Mr. Nelson Llewellyn 662 Malwood Dr. NE

July 28,1986 Minneapolis, MN

Dear Nelson:

I'm sorry it has been so long between our telephone conversation and this letter: summer is a busy time anyway and then some unexpected things have come up to cause the delay.

Regarding the subject of liability insurance; in talking with our agent he suggested ed that a national headquarters would likely have to be established in a specific state and then coverage obtained through an agent licensed in that state. He said there are many companies who carry this kind of policy here in Minnesota so there surely would be in whatever state was chosen as the headquarters. It would, in my opinion, certainly be to everyones advantage to have the national organization carry the policy and each year's planning committee simply aply for a certificate as proof of the coverage. The cost savings would be substantial since the agent I spoke with "guestimated" the cost for such a policy might run five or six hundred dollars (\$500 or \$600) annually as compared to the \$1,228.00 spent in Wilkes-Barre in 1983 and the \$1,500 shown in the proposed budget of the Columbus Comm. for 1986. My agent said short term policies just cost more than annual ones.

I hope this information will help as you discuss this idea with the Executive

Committee.

Things are progressing well here and we are looking forward to Columbus and meeting with you and some of their committee if possible.

> See you then, Sincerely,

Mae (Howells) Anderson

I've begun using my grandmother's name. Howells, so folks will know I am indeed of Welsh heritage.

MININEAPOLIS, MN

Emmaline Davies

Dear Nelson and Betty,

You were almost too late, you see I am leaving for Wales on Wed. July 23rd. so prepared the minutes early, have them all sealed ready to go but will attempt to get the corrections on a separate sheet and enclose them, sorry for the errors, am sure you are correct. I tried to correct the spelling of attendance so wont do anything about that on the erratum. I will be in Wales 3 weeks, expect to see Gwenfyl there, will be taking in that special weekend at the An gel Hotel.

As to the liability insurance, we did not take any out, we made sure that the hotel and bus companies had proper insurance, also did get a legal opinion. It worked out fine and unless the Gymanfa is doing something entirely separate in a building I really can't see that they would be liable.

I am in great haste as it seems I have so many things to get ready. 15 of us from Portland went to the special Gymanfa in Vancouver and then stayed on for Expo--had a grand time but have hardly had time to settle down to getting ready for Wales. Betty Pierce had word of her sister's death wheile we were up there. Sally lived in London. Betty and Bill cut their trip short and came on home, we were all sorry about the sad news.

Will see you in Columbus at least Betty and Iwe hope there will be a few more but don't know. I have not had confirmation on the hotel but am sure it is being taken care of.

Best segunde,