - You can sign the subscription blank and return to me and I shall not turn it in unless the \$4000- is paid

If the next six months operations should prove unprofitable the Company will have to be wound up and the property sold for whatever it will bring. An effort is being made to dispose of the surplus coal lands or if all ^{the coal lands} can be sold the proceeds will cover more than one half of your howlloos bonds. The whole problem now is to save as much as possible from the wreck.

COKE

PIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

#2

LOW MOOR, VIRGINIA.

Two young men, both well recommended, are taking charge of the operations and we hope will get good results. If a boom in iron should come along it would be a great help.

Meantime I am to take a rest and not be worried by the constant cares which I have undergone for several years. Perhaps

Ruby has talked the matter over with you.

Give my kindest regards to Molly Seaton with love
Affectionately

E. C. Means

COKE

FIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA.

Mar 27th 1915

Dear Aunt Margaret:

Yours 26th received with enclosed check Seblaud Fire Brick Co for \$207⁰⁰

The new Acting Manager is relieving me of the work here and I am counting on some recreation in April while waiting to see how the new furnace man gets started. Mr Lawrence and Mr. White have written very nice letters to me - It is a pleasure to know that I am giving up the work here with the good will of my associates -

Ruby and Harriet seem to have had a great time in New York - I wish you could stop over in Low Moor and enjoy the country a little while we are here with horses and automobiles to help entertain you - We shall be here during April - I am going to play most of the month with my fishing rod -

With love, Affectionately:

E. C. Means

P.S. Am sending check today to Martha Washington for your rooms -

E. C. MEANS
LOW MOOR VIRGINIA

April 2nd 1915

Dear Aunt Margaret:

I thank you for your kind Easter remembrance and I also wish to thank you for all your kindnesses to Ruby and Harriet while in New York - They had a wonderfully pleasant stay there -

We are enjoying having John and Harriet with us - Children surely liven up a household - The new management is actively taking hold and I am rapidly being relieved - By the end of this month I shall be at liberty to go away and we are planning a trip - Some of the directors propose that we shall go to California and be away two months - They do not wish us to remove our furniture but to return here and spend the summer and have our usual camp - I am finding it difficult to determine what is best to do -

Please sign the enclosed New York Central warrant and forward to White World & Co 14 Wall St
Kindest regards to Molly Deaton
With love Affectionately,
E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

April 7th 1915

Dear Aunt Margaret:

Your letters 3rd + 6th received
I enclose herewith check on the American Exchange
Nat Bank for One thousand (\$1000-) Dollars
payable to your order -

I leave here tonight for Philadelphia where
John + I will do some shopping Thursday
afternoon - I am not certain whether I
shall go over to New York Thursday night or
Friday morning - Our meeting is called for
2 PM Friday and Will Seaton leaves Oakland
Thursday so you probably will not see him
until Friday night. I am going back
to Philadelphia Saturday morning - and leave
for home Saturday night -

I am holding your subscription of \$700-
until I find out whether your loan of \$4000-
is to be paid - You and Mr. Lyman have done
more than your respective shares to help the Low
Moor Company - Kind regards to Molly
With love

E. C. Means

E. C. MEANS
LOW MOOR VIRGINIA

April 23rd 1915

Dear Aunt Margaret:

Notice of New York Taxes
duly received—

I am today paying by check the taxes
also your room rent to June 17th and
for Sade Hampton to June 30th All in advance
of our leaving for California on April 30th, next
week Friday—

It has been definitely decided that I am
to give up the management here immediately
and upon our return from the West we shall
pack up our household goods and leave— I
hope to find a suitable house in Ashland to
either rent or purchase— Ruby now requires a
vacation more than I do otherwise we might
have abandoned the trip West— She would not
be equal to moving at present—

The furnace is running again—
With much love

Affectionately

E. C. Means

COKE

FIG IRON

COAL

THE LOW MOOR IRON COMPANY OF VIRGINIA

E. C. MEANS,
PRESIDENT AND GENERAL MANAGER

LOW MOOR, VIRGINIA,

April 27th 1915

Dear Aunt Margaret:

Your letter 24th just received.

I have arranged to give you a rest in time to give my deposition but yours is more important than mine.

So far as I know you can take all the time you wish in New York as the Tax Case will not come up before late June - This is what I understood from Mr Hager when in Ashland a month ago.

I shall return from the rest in time to give my deposition but yours is more important than mine.

There are so many small matters to attend to that it keeps me busy here. Have not succeeded in selling our horses & surrey - Do not expect so much trouble with the cows.

I have paid your New York taxes, Dr. S Elizabeth Winter and Hotel Martha Washington so they will need not attention while I am away.

The Income Tax I tried to pay but it was not ready so I have written Will Seaton about it.

Please sign the enclosed and send to Will Seaton - Ruby is nearly worn out and certainly needs a rest. The trip should do her good.

Regards to Mally. With love E. C. Means



May 22nd 1915

Dear Aunt Margaret:

Pardon me for not having written sooner but with so much travelling and right seeing we have written few letters and those mostly to John & E. whom we felt would appreciate them more than any one else -

The hotelmen people gave us a farewell reception the night we left and nearly every one was present to say good by and wish us a pleasant journey -

We stopped at the Grand Canyon for two days and saw that wonderful place. Unfortunately the weather was bad while there -

We were two days at San Diego and went to the exposition - We stayed at the El Coronado hotel on Coronado Beach which was quite a resort -

a good hotel with good table - It was on the Pacific and had a good many tourists -

We were at Los Angeles for four days and went up Mt. Lure and over to Catalina Island - The ride to the island on the blue water of the Pacific was very enjoyable. Los Angeles and the neighboring cities of Pasadena Monrovia etc were all very attractive. We called on Miss Cordelia Lindsey & her sister in Monrovia who are living in a small bungalow - Cordelia was Ruby's best friend in Frankfurt.

We came here a week ago and have seen the exposition and the city. We had planned to leave here last night but Ruby became ill and we had to change our plans - She went with an accident and is now in a hospital here.

It is yet uncertain how soon she will be able to travel again so our plans will have to remain indefinite for the time being -

As you know I have completely severed my connection with how Moor affairs so I am free to go where ever we may think best



Ruby will not be able to keep house for quite a while. She is too weak and nervous to undertake it - So we will have to select some place where we can board and have our children with us during the summer.

Before leaving Honolulu I arranged to have all letters forwarded to Will Seaton and bought rubber stamps for him so that he could deposit all your checks in Ashland Bank.

I paid your New York taxes and have the receipt for them. Also paid the Martha Washington and Dr. S. Elizabeth Winter until July - Your balance in Ashland Bank will meet all your expenses -

My address will be in care of Hotel Stewart while here.

With love

Affectionately

E. C. Means

Dr. E. L. Ballard, Physician in Charge

P.O. Box 99

Chestnut Lodge Sanitarium

Rockville, Maryland

June 17th 1915.

Dear Aunt Margaret:

Your letter 8th was handed us by Rose upon our arrival here - Probably you have heard from Pers & Mil about our safe arrival here - We were fortunate in having cool weather, after the 1st day for our trip.

Doctor & Rose have been very kind and Ruby is in good hands - This place has been greatly improved and is very attractive with its trees & shrubbery - as soon as Ruby can be taken out more she will enjoy it and it will not seem very different from the large place at Lowell - I am resting and helping to entertain the men patients, 3 in number - When there is less rain I hope to go over to the Potomac fishing -

On the sleeper going West we met Misses Mary,
Jennie and Elizabeth Means from Paris, Illinois
316 S. Central Ave. - Their grand father and yours
were brothers, as near as I could make out.
They found us only about an hour before we got
off the train -

I am going to send you a letter from Harriet
telling about some more Means -

Ruby will have to remain here all summer. I
expect to visit Ashland early in July and then
go somewhere with John M.E.

Hope you will enjoy the Electric Auto
Kind regards to Tom & Mary

With love Affectionately:

E. C. Means



MOUNTAIN LAKE HOTEL
W. C. DUNNINGTON, PROP'R
MOUNTAIN LAKE PARK, MD.

Aug 3rd 1915

Dear Aunt Margaret:

Yours July 31st recd

Herewith Income Tax Certif. to sign
and forward in enclosed envelope.

The COO bonds do not at present com-
mand a high value but as they are
taxable in Kentucky we may as well
sell them - as there is now a market
for them which there was not one
year ago when we started to sell them.

I believe White, Weld & Co destroyed the
old power of attorney and may require
a new one. Deball write to them and
find out.

Rose & Lily have just left us
after visiting us since Saturday.
We surely enjoyed having them
with us - They both were well
pleased with the hotel and the
country around here. They attended

three of the Moody Bible Institute services at the Auditorium - We had two auto rides seeing Oakland Meer Park and Brookside. At the latter place we called upon Mrs Bessie Lovell Aldham, formerly of Marietta, whose mother was one of my mother & father's girl friends. Mrs Douglas Putnam told me she was there and Rose knew her mother. Her mother lived next door to the Shildreth home in Marietta.

John, Dexter & I plan to run my auto from Oakland to Rockville and it occurs to me you might like to make the trip with us. We will leave Oakland early in Sept and could get Rose or some other lady to go with us - Think it over.

I have not yet invited any other than Dexter & John - We shall be 4 or 5 days enroute - Bess Beaton & still went over most of the road we shall follow -

Tomorrow, I go out for a 3 days fishing trip to a camp about 60 miles from here where a gentleman from Balto is, who was at our



MOUNTAIN LAKE HOTEL
W. C. DUNNINGTON, PROP'R
MOUNTAIN LAKE PARK, MD.

table and very kindly invited me to be his guest.

Harriet & John are still having plenty of entertainment with tennis swimming etc. They have met a number of pleasant friends among the cottagers here as well as in the hotel. They will both go to Rockville to see Ruby before going to school - Mr Bullard & Rose both agree that Ruby is now getting better - Her hand however is now and probably always will be of little use to her - If it were not for that I believe her recovery would be more rapid.

Rose thinks a little visit here would be good for Hilda & Isabelle. They come and return with H.C. & John at the end of August -

With love,

Affectionately

E. C. Means



MOUNTAIN LAKE HOTEL
W. C. DUNNINGTON, PROP'R
MOUNTAIN LAKE PARK, MD.

Aug 21st 1915

Dear Aunt Margaret:

Herewith

- card to sign and forward -
I bought for you 40 shares
of South Penn Oil Co stock at
\$325⁰⁰ per share - It has since
sold at \$372 - It is non taxable
in Kentucky as the Company operates
there as well as in other states -
- The Standard Oil of Kentucky of
which I bought you 20 shares
at \$250⁰⁰ has also advanced -
I have sold your Kanawha +
Michigan bonds and have asked
White, Wald + Co to sell your
Ohio + Ohio bonds - While the bonds
have to be sold below cost perhaps

the stocks you buy may later advance to make up the difference.

I was pleased to hear from Will Beaton that your tax case has been compromised - I think you have made a good settlement and saved the annoyance of further fighting with City of Oakland.

I spent part of this week in Rockville - Found Ruby much improved, in fact nearly recovered from her nervous attack - Her hand is almost useless and this distresses her beyond measure - She cannot sew or put up her hair - It will be necessary to have a companion with her for some time.

She is very reluctant to meet people but after doing so soon brightens up and converses as usual - She can walk several miles without too much fatigue.



MOUNTAIN LAKE HOTEL
W. C. DUNNINGTON, PROP'R
MOUNTAIN LAKE PARK, MD.

Harrier. John & I plan to leave
here Friday 27th and arrive in
Ashtland that night. We leave
here a few minutes before seven AM
and get to Ashtland at nine PM.

The Chatouqua is in full blast
here so there is plenty of
entertainment in addition to
Tennis and dancing for the
young people.

With love

Affectionately

E. C. Means

PERRY, WASHINGTON CO.
R. D. 2 - MAINE

TELEGRAMS
PERRY, MAINE

Sept 5. 1915.

My dear Lake.

Your letter came to me at a very busy moment and was laid aside for a more favorable chance to reply, and I notice that all correspondence seems to suffer that once gets side tracked. The rains here were persistent all through August & when it failed to precipitate, the fog came in, so that sunshine was a scarce article & favored very few days. Between the drops, so to speak, I managed a little side trip to New Brunswick with Dr. Kingsbury, a delightful companion, who went with me to Meddybump. We went in Dr. R's auto & took W.B. Deverup as far as McLaughall Lake 68 miles. Here we found a permanent camp and the fishing pretty well looked after. Dr. R & I took one of the guides & made a break for parts where autos. could not follow, spending about a day and night on Kennedy Lake, a small body of water

hardly more than a mile long; very picturesque
 & away from the haunts of men. Our guide made
 an unpleasant impression on me, at first sight.
 He conducted us in, all right, and seemed to promise
 better than he looked. It took us an hour in a
 Canoe and $4\frac{1}{4}$ miles of Carry to reach our Camp -

From there we made a further promenade $\frac{1}{2}$ mile
 through the woods to Long Lake (15 miles long) & a
 fine body of water. We got some nice Trout fly
 fishing ^{from a rock at the lake} at high noon, on a bright day. Our guide
 left us & killed a partridge "en route" to our Camp.
 His intention indicated that we would find our
 Camp nicely picked up, beds made &c. on our
 return. Instead we found "Bill Hill" suffering
 from a mild attack ^(being unable to find any stimulant in our kit) of "Dilettium Tremens" and
 henceforward we were left to our own resources
 until we started back to McDougall Lake, about
 noon the next day. Dr. Kingsbury proved everything
 that such an emergency required, a good Cook,
 resourceful and adept with Canoe & fishing. We
 had a delightful time of it spite of "Bill Hill".
 He was such a tall "Hill" I called him Mr. Mountain.
 We got one $2\frac{1}{4}$ lbs Trout and a number of

PERRY, WASHINGTON CO.
R. D. 2 - MAINE

TELEGRAMS
PERRY, MAINE

3

five ones. The average of our twenty must have been near a pound, but perhaps our keenest enjoyment was in paddling a quarter mile or so up to two deer who disregarded our approach, until we were not more than 30 or 40 yds distant. They were real pictures & decamped in a most deliberate and orderly manner, when we spoke to them.

On our outward journey ^{in canoe} we came very close to a cow moose & young calf. Neither of these seemed to regard us with fear, and we looked them over very leisurely. A fox let himself be chased by our auto - quite a distance on our homeward trip. You can see we were in a real game country. W.B. got 3 trout & saw a deer & calf moose notwithstanding his limitations.

Barring this and Meddybumpo I have remained fairly close at home this summer. There is a fine lake about five miles away & ^{last week} Otto & I ^(our chauffeur) spent a morning exploring these waters. We caught a bass (18 inches), a pickerel & a white perch but the day was too bright to expect much luck and

4

Lewin

we spent ^{most of} our time exploring all parts of the Lake taking a

Mr. Devening left us September 1st. Jack Moody came a week or ten days before he left.

Our number is now reduced to ourselves & children Jack & Mrs. Sinclair. We shall retain one of our domestics and let all the rest go tomorrow.

Our auto I am going to leave here. It is on its eighth season, has a fancy little cash value & will fill a useful purpose here; but is hardly worth taking back & forth.

Mrs. Lyman plans to remain with the children, ^{a nurse & Mrs. S. & Jack Moody} until we move to Peckett's on the 18th instant, getting their meals at Mrs. Pottles. Wednesday ^{the 8th}

I go to New York to attend a Low Moor ^{directors} meeting, the purpose of which, I vaguely guess; as it is rather indefinitely stated to be to consider a report of the Committee & call a meeting of stock & bondholders for Sept 20th. More I presume I will know on the 9th the date of meeting. Friday ^{the 10th} I plan to go to Virginia to see John Hane, who is far from well. I shall attend a Washington Water Power Co meeting on the 13th return here on the 16th & move the family to Peckett's, so as to arrive there the 18th. I may possibly go to Spokane on the 24th.

Robert Parrish's death came as a surprise. DeLaney I understand better. As to Wash^{ing} Water Power Co stock I should write White Weld & Co. It was down to bet. 70+80. Mrs. Lyman joins me in best wishes to Mrs. Means & the children. And so glad to hear of her improvement.

Yours Sincerely
Lewin Lyman

ASHLAND IRON & MINING COMPANY

COPY

September 9th-1915

Board of Directors,
Low Moor Iron Company.
Gentlemen:

The Executive Committee appointed by the Board as a result of the meeting of the stockholders in March to operate the Low Moor Company for a period of six months desires to briefly report as follows:

The reorganization of the operations of the Company which have been effected by the Committee with its attendant reduction of expenses would seem to indicate that it is possible to make iron at Low Moor and sell it at a small profit at present prices and that if the price of pig iron improves it will be possible to pay most of the fixed charges. The operations have thus far been conducted with only one furnace, but it is believed that with the expenditure of some Fifty Thousand (\$50,000) Dollars a second furnace could be blown in and additional mines opened and this sum so expended readily recouped out of increased sales, and the productive capacity of the property even at present prices be materially increased.

It would seem, therefore, on the whole, wise to continue operations under the new conditions, providing a profit of One and 50/100 (\$1.50) Dollars per ton above operating cost can be made.

Yours very truly,

THE LOW MOOR IRON COMPANY OF VIRGINIA

Dear Sir:

You are invited to attend an informal meeting of the Creditors, Bondholders and Stockholders of this Company which will be held at the Club House of the Down Town Association, No. 60 Pine Street, in the City of New York on Wednesday the 22nd day of September, 1915, at two-thirty o'clock in the afternoon of that day to consider the report of the Executive Committee of the Board of Directors of the Company as to the operations of the Company during the last six months and discuss other matters of interest.

By order of the Board of Directors.

GUY DUVAL,
Secretary.

New York, September 13, 1915.

Rockville Md

Sept 16th 1915

Dear Aunt Margaret:

Please sign
the enclosed warrants as indicated: X
and return them to me. I will
forward them to White, Weld & Co
for sale.

You will probably get an
account of our auto tour from
Red Seaton upon his return - We
had a very good time and no
more trouble than could be expected
from such a long journey - The
main roads were good except
where repairs were being made
and then we had to take side
roads which we found very muddy.
We did well however to take the

longer route than to have tried
to follow the route along the Ohio
River — Maryland has the best
roads we were on. better than
Ohio or Penna for autos. There
are a number of good roads
around Rockville — It has been
so warm since our arrival that
we have only been into Washington
twice.

Harriet leaves tomorrow for college
John goes next week —

Ruby continues to improve
but finds it difficult to reconcile
herself to her disabilities — She
received your letter & one from Bess
Seaton — both did her good —

With love

Affectionately

E. C. Means
We take Rose to a wedding tonight
at a place about 12 miles away —

ALL AGREEMENTS AND DELIVERIES ARE CONTINGENT UPON STRIKES, ACCIDENTS, CAR SUPPLY
AND OTHER DELAYS BEYOND OUR CONTROL. QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE.

ASHLAND IRON & MINING CO.

INCORPORATED

PROPRIETORS OF ASHLAND FURNACES
MINERS AND SHIPPERS OF ASHLAND COAL

ASHLAND, KY.

OFFICE OF W. B. SEATON, PRESIDENT

September 17-1915

Mr. E. C. Means,
Rockville, Md.

Dear Cooke:

I have intended writing you since I returned from New York, but upon my return, found Frank Moore in bed very dangerously ill with pneumonia, and has not since been out, but I understand he is getting along very well.

Our meeting was held in New York on the date mentioned, and nothing of special interest. The Executive Committee had a recommendation to make to the Board of Directors, which was read at that meeting and offered for adoption, provided it met with my approval, and being a little like the old maid "it was a little too sudden". I told the Board and Committee that I did not want to be out of line with the Committee's actions, but at the same time I felt very doubtful about recommending the starting of another furnace, when I was not clear as to whether the operation of one furnace had been successful, and they had no reports or figures from the Company to justify same, only a verbal statement from Mr. Guernsey, he being present at the meeting, that iron could be produced at \$2.00 less cost than at any time heretofore at Low Moor, which I told him I did not agree with and did not believe by any means.

Mr. Lawrence thought that we would have to take Mr.

ASHLAND IRON & MINING COMPANY

E C Means

- 2 -

September 17-1915

Guernsey's word that he could make this reduction. Mr. Guernsey stated that he could prove it, and I told him I would believe it when I saw the figures, providing the figures were accurate, but I did not believe that they could produce such figures and show such reduction in cost, neither did I believe that they could supply at a reasonable cost sufficient ore to operate the two furnaces. Mr. Guernsey said that Mr. Humbert had assured him that he could and that they had in sight and could produce from

Longdale	4500 tons	49%	ore per month	at	\$2.25
Fenwick	5000 "	42%	" "	"	1.90
Jordon	8000 "	40%	" "	"	1.60

that would leave probably 2500 tons that they could buy of Mill Cinder. Guernsey says he has abandoned the use of nodules, they being too high. Guernsey promised to send Humbert down to see me so that he could convince me that these figures were conservative, and no question of their being carried out. Humbert has not yet put in appearance, and I don't suppose will.

The final discussion of the matter resulted in a proposition of going over with Mr. Guernsey the question thoroughly and meeting the following morning, which we agreed to do, but upon leaving I was called back to say that it was not hardly thought necessary, as they would get some figures and call the bond holders and preferred stockholders together for an informal meeting. I made an appointment to meet White and Lawrence at White's office the following morning to talk over the situation, but upon arriving at

ASHLAND IRON & MINING COMPANY

E C Means

- 3 -

September 17-1915

at the office, Mr. White informed me that Mr. Lawrence had a birthday and was out celebrating; hence, I did not get to see him. I told White I was not satisfied with the acting of the Committee; the Committee's operation should be wound up and turned over to the Directors for future action.

I forgot to mention in the Directors' meeting that both Lawrence and White stated that they would like to have my approval of the reports so that it would be unanimous; also stated that it was up to Mr. Lyman to decide after receiving the report, whether or not he desired to start Covington furnace. I told them that if that was the purpose for Mr. Lyman to decide the future operation of the Company, or putting Covington into blast, I would agree to the reports, so that they would be made unanimous.

Mr. White asked me if it would be possible for me to take supervision of the operation of Low Moor, directly controlling Guernsey, and visiting the plant about once a month. Said they would be willing to make a salary that would be satisfactory. I declined to accept any such part, as I would not have the time nor inclination, as I was not satisfied that Guernsey was the man to direct. I suggested to Harold that he take the presidency and be responsible for the management, and, in that event, I would agree to remain on the Board of Directors, if wanted. After considerable discussion along this line, he agreed to take it under advisement, and would decide later, at the time of the bondholders' meeting.

ASHLAND IRON & MINING COMPANY

E C Means

- 4 -

September 17-1915

Mr. Lyman came on the train as far as Covington, but as Guernsey was with him, I did not have very long private conversation with him. I find that he is dissatisfied with the sale of so much iron, but seems to have confidence in Guernsey, and I am rather inclined to believe that a great many things that Guernsey has done have been previously suggested or approved by the New York end; therefore, his radical actions have not altogether been original.

I am in receipt today of notice of an informal meeting of creditors, bondholders and stockholders, to be held in New York on the 22nd of this month. Suppose you have the same notice. I suppose I will attend and will try and get John Russell to go with me. Mr. Lyman suggested that the bondholders might put in additional funds to operate the furnace, but I can see no advantage in the world to the bondholders, as they can receive no benefits by exhausting the ore and running the plant to a final disastrous result and lose everything that secures them; whereas, if there would be any profit made, it would only go to the preferred stockholders and not be any benefit to the bondholders.

You may let me know what you think of the situation. No doubt, you will want to join us in New York on the 22nd.

Yours very truly,

W B Slaton

WBS-K

and enclosing copy of committee as offered. mentioned above

FRANK LYMAN,
TONTINE BUILDING,
82-88 WALL STREET,
NEW YORK.

September 21, 1915.

My dear Mr. Means:-

I got your letter yesterday from Rockville, Md., dated September 19th.

I, too, have been doing a little auto business since I left here last Wednesday to join my family at Bangor. They came ^{by auto} from North Perry to Bangor the day before. We went via Poland Springs to Peckett's, New Hampshire, taking two days for the trip and remaining over at Poland Springs one day. The heat was something out of the ordinary in Boston last Wednesday and as a result, I gave myself up to a day of doing nothing but rest at Poland Springs; in fact, I was quite used up. The children all went through, however, in fine order and the family are very comfortably placed at Peckett's, until about the middle of October. I plan going West with the Messrs Augustus and Harold T. White, Ben Lawrence, David Huntington and Mr. Jackson of Boston. We are leaving on Saturday the 25th.

You will be interested in a little auto trip I took in order to be here yesterday morning. As I found I could get no accomodation on the White Mountain train, Otto took me from Peckett's to White River Junction, making the sixty-one miles in just two hours. This enabled me to catch the six o'clock train out of White River Junction, on which I got good accomodations and got to town very comfortably. I might add that I believe Otto reached Peckett's again after having made 120 miles in about

E. C. Means, Esq.

-2-

Sept. 21, 1915.

four hours and fifteen minutes,--besides depositing me. We drove so steadily that we did not seem to be going unduly fast.

This morning was a trifle muggy here, but it cleared off nicely this afternoon.

Low Moor matters will come to a crisis to-morrow. The idea is to elect Mr. H. T. White as President and continue operations under the direction of the Board of Directors, discharging the Committee and going ahead as we should. The selling department has not been as well handled as I could wish. It seems to be necessary for everyone to get his experience and some blunders have been made which,--if I had been consulted in advance,--could have been easily avoided. However, they have been made with the best intention and I hope the experience will be profitable. This statement is not for general circulation. Humbert seems to have won out handsomely and shown considerable ability in charge of the mining department. I think everything will be, in fact must be put on a working basis before Saturday. When final decisions are reached in all matters, I will try and write you if I have time.

Mr. Ham's illness is, I fear, serious, but after talking with him and going over the whole case, I am hopeful that the outcome will be all right. He is now in Richmond going through further examination and I hope to know more in a day or two. Nettleton was on his way West with his wife and he developed some trouble which necessitated his being put in at the Mayo Brothers place at Rochester, Minn. It seems that he is

E.C.Means, Esq.

-3-

Sept.21,1915.

undergoing treatment at present and may have to be operated upon.
Delaney is far from well.

I do not understand your allusion to the
"stationery of the Amuso Theatre". Guernsey will be here to-
morrow and I shall try and get particulars.

I note with interest the movements of your family.
It is nice that you were able to have ^{your children} ~~them~~ with you all summer. I
was in hopes you would be able to give me a still better account
of Mrs. Means. I recognize, however, that such cases must be
watched with great care and that improvement must go along slowly.
Still, I trust that all will come out right and that your anxieties
will soon be relieved.

Jack Moody is with Mrs. Lyman at Peckett's for
the time being. She has him very much on her mind and is doing
everything to try and inspire him with courage and hope, consulting
all the authorities on blindness with whom she can get in touch
and is untiring in her efforts. I trust the tax on her will not
prove too great..

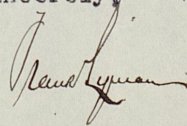
We plan to go direct to the city after my return
from the West about the middle of October.

With best wishes, I am,

Yours very sincerely,

To:

E. C. Means, Esq.,
Rockville, Md.



Rockville Maryland
Sept 23rd 1915

Dear Aunt Margaret:

Your letters
duly received enclosing the Belavan
& Hudson Co Warrants and Five Brick
Co check -

I am
today forwarding the warrants to
White Weld Co for sale -

Dr., Ruby, Dexter & I went
into Washington in the auto
yesterday afternoon and this
morning Rice, Ruby, Dexter & I
are going in. - So you see
we are getting some use of it
here -

John R left
us yesterday morning for his
school and we miss him
very much. - The children
have been a great source

of comfort to me this summer.

Ruby continues to improve and if were not for her hand she would soon be quite herself again but she worries a great deal because she cannot use her hand very much - Every one is so kind to her that it has a good effect. She is not inclined to write letters.

With love

Affectionately:

E. C. Means

Answer

Sept 26 1915 Low Moor Va

Mr Meons Dear Sir i have been waiting to see how every thing was going before i write but you seen Mr Clingerman i was very glad he met you Mr Bateman and Mr Sexton has moving orders from where they are living to sell all their stock and live some other house on the job Mr Bateman is not satisfied at all i have decided to leave here my self and will make preparation to that end by first of December if nothing hapens it will be cold enough by then to kill my hogs i guess i will write to Mr Seaton to night and see what he can do for me along that line i will sell all i can and will try to have less to move as i know i do not know what a rent of a four or five room house will cost but i will ask Mr Seaton to look out for that end i did not felt like start the work after i came back on tuesday evening i found my sisters that night and taken supper with her stayed there until 10 and then went to the train no 3 got off in Apperlotts ville and went down to see my maw and stayed 3 hours with her i hope your car are giving satisfaction now i sure did enjoy my trip if we did had it tough in

The Ohio man i will carry some whenever
i leave here all the furnish men are not
satisfild at all about mr blinger man leaving
but i do not blame him at all because mr J. B.
do not treat him right mr Lipscom takes charge
of Covington furnish first of month i think 2 weeks
notial will be plenty long to let mr Gurnsley know
i will leave him or 10 days if i do not get it before
that time i would thank you if you write to
mr Seaton about the affair because you know
more about the situation of my family then
i do because when i pull up from here i will not
come back soon if i can get along as well as i want
i may never live around here any more i met goodwin
on street in Clifton otherday and she ask me about
mrs means and after talken a few minutes she
ask her address so i forgot to tell her not to
write except ask in furnishmen but if she write
you son under stand it i guess John and miss
Harriet are off to school now remember me to mrs
means mrs and Dr Ballard and miss anderson i can not
for get any one they was so nice to me hope to hear
from you soon hope mrs means still improving and
engaging the rider in the Thomas car good by
from John anderson the mixture is
3 1/2 lbs water 18 1/2 lbs alcohol 6 1/2 lbs Glycerine
to be put in radiator 2 1/2 lbs alcohol 18 1/2 lbs Glycerine let mix

Rockville - Sept 28th 1915

Dear Aunt:

While forwarding the
proxy I am enclosing two
notices which may interest you -

Rose & Ruby are going to brave
the S. A. R. crowd and go
shopping in Washington today

Rose is to entertain some
delegates to a W. C. T. U. meeting
in Rockville tomorrow & next day,
and goes in ^{to Wash.} to see a greenpaw
Etc.

She will try to find
a coat for Ruby while there -

I am glad to see the French
& English pushing the Germans
on the battle lines as told by
the newspapers -

John Anderson writes me he would
like to move to Ashland about
Dec 1st all the old men there
are getting very dissatisfied -

With love

E. C. Means

LOUISVILLE & NASHVILLE RAILROAD CO.

Empire Building, 71 Broadway.

NEW YORK, Sept. 24, 1915.

Dear Sir :

The Annual Meeting of the Stockholders of this Company will be held in Louisville, Ky., on Wednesday, October 6th, 1915, at 12 o'clock noon.

If you are unable to be present and wish to be represented, will you please sign and return to me the enclosed proxy.

Yours truly,

HENRY WALTERS,

Chairman.

Oct 5th 1915

Dear Aunt Margaret;

Yours of 4th

with enclosures received today -

The C.O., C. C. C. & S. T. and Lake Shore bonds are tax exempt in New York but not in Kentucky - By paying $\frac{1}{2}\%$ to the state of New York any bond is thereafter made tax exempt - Unfortunately Kentucky has no such law and the bonds would be taxed at their market value - The taxes for Ashland, Boyd County and Kentucky amount to $2\frac{1}{2}\%$ annually so you would pay in taxes about one half of the income from the bonds -

This you cannot afford to do year after year and it is for that reason I am selling your bonds -

I am sorry White, Dord & Co do not keep my address in mind and not trouble you - I shall write them again -

We continue to enjoy the auto - Rode 50 miles Sunday afternoon - Rose & Ruby were with us for 20 miles and then went to Church at 3:30 - Ruby & I went to Presbyterian Church in the morning and saw 6 persons admitted to membership - Rose's Church admitted about 50 new members - These resulted from the Gypsy Smith Jr meetings

We were going by auto to Annapolis Md today but were prevented by rain - There is a good road all the way, 56 miles

Rose & Ruby are doing more or less shopping these days both buying for the winter -

I am expecting notice of the A. D. M. Co meeting for this month and hope to attend -

Hester is busy going to school -

John & Harriet both write of school - Harriet of clothes and John of foot ball too -

With love

Affectionately:

E. C. Means

Rockville Maryland
Oct 9th 1915 -

Dear Aunt Margaret:

Yours 7th with enclosed notice of Assessment in New York is at hand. The amount is the same as it has always been - You are not required to list your property as in Kentucky. Your assessment of \$25,000 - in New York is considered high by Mr Hyman and others to whom I have talked - It includes your bank deposits etc -

Please sign the enclosed proxy and hand to Will Seaton -

I expect to reach Ashland about the 19th to attend the meeting on the 20th

Ruby does not wish it known
that she is in the hospital for a
few days following an operation
on her wrist to see if more
movement of her fingers can be
obtained - She stood the
operation splendidly - yesterday -
with much love

Affectionately

E. C. Means

Rockville Md

Oct 15th 1915

Dear Aunt Margaret:

Until I get settled I am still having all dividends mailed to how Moor and the post mistress forwards them, as I direct, under a separate cover without opening the letters.

The enclosed Illinois Central RR dividend order is so filled out.

Ruby returned here yesterday by auto and today has walked to postoffice and also had an 18 miles auto ride. Her arm is still painful, largely due to the message which is given it.

Shall be glad to see you next week -
With love, affectionately
E. C. Means

October 29, 1915.

TO the BONDHOLDERS AND STOCKHOLDERS OF THE
LOW MOOR IRON COMPANY OF VIRGINIA:

The meeting of the creditors, bondholders and stockholders of this Company was held on September 22nd last, as per notice, and received various reports, which are condensed for your consideration into the following statement:

The Executive Committee with special powers, appointed on April 9, 1915, has been discharged, with the thanks of the Board of Directors. Mr. Harold T. White was elected President on September 22nd, and Messrs. B. B. Lawrence and W. B. Seaton were appointed to act with him as an Executive Committee. Mr. John B. Guernsey was appointed General Manager.

Mr. White reported for the Board of Directors that coupons due May 1st, 1915, on the first mortgage bonds, on which payment had been delayed in accordance with the provisions of the mortgage, were ordered paid before November 1st (paid October 15th).

The Executive Committee reported on its activities from April 9th to September 22nd as follows: Improved methods of mining had been adopted which, with reorganization of the various departments, had resulted in a reduction of the cost of pig iron to under \$12.00 per ton before adding interest charges on bonds amounting to about 80 cents per ton. The Committee decided that with an improved market for pig iron the Company could meet its operating expenses and interest charges provided a second furnace be put in operation that would increase the output from about 5,000 tons monthly to about 8,500 tons monthly. Its recommendation to that effect has been approved by the Board of Directors and Covington furnace is to be started this year.

To blow in Covington furnace will cost about \$10,000, and it should be in operation by November 15th if sufficient ore is on hand by that date. Our various mines should produce monthly 20,000 tons of ore averaging 42% metallic iron; this is sufficient to make 8,500 tons of pig iron. There is enough ore in sight to cover operations for several years, with such purchases of "cinder" as may be necessary; \$40,000 in working capital will be required to operate additional ore fields and to carry the iron until paid for by customers.

The total of \$50,000 required will be raised in part by loans from preferred stockholders who have offered to subscribe to \$23,415 par value of short term secured notes, and arrangements to provide the balance will be made by the Board of Directors.

The coal properties in West Virginia are being operated and the output will be handled by our own sales organization.

Payment will be delayed on the coupons due November 1st, 1915, in order that the funds of the Company may be used for its immediate and pressing needs in development and extension.

For the Board of Directors,

HAROLD T. WHITE,
President.

Box 99 -
Rockville, Maryland
Nov 6th 1915

Dear Aunt Margaret:

I received
the check for the Eureka Pipe line
to dividend and at once wrote
to have address changed -

● I have sold \$1,000-bonds of
Ash + Cat Street Ry to Miss Eva
Bullard and \$1,000- to Miss
Olivia Anderson -

So the changes in your invest-
ments will soon be completed,
as far as advisable at this
time, there is no reason why
you should continue to keep

● regular rooms at the Martha
Washington if you wish to save
that expense. - They are now
paid in advance to Dec 2nd

I believe you should give up
your New York citizenship
prior to next May to save
any further taxes there and
I shall write the New York

assessor prior to tax day -

Ruby & I were in Washington yesterday where she did some shopping - She has shown great improvement since Sept 1st and I hope will soon be allowed to try living elsewhere - I have not changed the plan of first taking her to Washington to board so that she may continue for a time, under Mr Bullard's observation -

Rose was in Baltimore Thurs & Friday at a D. A. R. convention.

With much love
Affectionately

E. C. Means

Nov. 16, 1915.

82 WALL STREET
NEW YORK

My dear Cook:

Yours of 12th at hand.

I received cards for the Seaton-Pebbles
Wedding. Every one seems optimistic
about iron & I am glad to note
Oakland activities along these lines.

The By-product possibilities
are startling for any one ready to
participate in Benzole @ 75¢ & Toluol
at 45¢.

I think you are mistaken
about how much leasing the Potts

next week. We are full up at
St. Remond St., on account of
Mrs. Sinclair's illness but
perhaps you would be willing
to put up some where and give
me a day to go over things.

Family all well

Yours sincerely

Wendell Lyman

Over branch. Such a thing may
have been discussed but not with
me.

Please give Mrs. Means our
best love & good wishes. We are
all doing very well except Mrs.
Sinclair.

I go to how Moor tonight
back tomorrow night, & to Boston
Saturday for game @ Cambridge

Mr. Ham has improved
greatly & returns today to
Ovington from Baltimore.

Could you not come over
and spend a day with me

Box 99 -
Rockville, Maryland
Nov 17th 1915

Dear Aunt Margaret:

Yours 15th received

I have written Mr Jas. F. Hager today.

A few days ago I wrote to him
about the genealogy of some of the
Maryland Hagers who had the
family names of Jonathan and
Madaline - I do not believe they
are connected however -

Ruby & I are looking up some
of her ancestors who were very
prominent in the early settlements
of Maryland - Her ancestors
went to Kentucky in 1807 from
Cumberland Alleghany County Md
but have retained the old family
names of Cresap and Hanson -
Cresaps were Indian fighters and
the Hansons planters and politicians

I may be in New York next
week With love

E. C. Means

Box 99 -
Rockville, Maryland
Nov 19th 1915

Dear Aunt Margaret:

Please sign the
enclosed dividend order.

The stock of the F. W. Woolworth Co is
not taxable in Kentucky so I bought
100 shares for you, also bought some
for my self -

Yesterday I found where one of
the brothers of Ruby's great-great
grand mother was president of the
Continental Congress of 1781 -

With love

E. C. Means

Box 99
Rochester Maryland
Dec 4th 1915

Dear Aunt Margaret:

Your note with
the tax notice was duly received
there was nothing to be done about
it as it was for the usual amount
on which you have been paying -
Also have the Harbison-Walker
check for dividend on common stock
That is one address which I have
not changed because the hardware
Co buys brick from them and they
might get the letters for you -

I am going to Ashland tonight
to a meeting of Ash. Iron Mining Co
directors - Monday morning -

We are going into Washington in auto
this afternoon Rose + Ruby shopping
With love, affectionately
E. C. Means

Doctor, Rose, Ruby, & I are going in
to see David Drayfield today.
Dexter is spending the week end with
one of his school friends -

Ruby seems to have recovered and
although still feeling neuritis in
her limbs is very much herself
again - She is learning how to
use her hand so that it will not
be necessary to have a regular com-
panion but with a little help she
can dress and fix her hair -

With love

Affectionately

E. C. Means

Rockville, Maryland
Dec 12th 1915 -

Dear Aunt Margaret:

\$5% of the total
personal property assessment in
New York City is "sworn off" each
year, that is to say, people swear
they have not as much taxable
property as they are assessed for -
People of your means usually pay
on \$3,000 to \$5,000 only and I have
no doubt they have been surprised
you paid on so much when it is
easy to swear it off by changing
investments for one year or by some
subterfuge - Probably the tax officer
called to give you the opportunity
to reduce your assessment as other
people do

If the Ash. Fire Brick and humblow
bonds had been taken to New York and
been stamped "tax exempt"; by the pay-
ment of $\frac{1}{2}\%$, you could have
sworn you were not taxable for
\$25,000 - All of your other bonds
had been so stamped - You would
only have had to pay on notes and
bank deposits which they would
have guessed at, probably on not over
\$5,000.

Next year you should claim your
citizenship residence in Ashland and give up
New York and save the New York
taxes - If you do not wish to do so
we can arrange to reduce your
assessment although I presume it
will be necessary for you to go
down to the municipal building
and "sweat off" - as they will probably
seek to assess you at \$25,000 -

I had a very pleasant visit in
Ashland as I always do -
The Ashland Iron Mining Co. directors
are recommending to the stockholders
that a steel plant be built to take
care of the pig iron - and a meeting
will be called for Dec 29th to vote
on a bond issue - We all felt some
reluctance about embarking on a
new enterprise but it seems necessary
to carry the manufacturing further
than pig iron to be successful now-
a-days -

I have about concluded negotiations
to rent Mrs Sarages house while I
build a new one -

We expect to decide today which
hotel we shall go to in Washington
for the holidays - We have looked
at a dozen and have narrowed our
choice to two. The Portland and the
Bellevue - The Portland is the cheaper
but the Bellevue has the ~~best~~ ^{better} rooms -

The Portland
Washington DC
Dec 20th 1915

Dear Aunt Margaret:

Wishing you
a very Merry Christmas I enclose
a check for a present from this
branch of the Means family -

Ruby & I came in here Saturday
from Rockville and have a pleasant
suite of rooms in which to entertain
Harriet and John during their vacation.

John arrives tonight and Harriet
Wednesday night -

We are all to go out to Rockville
for Christmas eve and dinner on
Christmas day -

Ruby is finishing her shopping today.
She has learned to dress with very
little assistance, fixes her hair too
so that a companion is not required
for which I am very thankful -

This is an apartment hotel at the
corner of 14th Street and Vermont Ave.

We have 3 rooms & bath - The
front room overlooks Thomas Circle.

With love

Affectionately:

E. C. Means



Dec 24th 1915

Dear Aunt Margaret:

Again wishing
you a Merry Christmas I thank
you on behalf of Ruby, Harriet
John & myself for your generous
present.

Harriet arrived yesterday
morning, completing our family
reunion which is proving a
happy one barring bad colds
from which some are suffering.

Reley has been well enough to enter as usual into the Christmas spirit and has sent out cards and presents to numerous friends and relations - John has been to the theatre and movies several times with more to follow - I² has shopped and went to the theatre with John last night - I have been to the library looking up ancestors -

Today after a ride to Ft Myers to see the dress parade etc. we go to Roseville for the night and Christmas dinner tomorrow

With love from all
affectionately;

E. C. Means



Dec 27th 1915

Dear Aunt Margaret:

Your letter of 22nd inst, enclosing check for seventeen hundred (\$1700-) dollars, in full payment for my services, as your financial agent and clerk during this year, is at hand and I thank you for it - as usual it is a most liberal compensation.

We had a pleasant time with the Bullards in Rockville -

The tree and games which followed reminded us of previous Christmas Eves at Lowell where we never failed to have a celebration with our neighbors -

Santa Claus as ever was most generous to our family and we seemed to be remembered by all of our friends in spite of our wanderings and cards were received at all of our addresses Lowell, Oakland, Rockville and Washington - It is however pleasant to think it will not be very long before we have a permanent address in Oakland -

Ruby has stood the excitement very well - I think she managed to send cards, if not more, to all of her friends - She and H.E. are shopping together, going to churches, theatres and sight seeing. John & I share part of their goings especially the latter two items - H.E. has escaped a cold but Ruby, John & I have had one - John & Dexter go to a dance tonight and John & H.E. to one on Thursday - As you requested I have asked them not to write to you but to allow me to do so for them - With best wishes for a happy New Year
With love
Affectionately
E. C. Means

DIRECTORS

T. A. FIELD,
Crump & Field.

JOHN RUSSELL,
Pres. Kentucky Iron, Coal & Mfg. Co.

JOHN F. HAGER,
Hager & Stewart.

L. R. PUTNAM,
Gen. Mgr. Ashland Steel Co.

BEN M. WILLIAMSON,
Pres. Ben Williamson & Co.

W. B. SEATON,
Pres. Ashland Coal & Iron Ry. Co.

R. H. VANSANT,
President, Vansant, Kitchen & Co.

I. AUSTIN KELLY.

CHARLES RUSSELL.

**Merchants Bank and
Trust Company**

ASHLAND, KY.

STATEMENT DECEMBER 31, 1915



OFFICERS

JOHN F. HAGER, **R. H. VANSANT,**
President. Vice-President.

CHARLES RUSSELL, Cashier.

JOHN M. HOPKINS, Asst. Cashier.

REPORT

--- OF THE ---

Merchants Bank & Trust Company, Ashland, Ky.

AT THE CLOSE OF BUSINESS ON THE 31st DAY OF DECEMBER, 1915.

RESOURCES	LIABILITIES
Loans and Discounts.....\$421,053.87	Capital stock paid in\$125,000.00
First Mortgage Loans 90,567.34	Surplus fund..... 80,000.00
Overdrafts..... None	Undivided Profits 5,755.10
U. S. Bonds..... 24,000.00	Due Depositors 759,294.69
Other Stocks and Bonds..... 55,422.36	Due to Banks..... 5,369.52
Banking House 10,000.00	Dividend No. 19 of 4 per cent..... 5,000.00
Cash in Bank 61,690.41	
Due from Banks 317,685.33	
TOTAL.....\$980,419.31	TOTAL.....\$980,419.31