

KENTUCKY & LOUISVILLE MUTUAL INSURANCE CO.,

OFFICE: EAST SIDE OF FIFTH ST., OVER FRANKLIN BANK,

Louisville, Ky. May 29<sup>th</sup> 1865

J. C. Rudd Esq  
Owensboro' Ky

Dear Sir,

We are in receipt of your favor of 27<sup>th</sup> Inst. enclosing E. H. Bryans estimate of Damage by fire on property insured in this office.

There is an item in the estimate of \$5 for assessing damages. When the job is given to the builder who makes the estimate, we dont allow this charge.

This office will pay \$331. 25, being the amount of the estimate deducting this \$5. The policy is in your fathers name - the payment will therefore be made on his receipt. and he, or you under his directions, will attend to the execution of the repairs.

Before mailing this answer we send it to your father for his perusal.

Yours respectfully  
D. M. Maughan  
Secy

J. C. Rudd

Capt - James Rudd approves of this arrangement. The mechanics that estimated the cost will doubtless do the work without extra pay for estimation. the name James Rudd  
J. C. Rudd