

Manati, Perto Rico.
July, 25, 1918.

The Rt. Rev. Arthur S. Lloyd, D. D.
New York City.

My good Bishop:-

When you were here you granted us the privilege to write to you if there should be anything that we should like to ask you. We take advantage of your kindness for the following reason:

Either Bishop Colmore or we have misunderstood you in regard to the \$ 2000 which we agreed to leave as a mortgage on the property at 6%. We had understood that you proposed to leave both capital and interest accumulate, so as to supplement my pension at the age of 68.

Bishop Colmore thinks that I am mistaken for the reason that compound interest would amount to a too large a sum and that therefore the interest is to be paid annually. If the Bishop is right, that would mean that on June 1st, 1918 \$ 120 -interest was to be paid to us, if we are right, that amount was to be added to the principal. We will be very much obliged to you for informing us what your idea was. As far as we are concerned either way will suit us. With kindest regard and best wishes, in which Mrs. Droste wishes to join me.

I beg to remain, my good Bishop,

Most sincerely yours,

John F. Droste.