

Cincinnati, Ohio
January 13, 1963

Dear Mr. Moore:

Our Operation Freedom Committee which decides on application for financial assistance met this afternoon. In fact, I have just come from the meeting. These are the decisions which we reached with regard to the applications which you gave to the Bradens and which they forwarded to us. Up to this time due to such limited funds it has not been our policy to appropriate money directly for food and living expenses except in the case of "run money" loaned as a total crop loan. But the situation with the families is so distressing in the cases you tell about that our committee voted to send the following:

1-The Hamer Family:

To take care of fixed bills for January:	\$25.00
Food costs for January	25.00
Total for January	\$50.00

Food and fixed bills for February	\$65.00
Total	\$115.00

2-The Leonard Davis Family

Allotment for January	60.00
Allotment for February	60.00
Total	\$120.00

3-Mrs. Fannie Hicks and Family

Allotment for January	65.00
Allotment for February	65.00
Total	\$130.00

For requests of this kind the committee did not feel it could promise anything beyond February until the Committee meets the first Saturday in February to study such requests in the light of our present operating policy.

With regard to the need of the Davis family to pay their indebtedness on their house, again because of shortage of money, we have not loaned money in anticipation of a foreclosure but have done so if possible where notice of foreclosure has been received. When we had the money we wired or in some way got it to the party before the foreclosure deadline.

I will write two checks, one for January and one for February. If you think it better you can hold one check and give it to the family the first of February or if you feel it is just as well you can give the two at the same time. I'll date one as of today and the other February 1.

I am enclosing a check also for \$296.00 to prevent foreclosure on Herman Ferry's tractor.

With no income in sight we realize how difficult it is to make any promise of re-payment in the immediate future but it has been our policy to grant money on a loan basis and feel that this should be continued. It is not our policy to foreclose on anybody; In the case of loans on property our note should be secured by the property for though we wouldn't foreclose, in case the property is disposed of Operation Freedom should be repaid on its investment in it.

We want to be sure that every effort is made by the people to secure loans from local sources because it is important to keep their local credit rating if at all possible. We have decided that we should charge the prevailing interest rate to help assure this effort being made to get loans locally. I have a question about charging as much as 10% on loans under \$1,000 which they ~~do~~ do in Haywood and Fayette County. Please talk this over when Jack McKart comes. We will want to charge at least 6% but I sure have my doubts about going above this amount. This may apply only to crop loans. Please don't make out the notes on the money we are sending now until we decide about this. Let them have the checks. ~~If 6% is charged it will be on the basis of a year and on the unpaid balance.~~

In the case of Mr. McDonald we did not receive the exact amount needed for the taxes on his house or for the insurance on his bus. I talked with Jack McKart a few minutes ago and he will talk it over with you and let us know.

With regard to the two men working in Sunflower County, What I said earlier about loaning money to retire loans on property, before we can consider it actual notice must have been received. Then we will act as quickly as possible and if money is appropriated and available will send it immediately. We recognize that this makes it difficult where threat seems imminent since everything must be done ahead of time to prevent it, particularly since it is not assured that we will have the money to send. This is especially true in amounts as large as \$2000 and \$2200, but we want to be kept informed.

Mr. Kennan's need for a crop loan for himself and his families, along with certain other expenses is a most valid one but it is extremely unlikely that we will have anywhere near that much money for a single loan. He shouldn't even hope for it, but we do want to be kept acquainted with his situation. So much will depend on the success of our efforts to get large gifts for Operation Freedom. How many families does Mr. Kennan have on his farm? Have they registered or attempted to do so? I ask this since we are eager for the limited funds we have to be used in helping to undergird the movement for freedom.

I hope that I have commented on all the information we received from the Bradens.

It was good hearing your voice the other night and having a visit with you. I was very sorry that you had the car trouble and we were disappointed not have a chance to become acquainted, but it did seem best, I guess, not to try the trip in such a short time. I hope later you can come. I think Carl Braden asked you to send us a statement for telephone calls and your expenses on the car as far as you came.

We think of you in your struggle and pray that you will have daily strength for daily needs.

Most sincerely,

Maurice Melrobin