

Oakley House,  
Cowbridge,  
Glam.

4<sup>th</sup> Feb 1930

My dear Doctor,

Thank you for  
your kind letter received  
yesterday. I am awfully  
sorry that you have  
had and are having  
such a bad time, and  
do sincerely hope that  
you will now continue  
to improve. I wish  
I could help you as  
you have helped me.  
I value the advice  
and warning you give  
me, and feel that  
you are quite right.  
Am pleased to say  
that I am making  
fair progress still.

I am told ~~that~~ by Mr. Williams the chemist that a letter addressed to Miss Elsie Clowell of 170 Nurse's Home, St. Bartholomew's Hospital, London, E.C., would be forwarded to her.

I have asked Willie Downe if he knows his Uncle Jim's address, and he says he is in Bristol, but cannot say in what part. We are writing to our Bristol Branch today, asking them to be good enough to ascertain, from a Directory or otherwise, where he now lives, and I am sure they will do what they can.

With regard to the War Loan, I don't think you can do better than

the 5% war loan 1929/44,  
now about £101 per cent.  
Perhaps you will think  
it advisable to leave  
part of it on deposit,  
as I understand that  
the Bank is allowing  
a special rate. (4%, I  
believe.) A married man

I think it was  
is allowed £225 free  
of tax, £60 for the first  
child, & £50 each for the  
rest, under 16 years of age.  
The next £225 of income  
is taxed at 2/- per £,  
and then the full rate  
of 4/- in the £ is  
applicable. A person  
over 65 years of age  
is also allowed a rebate  
of one sixth of his total  
income, and 2/- in the  
£ is allowed on all  
life insurance premiums  
~~on~~ policies on the lives  
of a man or his wife.

I think it would  
be better to have a  
local man to collect  
your accounts, and  
do not know of anyone  
locally better than  
Arthur Ewson. If you  
think it best, Stewart  
would collect all he  
can for you, and  
the remainder could be  
handed to a solicitor,  
but ~~please~~ if you do  
not mind them being  
all handed to a  
solicitor I think that  
an Ewson should do  
all right with them. I  
expect he would charge  
5% for collection, unless  
we can make <sup>special</sup> terms  
with him.

Hoping to hear soon  
that you are improving  
generally and sleeping  
better. Yours very sincerely  
Walter Thomas