

American National Insurance Co.

of Galveston, Texas

W. L. MOODY, JR., PRESIDENT

SHEARN MOODY, VICE-PRESIDENT
W. L. MOODY, III, VICE-PRESIDENT

F. B. MARKLE, VICE-PRESIDENT
W. J. SHAW, SECRETARY

J. LEONARD STOREY
General Agent
ORDINARY DEPARTMENT
324 Wainwright Building



Norfolk, Virginia,

June 21, 1935

Mr. W. B. Caldwell,
Appomattox, Virginia.

Re: Policy No. 40692

Dear Mr. Caldwell:

As your policy now stands the automatic loan provision is extended term insurance, which means that if you desire to have a premium loan placed on your policy you have to complete a loan certificate, and if you fail to pay premiums you have to complete a reinstatement in order to make premium payments again, which to my mind is not the best provision. Because--for instance, you have a premium due today and you overlook same--more than likely there would be sufficient loan value to cover it but in order to take up the payment of premiums, as stated, you would have to complete a reinstatement.

The Home Office overlooked this until last fall, and for fear you or I one will overlook your premium due dates, I am suggesting that you ask the Company to make your automatic loan provision--automatic premium loan, instead of extended term insurance. They will add this feature to your policy without any cost whatsoever, and if at any future time you overlook a premium payment they will just automatically carry the policy without your having to apply for loan or complete reinstatement, provided of course, there is sufficient loan value to do so.

I am enclosing the amendment to policy for you to sign in duplicate before two witnesses, and trust that you will sign and return them with your policy at your earliest convenience.

With cordial good wishes and hoping to hear from you by next mail, I am

Very truly yours,

Frederic Edwards
Cashier

fe

P.S. Your Policy will be returned to you promptly.