

Thurs. Evening, January 24, 1918.

Dear Mother and Dad;

I am writing this letter in the Y. M. C. A. as you can see by the paper. They are going to have a show her at 7.30 It is now 6.40 and the boys are piling in, in droves. I received yours and Dad's letter in regard to the trunk. I see you relieved Dad of making one. Now please, don't forget to take the money from my \$13.00 down at the store. I do not want you to foot the bill as I can well afford it and perhaps you can't. As yet it has not arrived but perhaps will come real soon.

Now comes something very important; It is about life insurance. The government does not allow anymore pensions but allows a soldier to take out insurance to the amount of \$10.000 to be controled by the Government. I had thought of taking out \$5,000 which would cost me \$3.60 a month. If I am totalallly disabled I get \$48.00 per month till 5,000 is reached. I can make it out to you and then to Dad in case of death. If I get married I can have my policy changed to my wifes name. After I am discharged of course I will have to keep it up. If we fall three months in arrears we forfeit our policy. After five years it can be transferred to a private insurance companey. Either that or the policy can be changed as wanted. If I have not written it plain enough, tellme in your return letter. Please tell me if you think it wise to take it up. If you do the money will be taken out of my remaining fifteen dollars. It will not be any expense to you a d will be a great help to you and Dad in case anything happens to me. I must know at once.

Hope everything is O.K.
Lovingly,
Howard.