



Hunt Institute for Botanical Documentation
5th Floor, Hunt Library
Carnegie Mellon University
4909 Frew Street
Pittsburgh, PA 15213-3890
Telephone: 412-268-2434
Email: huntinst@andrew.cmu.edu
Web site: www.huntbotanical.org

The Hunt Institute is committed to making its collections accessible for research. We are pleased to offer this digitized item.

Usage guidelines

We have provided this low-resolution, digitized version for research purposes. To inquire about publishing any images from this item, please contact the Institute.

Statement on harmful and offensive content

The Hunt Institute Archives contains hundreds of thousands of pages of historical content, writing and images, created by thousands of individuals connected to the botanical sciences. Due to the wide range of time and social context in which these materials were created, some of the collections contain material that reflect outdated, biased, offensive and possibly violent views, opinions and actions. The Hunt Institute for Botanical Documentation does not endorse the views expressed in these materials, which are inconsistent with our dedication to creating an inclusive, accessible and anti-discriminatory research environment. Archival records are historical documents, and the Hunt Institute keeps such records unaltered to maintain their integrity and to foster accountability for the actions and views of the collections' creators.

Many of the historical collections in the Hunt Institute Archives contain personal correspondence, notes, recollections and opinions, which may contain language, ideas or stereotypes that are offensive or harmful to others. These collections are maintained as records of the individuals involved and do not reflect the views or values of the Hunt Institute for Botanical Documentation or those of Carnegie Mellon University.

About the Institute

The Hunt Institute for Botanical Documentation, a research division of Carnegie Mellon University, specializes in the history of botany and all aspects of plant science and serves the international scientific community through research and documentation. To this end, the Institute acquires and maintains authoritative collections of books, plant images, manuscripts, portraits and data files, and provides publications and other modes of information service. The Institute meets the reference needs of botanists, biologists, historians, conservationists, librarians, bibliographers and the public at large, especially those concerned with any aspect of the North American flora.

Hunt Institute was dedicated in 1961 as the Rachel McMasters Miller Hunt Botanical Library, an international center for bibliographical research and service in the interests of botany and horticulture, as well as a center for the study of all aspects of the history of the plant sciences. By 1971 the Library's activities had so diversified that the name was changed to Hunt Institute for Botanical Documentation. Growth in collections and research projects led to the establishment of four programmatic departments: Archives, Art, Bibliography and the Library.

BINGHAM, DANA & GOULD

100 FEDERAL STREET
BOSTON, MASSACHUSETTS 02110

TELEPHONE: (617) 357-9300
TWX: 7103210169
CABLE ADDRESS: BLDGDHAM BSN

WASHINGTON OFFICE:

SUITE 400
1724 MASSACHUSETTS AVENUE, N.W.
WASHINGTON, D. C. 20036
TELEPHONE: (202) 822-9320

CAPE COD OFFICE:

146 MAIN STREET
HYANNIS, MASSACHUSETTS 02601
TELEPHONE: (617) 771-2161

EUROPEAN OFFICE:

5 CHEAPSIDE
LONDON EC2V 6AA
TELEPHONE: 01-236 2182
TELEX: 888179
CABLE ADDRESS: BLDGDHN G

20 July, 1982

Monte C. Dixon, Comptroller
Escuela Agricola Pan-Americana, Inc.
Apartado 93
Tegucigalpa
Honduras, C.A.


Dear Mr. Dixon:

There is nothing in the files turned over to me by Mr. Weeks that bears on the matter of Dr. Muller's annuity contract. I have without success tried to reach Mr. Weeks by telephone to see if he knows anything about the contract. He is apparently on vacation at this time.

If the contract was in fact for a single-life annuity (which seems likely), the monthly payments should have stopped at Dr. Muller's death, in which case the payments that have been made subsequently have been made by mistake and are refundable to the insurance company. The sister or her lawyer could easily verify this with the company that is sending the checks.

If there is need for further information from the School's records, you would have to ask Dr. Reitz to examine the minutes of the trustees' meetings to determine what action the Trustees took in 1967 when Bert Muller was about to retire.

Very truly yours,



Austin S. Ashley

ASA/rw

cc: J. Wayne Reitz



ESCUELA AGRICOLA PANAMERICANA

APARTADO 93
TEGUCIGALPA, HONDURAS

July 13, 1982

Mr. Austin S. Ashley, Treasurer
Escuela Agrícola Panamericana
C/o Bingham, Dana & Gould
100 Federal Street
Boston, MA. 02110

Dear Mr. Ashley:

Enclosed herewith is a copy of a letter from Miss Margaret Muller, dated July 6, and a copy of my reply to her of July 13, related to Dr. Muller's pension checks and retirement policy.

Dr. Muller was employed as Director on October 15, 1962 and retired December 31, 1967. It is my understanding that he started receiving a monthly check as of January 1, 1968 from a single-premium single-life annuity, which was arranged for him by the Board in Boston prior to his retirement.

Since I did not receive any correspondence in connection with this transaction, I do not know the name of the Company from whom the insurance was purchased. Hopefully, you, or Mr. John Weeks, will be able to clarify the situation for us.

I would appreciate hearing from you at your earliest convenience.

Sincerely yours,

Monte C. Dixon
Comptroller



ESCUELA AGRICOLA PANAMERICANA

APARTADO 93
TEGUCIGALPA, HONDURAS

July 13, 1982

Miss Margaret Muller
2043 NW 7th Lane
Gainesville, Fla. 32603

Dear Margaret:

Yesterday evening, I received your letter of July 6, and read with deep regret of the death of your brother. Please accept my heartfelt sympathy. Although Dr. Muller was my boss, I considered him my personal friend, and admired and respected him very much. So, I assure you that I share your sorrow.

With reference to his retirement policy, I am sorry that I don't have the details, as the matter was handled directly by the Board of Trustees in Boston. Your brother was not a member of the School's regular Retirement and Death Benefit Plan for employees of EAP. It is my understanding that the Board elected to provide for him a single-premium single-life annuity payable monthly, because of his age at the time of employment.

I will request the Treasurer, Mr. Austin Ashley, to please look into this matter and let us know. Mainwhile, I suggest that you hold the checks until further notice.

Sincerely,

Monte

Monte C. Dixon

July 6, 1982

Dear Monte,

At the suggestion of Mr. Robert
Arnow, I am writing to you for
information regarding my
brother's retirement policy, which
he believes you have at the
Escuela Agrícola.

Retirement checks are still
coming in and our lawyer needs
to know if my brother requested
a beneficiary after his death.
There is no particular address
to write to regarding this, so I
am writing to you for this
information. It is very necessary
to know what to do with these
checks.

We are still in a state
of shock over my brother's
death. It is hard to believe
he is no longer with us. He
is missed by many.

Please let me hear from
you quickly about the above
matter.

Sincerely,
Margaret Mullis

MANUFACTURERS LIFE INSURANCE COMPANY

HEAD OFFICE TORONTO, CANADA

Policy No. 1,800,013

Annuitant ALBERT STANLEY MULLER.
Residence ESCUELA AGRICOLA PAN-AMERICANA, INC.
Beneficiary for Death Benefit MARGARET MULLER.
Beneficiary for the Annuity Payments Being Due Before Annuitant's Death The Annuitant.
Death Benefit As specified in Provision 5.
Annuity Payments (a) \$70.83 monthly will be payable, commencing on August 11, 1966 if the Annuitant is then living, and continuing monthly during the Annuitant's lifetime.
(b) \$116.67 monthly will be payable, commencing on August 11, 1966 if the Annuitant is then living, and continuing monthly until 108 payments have been made or until the Annuitant's prior death.
Sum Payable Due Date \$19,457.00 payable on the policy year date.
Policy Year Date August 11, 1964.
Annuitant's Age 63 Years, 1 Month.

The provisions and options set forth on the following or attached pages are a part of the policy as if stated over the seal and signatures below.

SIGNED AND SEALED at the Company's Head Office in Toronto on August 25, 1964

Witness.

The Manufacturers Life Ins. Co. of Toronto, Canada PROVISIONS

Pol. # 1,800, 013

1. THE CONTRACT. The policy and the application for it, a copy of which is attached and made a part hereof, constitute the entire contract between the parties.

Only the President or a Vice-President of the Company has power to change, modify or waive the provisions of the policy, and then only in writing. The Company will not be bound by any promise or representation heretofore or hereafter made by or to any agent or person otherwise than as specified above.

2. INCONTESTABILITY. The policy will be incontestable after 2 years from the date of issue.

3. PAYMENT OF PREMIUM. The premium is payable to the Company at its Head Office or to an agent, branch secretary or cashier in exchange for an official receipt signed by the President of the Company. The policy will lapse and become void immediately if there is any default in the payment when due of any check, draft or other written obligation.

4. CURRENCY AND PLACE OF PAYMENT. The premium is payable in the lawful currency of the United States of America. All amounts payable by the Company will be payable in the lawful currency of the United States of America at any office of the Company in the United States of America.

5. DEATH BENEFIT. Upon the Annuitant's death occurring before August 11, 1966, due proof of which must be furnished to the Company, the sum of \$14,000 will be payable in one sum.

Upon the Annuitant's death occurring after August 10, 1966 but before August 11, 1975, due proof of which must be furnished to the Company, the sum of \$14,000 less the total of the annuity payments paid under Number 6 (b) on Page 1 will be payable in one sum:

Upon the Annuitant's death occurring after August 10, 1975, due proof of which must be furnished to the Company, the sum of \$1,400 will be payable in one sum.

Surrender of the policy with a discharge will be required before settlement of the death benefit.

6. SETTLEMENT OF THE ANNUITY PAYMENTS. Proof of the Annuitant's age must be furnished to the Company before payment of the first annuity payment. The Company will have the right to require proof that the Annuitant is living when an annuity payment falls due. The last annuity payment will be that falling due immediately preceding the Annuitant's death.

7. AGE AND SEX. The Annuitant's age, according to which the premium is charged for the policy, is his age on the policy year date specified on Page 1. If the Annuitant's age or sex is misstated, the amount payable under the policy will be the amount which the premium paid would have purchased according to the correct age and sex at the rate in use on the date of issue. Any overpayment or underpayment of annuity by the Company will be deducted from or added to the annuity payment or payments next succeeding correction of age.

8. OWNERSHIP. The Owner, without the consent of any beneficiary, can assign the policy and exercise every right and privilege conferred by the policy or allowed by the Company.

9. BENEFICIARY. The Owner can change the beneficiary designation from time to time by written notice in form satisfactory to the Company. If any beneficiary dies before the Annuitant, the interest of such beneficiary shall revert to the Owner unless otherwise provided in the policy or in such written notice. The Company assumes no responsibility for the validity of any such written notice.

9. BENEFICIARY. The Owner can change the beneficiary designation from one satisfactory to the Company. If any beneficiary dies before the Annuitant, the policy shall be returned to the Owner unless otherwise provided in the policy or in such written notice. For the validity of any such written notice.

10. ASSIGNMENT. Any assignment of the policy shall be made in duplicate and both to the Head Office. After registration one copy will be returned. The Company assumes of any assignment.

11. NON-PARTICIPATING. The policy will not participate in any surplus distributed

Escuela Agrícola Panamericana, Inc.
whereby surrenders this policy to the Manufacturers
Life Insurance Company upon the payment
of \$1,400 to Margaret Muller, beneficiary.

J. Wayne Reitz
Secretary, Escuela
Agrícola Panamericana
July 27, 1982

Albert S. Muller

Albert S. Muller of 2043 NW 7th Lane died of a heart attack Sunday at the North Florida Regional Hospital. He was 80.

A native of New York State, Mr. Muller came to Gainesville 30 years ago from Venezuela.

He was a retired professor of plant pathology at the University of Florida College of Agriculture, a graduate of Cornell University, a member of the Sigma Xi fraternity, and a member of the Florida Gator Boosters Tennis Club.

Prof. Muller served as the director of the Panamerican School of Agriculture in Honduras for many years.

He was a member of St. Michael's Episcopal Church.

Survivors include two sisters, Margaret Muller of Gainesville and Mrs. Robert T. Voorhis of Naples.

Dear

The Board of Trustees of Escuela Agricola Panamericana at its meeting on May 7 took appropriate action to memorialize Albert S. Muller who died April 4 in Gainesville, Florida.

As you know, Bert Muller had a distinguished career of service to Latin America. Included was his association with Escuela AGRicola Panamericana where he served as assistant director to Dr. Wilson Popenoe in the late 1940's. In 1962 he was asked to serve a brief period as acting director; however, he was soon named director and served until 1967. Again in 1972 Bert was acting director for several months. Finally in 1978 he responded to the call of duty and served as acting director until Dr. Simon Malo took over as director in December of that year.

^{Puerto Rico,}
His service in [^]Brazil, Guatemala, Costa Rica and the University of Florida was directed toward strengthening leadership in agriculture throughout the Americas.

As you may recall, at the time of Bert's death it was requested that in lieu of flowers, those who might wish to contribute in his memory would be informed of a worthy cause to be decided upon by the Board of Directors of the School. As a result, the Board has established a scholarship in memory of Bert. This action greatly pleases his sisters Margaret Muller of Gainesville and Mrs. Robert T. Voorhis of Naples.

^{I take this opportunity to}
~~Accordingly~~ ^{now} invite you to contribute to the scholarship ^{fund.} Contributions should be made to Escuela Agricola Panamerica and may be sent to me or Austin S. Ashley, Treasurer, Bingham, Dana and Gould, 100 Federal Street, Boston, Mass. ^{zip.}

"The Gateway of Life"
*"We say goodbye! but not forevermore;
The call but summons to you further
shore.
And when we too embark.
It is not for the dark of unknown
seas, but for the welcome meeting
with loved ones gone before, who
wait our greeting.
Living in Hope and Faith, we fear
not Death; tis but the Gate of Life."*

In Memory Of
ALBERT STANLEY MULLER
Date Of Death
APRIL 4, 1982
Time Of Service
10:00 A. M.
APRIL 6, 1982
ST. MICHAELS EPISCOPAL CHURCH
Clergyman
FATHER DEAN JOHNSON
Interment
HILLCREST MEMORIAL PARK
Directed By
GEORGE HAYES
HAROLD A. JOHNSON
JOHNSON-HAYES FUNERAL HOME
GAINESVILLE, FLORIDA

May 21st
2043 NW 7th Lane
Gainesville, TX 32603

Dear Mr. Reitz,

Enclosed is a list of
a few people to whom
I would appreciate your
sending letters for a
contribution to the EAP
scholarships fund in
memory of Bert.

Perhaps I will be
able to add to this list
but at the moment I
seem to be at a stand-
still.

Thank you so much
for your thoughtfulness
and kindness.

Sincerely,
Margaret
Muller

ESCUELA AGRICOLA PANAMERICANA

P.O. Box 14425
Gainesville, Florida 32604

Office of the Secretary

April 6, 1982

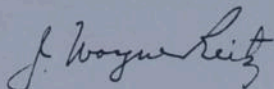
TO: Members of the Board of Trustees
Escuela Agricola Panamericana

It is with sadness that I report the death of Albert S. Muller April 4 in Gainesville, Florida.

Bert served Escuela Agricola Panamericana with devotion and distinction at four different periods. In the ~~late 1940's~~¹⁹⁵⁰⁻⁵² he was assistant director under Dr. Wilson Popenoe. In 1962 he was asked to serve a brief period as interim director while the Board was searching for a director after the resignation of Bill Paddock. He was appointed and remained as director until 1967. Again in 1972, after Bob Armour "resigned", Bert was called upon to serve as acting director. This he did until Kermit Adams took over in mid-1973. Finally when Joe Courand resigned in July 1978 Bert again responded to the call of duty and was acting director until Simon Malo assumed the directorship in December of that year.

Bert was admired greatly by all with whom he worked. All honor to his name.

He has two sisters, Margaret Muller of Gainesville and Mrs. Robert T. Voorhis of Naples, Florida. Margaret, with whom Bert lived, resides at 2043 NW 7th Lane, Gainesville, Florida 32603.



August 17, 1966

Mr. Albert S. Muller
Escuela Agricola Pan-Americana, Inc.
Tegucigalpa, Honduras


Dear Bert:

It has come to my attention through the United Fruit Company that you have written to the Manufacturers Life Insurance Company in Toronto to inquire about the check you recently received from them.

By way of explanation, this is, of course, the first payment on the annuity policy purchased by the School for you two years ago and taking effect after your 65th birthday, which the records show to be July 11th of this year. Back on July 7th of 1964 I wrote you as per the enclosed copy, outlining the policy benefits. I hope these will answer your questions, but, if not, please don't hesitate to let me know.

Best regards,

Sincerely yours,


John W. Weeks,
Secretary-Treasurer

JWW:jd
Enc.

July 7, 1964

Dr. Albert S. Muller, Director
Escuela Agrícola Pan-Americana, Inc.
Tegucigalpa, Honduras

Dear Bert:

We have been doing some work on the annuity policy which the School has agreed to purchase for you. In this connection, I am enclosing herewith an application to the Manufacturers Life Insurance Company which I would appreciate your completing and returning to me. Specifically, would you please answer questions 1 through 7 and sign where it indicates signature of the annuitant.

As you will note from the application, the owner of the policy is the School. This is the normal approach, and of course the policy will be yours when you retire from active service.

The policy provides the following benefits:

1. \$850.00 per year payable monthly for the life of the employee commencing at age 65. All payments cease upon death and no refund is due.
2. \$1,400.00 per year payable monthly starting at age 65 and continuing for 9 years.
3. \$1,400.00 to be retained by the insurance company after 9 years and paid as a death benefit to the beneficiary.
4. In the event of death prior to age 65 a lump sum death benefit of \$14,000.00 will be paid to the beneficiary.
5. In the event of death subsequent to age 65 but before \$12,600.00 of the \$14,000.00 of the special death benefit shall have been paid, a death benefit shall be paid to the beneficiary of an amount representing the difference between \$14,000.00 and the amounts paid under No. 2.

Note: The reference to "unguaranteed benefits" means that there are no survivor's benefits other than the lump sum death benefit.

At the time of our last meeting, we mentioned to you the figure of \$3,750.00. This was made up as follows:


July 7, 1964

	<u>Annual Benefit</u>
Annuity for life	\$ 850.00
U. S. Social Security for life	1,500.00
Advance against death benefit for 9 years	<u>1,400.00</u>
Total annual benefit for 9 years	<u>\$3,750.00</u>
Total annual benefit after 9 years	<u>\$2,350.00</u>

I am not sure whether it was clear that the total figure included the U. S. social security payment and I want to point this out in order not to have any misunderstanding. I trust you will understand after studying the above figures.

Before closing, I wish to acknowledge your letter of June 21st covering principally the A.I.D. matters you resolved since our last meeting. With respect to the Lancetilla question, I note that Rockefeller will not be in a position to help and that you will not know anything from the Ford Foundation until the end of this month. I am very much in doubt whether Atkins Garden Funds can be made available for the Lancetilla station, but I am working on it. I would be much interested to hear from you how strongly you now feel we should use Lancetilla after having had a chance to talk to Armour and thinking about the merits and demerits of the situation in more detail.

Sincerely yours,


John W. Weeks,
Secretary-Treasurer

JWW:jd

Enclosure



Edward D. Toland, Jr.
Treasurer

Arthur F. Walgreen
Assistant Treasurer

United Fruit Company

General Offices
30 St. James Avenue
Boston, Mass. 02116

October 8, 1964

Mr. John W. Weeks
Treasurer
Escuela Agricola Panamericana
140 Federal Street
Boston, Massachusetts

Dear Mr. Weeks:

Enclosed is a certificate from the Manufacturers Life Insurance Company for attachment to their policy #1,800,013 covering the life of Albert S. Muller.

The purpose of the certificate is to waive the provision in the policy that proof of age must be submitted at the time of retirement or for death benefits. The insurance company has accepted the previously submitted baptismal record and agrees that it is now unnecessary to submit further proof of age.

Very truly yours,

E D Toland Jr

Enc.

In the Name of the Father and of the Son and of the Holy Ghost Amen

THIS CERTIFIES, THAT

Albert Stanley Müller

Was received into the congregation of Christ's flock, by

HOLY BAPTISM

on the twenty ninth day of July A.D. 1901

in Grace Park, N.Y. City

William T. Kreidler

Robert O. Kreidler

Edith Kreidler

Sponsors

Albert Müller

Priest in charge
of the ch. of the Epiphany

Copyright 1901 by the Rev. Dr. J. H. ...



July 14, 1964

Mr. John W. Weeks, Secretary-Treasurer
Escuela Agrícola Panamericana, Inc.
Room 1301
140 Federal Street
Boston 10, Mass.

Dear John:

Thanks very much for the interest you have taken in obtaining for me an annuity. I have filled in the information needed on the application form. I have requested my sister in Florida to send you my baptismal certificate to accompany the form. I don't think there will be any delay in receiving it. All the details and terms of the policy are entirely satisfactory.

Sincerely yours,

Bert.

Albert S. Muller
Director



Edward D. Toland, Jr.
Treasurer

Arthur F. Walgreen
Assistant Treasurer

C. A. S. CO.	
BOSTON OFFICE	
RECEIVED ON	
JUL 6 1964	
NOTED	ANS.

United Fruit Company

General Offices
30 St. James Avenue
Boston, Mass. 02116

July 2, 1964

Mr. John W. Weeks, Treasurer
Escuela Agricola Panamericana, Inc.
Room 1301
140 Federal Street
Boston, Massachusetts

Dear Mr. Weeks:

Supplementing my June 5th memorandum to Mr. Moore regarding an annuity for Mr. Muller, attached is an application form for the annuity and death benefit coverage outlined in my memorandum. The policy will provide benefits as follows:

1. \$850 per year payable monthly for the life of the employee commencing at age 65. All payments cease upon his death and no refund is due.
2. \$1,400 per year payable monthly starting at age 65 and continuing for 9 years.
3. \$1,400 to be retained by insurance company after 9 years and paid as a death benefit to a beneficiary.
4. In the event of his death prior to age 65 a lump sum death benefit of \$14,000 will be paid to a beneficiary.
5. In the event of his death subsequent to age 65 but before \$12,600 of the \$14,000 of the special death benefit shall have been paid, a death benefit shall be paid to a beneficiary of an amount representing the difference between \$14,000 and amounts paid under (2.).

(The reference to "unguaranteed" benefits means that there are no survivor benefits other than the lump sum death benefit.)

Mr. John W. Weeks

-2-

July 2, 1964

The application is to Manufacturers Life Insurance Company of Toronto, Canada but all premiums and benefits will be in United States dollars. We obtained competitive quotations from several insurance companies and Manufacturers Life offered the most advantageous premium. The insurance company requires a lump sum payment of \$19,457 for the policy and, with your approval, we will issue an Escuela check after the application has been completed and signed by you as Treasurer of Escuela under the Escuela seal.

You will note that benefit payments must begin at age 65. If the Trustees decide to retain Mr. Muller in service after age 65, an appropriate adjustment can then be made in the amount of his current salary to take into account the annuity payments.

If you will return the attached application to me after it is completed, I will be glad to have an Escuela check issued and have the insurance policy prepared.

Sincerely,

A. F. Walgreen

Attachment.

September 16, 1964

Mr. Edward D. Toland, Treasurer
United Fruit Company
30 St. James Avenue
Boston, Massachusetts 02116

Dear Ed:

Just a note to acknowledge receipt of the
Manufacturers Life Insurance Company Policy
No. 1800013 covering Albert S. Muller and owned
by Escuela Agricola Pan-Americana, Inc. Thank
you for taking care of this matter for us.

With best regards,

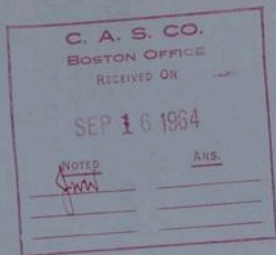
Sincerely yours,

John W. Weeks
Secretary-Treasurer

JWW:jd

Edward D. Toland, Jr.
Treasurer

Arthur F. Walgreen
Assistant Treasurer



United Fruit Company

General Offices
30 St. James Avenue
Boston, Mass. 02116

September 15, 1964

Mr. John W. Weeks
Treasurer
Escuela Agricola Panamericana, Inc.
140 Federal Street
Boston, Massachusetts

Dear John,

Enclosed is The Manufacturers Life Insurance Company of Toronto Annuity and Death Benefit policy Number 1,800,013 covering Doctor Muller under arrangements previously agreed to by the Trustees. I suggest that you hold this policy in safekeeping for account of the owners, Escuela Agricola Panamericana, Inc.

You will note that there is a requirement in the policy that Dr. Muller prove his age, however this provision may be disregarded since acceptable proof of age has already been submitted to the insurance company.

Best regards,

Sincerely,

E. D. Toland Jr.

Enc.

CC: Mr. F. Moore

July 20, 1964

Mr. Arthur F. Walgreen,
Assistant Treasurer
United Fruit Company
30 St. James Avenue
Boston 16, Massachusetts

Dear Mr. Walgreen:

This will acknowledge with thanks your letter of the 2nd regarding the annuity for Mr. Albert S. Muller, Director of Escuela Agricola Pan-Americana, Inc.

I am enclosing herewith the application, duly filled out as requested, and will appreciate your having the policy prepared and issuing the necessary check in payment thereof.

Sincerely yours,

John W. Weeks,
Secretary-Treasurer

JWW:jd

Enclosure

July 17, 1964
2043 N.W. 7th Lane
Gainesville, Fla.

My dear Mr. Weeks,

As requested by my
brother, Albert S. Muller,
I am sending you his
Baptism Certificate, as per
enclosed.

Very truly yours,
Margaret Muller

Beneficiary

Margaret Muller
2043 NW 7th Lane
Gainesville
Florida

Date effective?

30 St. James Avenue
Boston 16, Massachusetts

June 5, 1964

Mr. Franklin Moore:

You asked me to look into the type and approximate cost of an appropriate annuity that might be provided by Escuela Agricola Pan-Americana, Inc. for Mr. Albert S. Muller, Director, who is ineligible to join the Escuela's Retirement and Death Benefit Plan because of age limitations. Mr. Muller was born July 11, 1901 and his present salary is \$14,000 in U. S. currency. He would reach normal retirement date at age sixty-five under the school's Plan on August 1, 1966 although, of course, with permission of the school's Administrative Committee his employment could be continued beyond that date.

In devising a suitable annuity, we used the provisions of the proposed new amendments to the school's Plan which provide for a lifetime pension commencing at age 65 plus advances at 10 per cent per annum against the death benefit for nine years with the remaining 10 per cent after nine years reserved for payment to his designated beneficiary. In addition, we have also estimated the amount of United States Social Security primary insurance benefit which would be payable to Mr. Muller. All of these figures are enumerated as follows:

	<u>Annual Benefit</u>
Annuity for life	\$ 850
U. S. Social Security for life	1,500
Advance against death benefit for 9 years	<u>1,400</u>
Total annual benefit for 9 years	<u>\$3,750</u>
Total annual benefit after 9 years	<u>\$2,350</u>

Death Benefit:

\$14,000, less any payments made to Mr. Muller during the first 9 years of retirement.

The approximate total cost quoted to us by a major U. S. insurance company for the above benefits for Mr. Muller is \$20,000 if paid by the school over the next two years until Mr. Muller becomes sixty-five and assuming he will retire at age sixty-five. Alternative quotations can be obtained if the Trustees prefer to fund this annuity and life insurance over a longer term, or if retirement should be scheduled at a later age than sixty-five.

Please let me know if further information is desired.

cc: Mr. John W. Weeks ✓

A. F. Walgreen

30 St. James Avenue
Boston 16, Massachusetts

June 5, 1964

Mr. Franklin Moore:

You asked me to look into the type and approximate cost of an appropriate annuity that might be provided by Escuela Agricola Pan-Americana, Inc. for Mr. Albert S. Muller, Director, who is ineligible to join the Escuela's Retirement and Death Benefit Plan because of age limitations. Mr. Muller was born July 11, 1901 and his present salary is \$14,000 in U. S. currency. He would reach normal retirement date at age sixty-five under the school's Plan on August 1, 1966 although, of course, with permission of the school's Administrative Committee his employment could be continued beyond that date.

In devising a suitable annuity, we used the provisions of the proposed new amendments to the school's Plan which provide for a lifetime pension commencing at age 65 plus advances at 10 per cent per annum against the death benefit for nine years with the remaining 10 per cent after nine years reserved for payment to his designated beneficiary. In addition, we have also estimated the amount of United States Social Security primary insurance benefit which would be payable to Mr. Muller. All of these figures are enumerated as follows:

	<u>Annual Benefit</u>
Annuity for life	\$ 850
U. S. Social Security for life	1,500
Advance against death benefit for 9 years	<u>1,400</u>
Total annual benefit for 9 years	<u>\$2,750</u>
Total annual benefit after 9 years	<u>\$2,350</u>

Death Benefit:

\$14,000, less any payments made to Mr. Muller during the first 9 years of retirement.

The approximate total cost quoted to us by a major U. S. insurance company for the above benefits for Mr. Muller is \$20,000 if paid by the school over the next two years until Mr. Muller becomes sixty-five and assuming he will retire at age sixty-five. Alternative quotations can be obtained if the Trustees prefer to fund this annuity and life insurance over a longer term, or if retirement should be scheduled at a later age than sixty-five.

Please let me know if further information is desired.

cc: Mr. John W. Weeks

A. T. Walgren