

Chairman,
GEN. W. MERRITT,
St. Paul, Minn.

Vice-Chairman,
GEN. J. H. WILSON,
Wilmington, Del.

Secretary,
GEN. T. F. RODENBOUGH,
Army Building, N. Y.

Treasurer,
COL. C. McK. LEOSER,
34 Beaver St., N. Y.

BUFORD MEMORIAL ASSOCIATION,

ARMY BUILDING, ROOM F, FIFTH FLOOR,

NEW YORK CITY.

January 22 1894.

Dear General: -

A movement has been initiated among certain survivors of the cavalry and horse-artillery of the Army of the Potomac, survivors of the Class of 1848, U. S. M. A., together with cavalry officers of the Army of to-day, and others, to erect, upon the spot from which the opening gun of the Battle of Gettysburg was fired, a suitable memorial of Gen. John Bu/ford, as one of the finest types of his profession.

The matter is to be carried out under the auspices of a Committee of One Hundred representative officers with Gen. Merritt as Chairman.

It has been suggested that you might like to encourage this undertaking by authorizing the use of your name on the Committee which is nearing completion. It is estimated that a substantial memorial in stone may be provided at an approximate cost of \$3000.

Please advise me of your pleasure in the matter.

Very truly yours,

T. F. Rodenbough

To

Gen. O. O. Howard

W. G. A.

page 245
Reply sent Jan 23/94

Secretary,
COL. C. W. LORER,
32 Beaver St., N. Y.

Secretary,
GEN. T. F. ROSENBOUGH,
Army Building, N. Y.

Chairman,
GEN. J. H. WILSON,
Wilmington, Del.

Chairman,
GEN. W. MERRITT,
St. Paul, Minn.

BUFORD MEMORIAL ASSOCIATION,

ARMY BUILDING, ROOM 1714, 1000
NEW YORK CITY

January 22, 1894.

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own survivors of the cavalry and horse-artil-
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Please advise me of your pleasure in the

Very truly yours,

T. F. Rosenbough

Wm. O. Howard
Wm. O. Howard

THE OCEAN GROVE CAMP MEETING ASSOCIATION

ADDRESS THE UNDERSIGNED.

Ocean Grove, N.J. Jan. 22, 1894.

Gen. O. O. Howard,

Dear Sir, -

I trust you will pardon this intrusion of a stranger upon your time.

I am seeking the incidents of your experience, with Mr. Moody, about a year ago upon the Spree (I believe it was) at the time of impending danger to yourself and all aboard and your rescue as was asserted at the time, through the influence of prayer. At the meeting of our Young People's Society of Christian Endeavor on Tues. the 30th., our subject will be God's Promises and their Proof. At this service we shall make a thorough ^{study} of the promises of God, their character, extent, conditions, &c. We shall also seek to have introduced a number of instances of His promises tested and proven. - personal instances, historical instances and Biblical instances. Our effort will be to strengthen and make more abiding the faith of our young people in the promises of our Lord.

My recollection of the incidents of your experience on the disabled Spree induce me to believe that the experience could be narrated with good effect at our meeting. If I am correct would it be asking too much of you to request a brief recital of the incidents of that disaster and the rescue, if, as asserted, it

THE OCEAN GROVE CAMP MEETING ASSOCIATION

Cambridge, Mass., Jan. 22, 1894.

ADDRESS THE UNDERSIGNED

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2.

was through Divine intervention, or believed so to have been.? Or perhaps you can more conveniently refer me to some news-paper where in the events are comprehensively narrated.

Very truly yours,

W. H. Lyman

Ocean Grove, N. J.

48

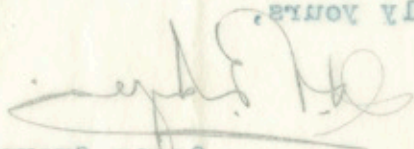
page 245

Myres W. B. Rev

2.

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Very truly yours,



Ocean Grove, N. J.



The Tuttle Co. Official Printers, Rutland, Vt.

State of Vermont

Adjutant and Inspector General's Office

Burlington, January 22, 1894.. A.D. 189

Major-General Oliver O. Howard, U. S. A.,

Governor's Island, New York Harbor, N. Y.

Dear General Howard;-

I have been requested by Commander Joel H. Holton of Stannard Post No. 2, G. A. R., department of Vermont, to tender you the compliments of the Post, as well as the Department, and say that it would give the veterans of Vermont the greatest pleasure to have you present at their next encampment which takes place in Burlington on the 29th, 30th and 31st of this month. If you could arrange to be in Burlington on the evening of the 29th you would attend one of the liveliest and best feeling camp-fires that was ever held, and no one will be more welcome than the General who commanded the Brigade at Bull Run, in which the Second Vermont had a part, for many of these men will be here.

Awaiting your early reply, believe me, with high esteem,

Sincerely and respectfully yours,

J. B. Peck

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Peck T. S.

Replied Jan 23/94.
Page 245

Major-General Oliver O. Howard, U. S. A.,
Governor's Island, New York Harbor, N. Y.
Dear General Howard:-
I have been requested by Commander Joel H. Holton
of Standard Post No. 2, U. S. A., Department of Vermont, to tender
to the people of the State a list of the names of the
men who served in the Vermont National Guard during the
war of 1861-1865. I have the honor to acknowledge the receipt
of your letter of the 15th inst. and in reply to inform you that
the list of names of the men who served in the Vermont National
Guard during the war of 1861-1865 is being prepared and will
be ready for distribution in a few days. I am, Sir, very
respectfully,
Sincerely,
Peck T. S.

THE MALDEN
YOUNG MEN'S CHRISTIAN ASSOCIATION.

W. J. HOBBS, President.

F. L. STARRETT, General Secretary.

To Maj. Gen'l O. O- Howard U.S. Army
Governors Island N. Y.

MALDEN, MASS.,

Jan. 22 1894

My Dear Sir:-

At the meeting of the Building Committee on Saturday evening, it was unanimously voted to accept your offer to speak at a Business Mens Banquet in this city, Thursday evening Mar. 1 1894 at the price named in your letter of the 10th. [One Hundred Dollars and Expenses.] Telegraph at once if date is accepted.

Yours very truly,

F. L. Starrett
Genl Secy



Stewart P. L.

THE MALDEN

YOUNG MEN'S CHRISTIAN ASSOCIATION

Reply sent Jan 28/94

W. J. HOBBS, President.

F. L. STARRATT, General Secretary.

Jan. 28 1894

*By Mr. W. L. Stewart
1/28/94*

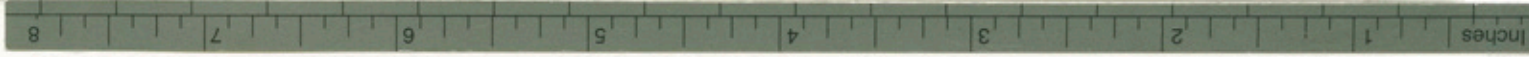
To Maj. Gen'l O. O. Howard U.S. Army
Governors Island N. Y.

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Yours very truly,

*F. L. Starratt
Gen'l Secy*

46



RUPTURE IN EITHER SEX AND AT ALL AGES RADICALLY CURED IN FROM 2 TO 6 WEEKS
WITHOUT SURGICAL OPERATION AND NO DETENTION FROM BUSINESS OR PLEASURE.

OFFICERS:

BENJ. FRANKLIN, M. D.
PRESIDENT.

JNO. B. DONALDSON, M. D.
VICE-PRESIDENT.

R. C. McCONNELL, Esq.
SECRETARY & TREASURER.

** * **
The Franklin Rupture Cure
** * **
COMPANY
(INCORPORATED)

MERCHANTS' INSURANCE BUILDING,
776 BROAD STREET.

MEDICAL STAFF:

J. V. SCOTT, M. D.

WM. DENNEY, M. D.

JNO. B. DONALDSON, M. D.

BENJ. FRANKLIN, M. D.
CHIEF OF STAFF.

Newark, N. J., Jan 22^d 1894

Major Gen. O. O. Howard
Governor Island
N. Y.

Dear Sir:

As per the enclosed letter you will
learn I entered the employ of the Worrall
Liquor Can Co, as attending physician at New
York. U. S. Office June 16th 93 and remained
as such until Oct 9th 93, during which time
I was paid the salary agreed upon at regular
periods and in most instances in small sums,
finally finding that my family and self
would starve if this course was kept up, I
left the employ of the Co, not having been re-
paid for my stated service period.

A few days subsequent I saw the Asst
Manager Mr Price and stated to me what
amount was due me, I waited until
late in December and not getting any word

for the Company, having written them several
times, I at last called upon Dr W. A. Paul
who informed me that as soon as the books
of the company were straightened up that my
balance due me would be promptly
paid me, I gave him the balance due
me as \$26.50, on the 9th inst I received
the enclosed from Mr Bruce, which gives
\$11.50 as the amount due me rather than
have any trouble over the discrepancy I
wrote Mr Bruce accepting his figure sent
this to him by messenger, his answer was that
he would attend to it shortly. I have written
him twice since and Dr Paul once, asking
for a settlement but am unable to com-
elicit a reply from either.

I now reluctantly call your attention
to it as President of the company, hoping
that you will no longer permit this injustice
to continue. May I ask you to return me
Mr Bruce's letter when you are through with
it.

Very truly
your obt. servt

Benjamin Franklin M.D.
Sett 85th New York St Vol 100 Page 1

(Copy)

New York and New Jersey, Morrell Liquor Cure,
Office, 203, Broadway, Rooms, 208- 209,
New York January 8th 1894.

Dear Dr. Franklin,

Yours of Dec. 31st, at hand, and have also
had my attention called to your interview with Mr. Bradford,
you will find upon reflection that you did not start in at
Newark until Monday, June 19th, your tally sheets state that
you treated the Belleville patient the first time on the 19th
of June. The check for \$ 10.00 which we advanced you before
you went to Newark is dated June 16th, this deducts one week,
\$ 20.00 from account at least. We have however allowed the 2
days extra time from June 16th to 18th, \$ 5.00 which leaves
the balance due you as we make it \$ 11.50. You have probably
forgotten the \$ 10.00 you received from Mr. Ward.

Yours truly,

(signed)

Wm. M Bruce.

I enclose copy of account as I make it, and as I think
correct.

40

New York and New Jersey, Morrell Lister Care,
Office, 203 Broadway, Rooms, 208-209,
New York January 8th 1894.

Franklin D. P. (Copy)

Dear Dr. Franklin,

Yours of Dec. 31st, at hand, and have also
had my attention called to your interview with Mr. Bradford,
you will find upon reflection that you did not state in at
Newark until Monday, June 18th, your tally sheets state that
you treated the Belleville patient the first time on the 18th
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you went to Newark is dated June 18th, this deducts one week,
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days extra time from June 18th to 18th, \$5.00 which leaves
the balance due you as we make it \$11.50. You have probably
forgotten the \$10.00 you received from Mr. Ward.

Yours truly,

Wm. M. Brace.

(signed)

I enclose copy of account as I make it, and as I think

correct.

EDITORIAL ROOMS OF THE STANDARD DICTIONARY.

New York, Jan. 22, '94. 1893.

My Dear General Howard;

Please keep yourself free for the first Sunday afternoon in June.

That grand old Temperance veteran, General Neal Dow, will, this coming spring, attain his nintyeth birthday; and we wish to honor the occasion and the cause of Temperance by celebrating the event. The General has consented to be at the Park on that day, and we expect the leaders of Temperance from all over the country to be there. We wish you to participate in the welcome. It is the purpose to turn it into a great Temperance celebration, non-denominational and non-partisan. We will wish you to speak for 15 or 20 minutes.

Yours very respectfully,

D. K. Funk

It is the purpose also to continue the meetings over Monday & Tuesday, & bring together the leaders of the different schools of thought & action in the temperance work & thus take advantage of Gen. Neal Dow's presence to start, if possible, a temperance revival.

D. K. F.

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Publication House of
Wm. A. Macmillan & Co.,
10 and 12 Avenue of the
Arts, New York

Editorial Rooms of the Standard Dictionary.

New York Jan. 22, 1893.

128

My Dear General Howard:

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non-partisan. We will wish you to speak for 15 or 20 minutes.

Yours very respectfully,

E. F. York

Recd of Mr. Dow

34

Berkheim

New York, 89 & 10th St.
January 22, '94.

To the Honorable

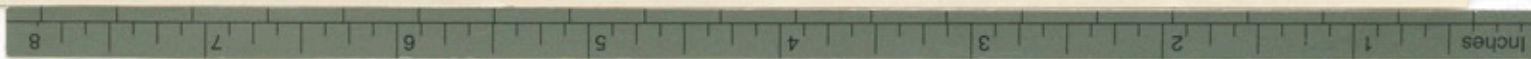
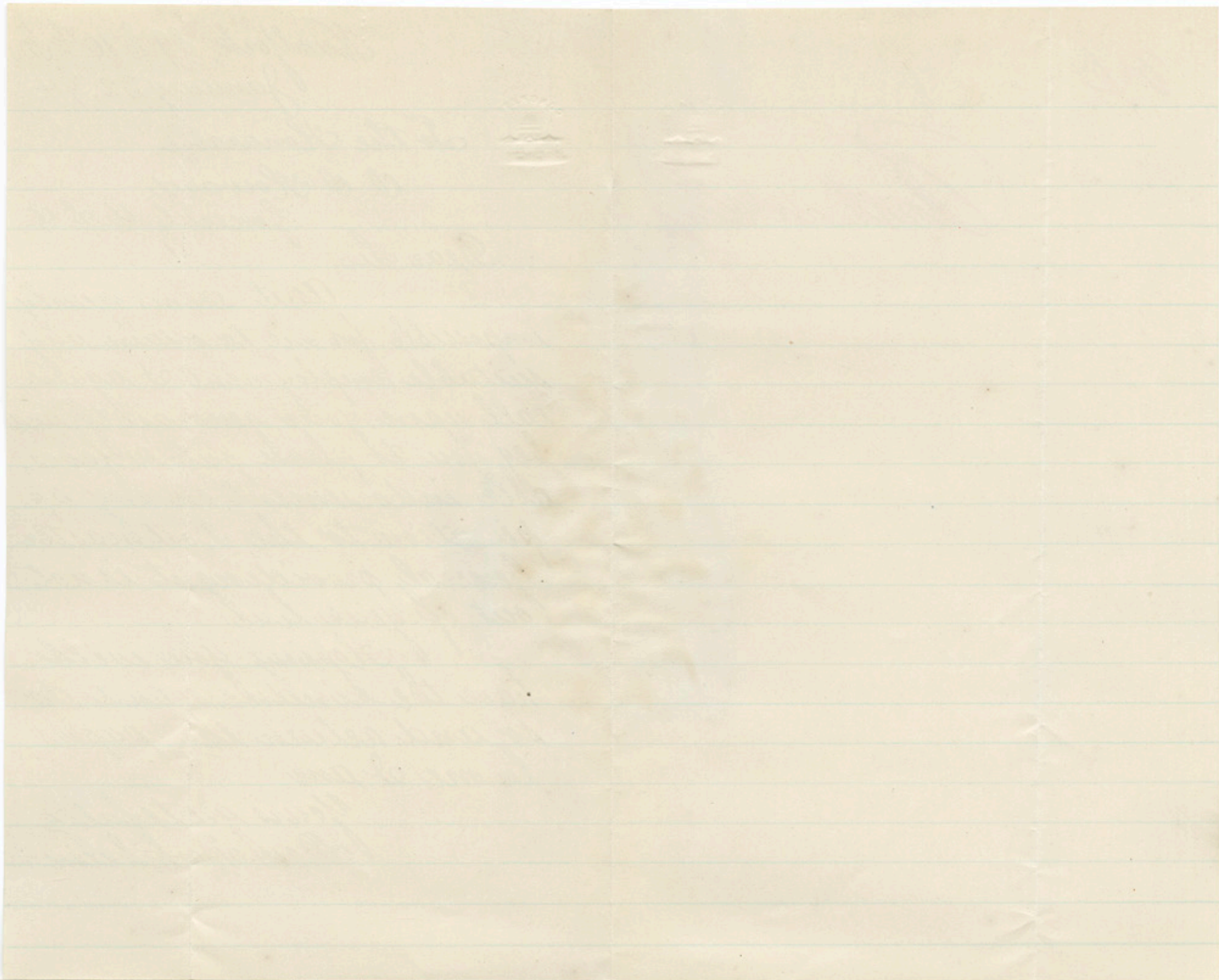
W. O. Howard
General, U. S. A.

Dear Sir,

As it seems nearly impossible for me to obtain any suitable employment, I again call upon your generosity and beg you to please put a favorable indorsement on my application to the Postmaster General, providing it is not out of your line.

Hoping you will have the kindness and do so, and return the papers to me I am

Yours gratefully
Ben. Berkheim



AUTHORIZED CAPITAL,

\$50,000,000.

PROHIBITION PARK BUILDING LOAN AND SAVINGS ASSOCIATION.

OFFICERS:

REV. DANIEL S. GREGORY, D.D., PRESIDENT.
Ex-President Lake Forest University.
EDWARD J. WHEELER, VICE-PRESIDENT.
Editor of the New York Voice.
HON. EDWARD P. DOYLE, SECRETARY.
Secretary of the Fish Commission of the State of New York.
BENJAMIN F. FUNK, TREASURER.
President of the National Prohibition Park Co.

DIRECTORS:

REV. I. K. FUNK, D.D., President of Funk & Wagnalls Co.
MAJ.-GEN. O. O. HOWARD, Commander of Eastern Division of the U. S. Army, Governor's Island, N. Y.
FERDINAND SCHUMACHER, President of the American Cereal Co., Akron, O.
ZENAS W. BLISS, Prohibition Park, Staten Island.
W. T. WARDWELL, Treasurer of the Standard Oil Co.
REV. C. L. HASKELL, Secretary of the National Prohibition Park Co.
HON. ERASTUS WIMAN, of R. G. Dun & Co. (Dun, Wiman & Co.), New York City.
JOHN BETZ, Prohibition Park, Staten Island.
REV. JOSEPH T. WRIGHT, Ph.D., Editor of the Literary Digest.
A. R. HEATH, Prohibition Park, Staten Island.
CHARLES J. DAILEY, Prohibition Park, Staten Island.
JOHN W. RHINES, Prohibition Park, Staten Island.

West Brighton, Staten Island, N. Y., Jan'y 22. 1894.

Y
Lieut O. O. Howard.

Governors Island, N.Y.

Dear Sirs Please forward book, if you have
not already, to have dividend entered.

Very respy
C. J. Dailey, Asst Secy.

Send to Harry Howard

BUILDING LOAN AND SAVINGS ASSOCIATION.

Prohibition Park

DIRECTORS:

HON. BRADLEY W. WATKINS, M.D., President of the Association.
JOHN BETH, Prohibition Park, Staten Island.
REV. JOSEPH T. WRIGHT, D.D., Editor of the Liberty Bell.
A. R. HEATH, Prohibition Park, Staten Island.
CHARLES J. DALLER, Prohibition Park, Staten Island.
JOHN W. RYDER, Prohibition Park, Staten Island.

REV. J. K. PERK, D.D., President of the A. W. C. A.
MAJOR O. HOWARD, Commander of the 1st New York Cavalry.
FREDERICK SCHUMACHER, President of the American Cattle Co., Staten Island.
W. T. WARDWELL, Treasurer of the Prohibition Park Co.
REV. C. L. HASKELL, Secretary of the National Prohibition Park Co.

OFFICERS:

REV. DANIEL S. GREGORY, D.D., President of the National Prohibition Park Co.
EDWARD J. WHITFIELD, Editor of the New York Times.
HON. EDWARD D. DOYLE, Secretary of the Prohibition Park Co.
BENJAMIN F. TUCK, Treasurer of the National Prohibition Park Co.

West Brighton, Staten Island, N. Y., January 1, 1891

Dear Sirs:
I have the honor to acknowledge the receipt of your letter of the 29th inst. in relation to the proposed building loan and savings association for the purpose of erecting a park for the use of the people of Staten Island. I am very glad to hear that you are interested in the project and I am sure that the Association will be successful in its efforts to secure the necessary funds for the purpose.



IHPETONGA BALL,

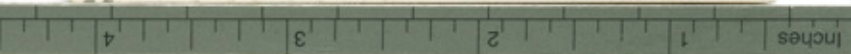
JANUARY TWENTY THIRD.

THIS TICKET MUST BE SHOWN AT THE DOOR.

NOT TRANSFERABLE. TO BE RETURNED IF NOT USED.

ADMIT

Gen'l M^{rs} C.C. Howard (U.S.A.)

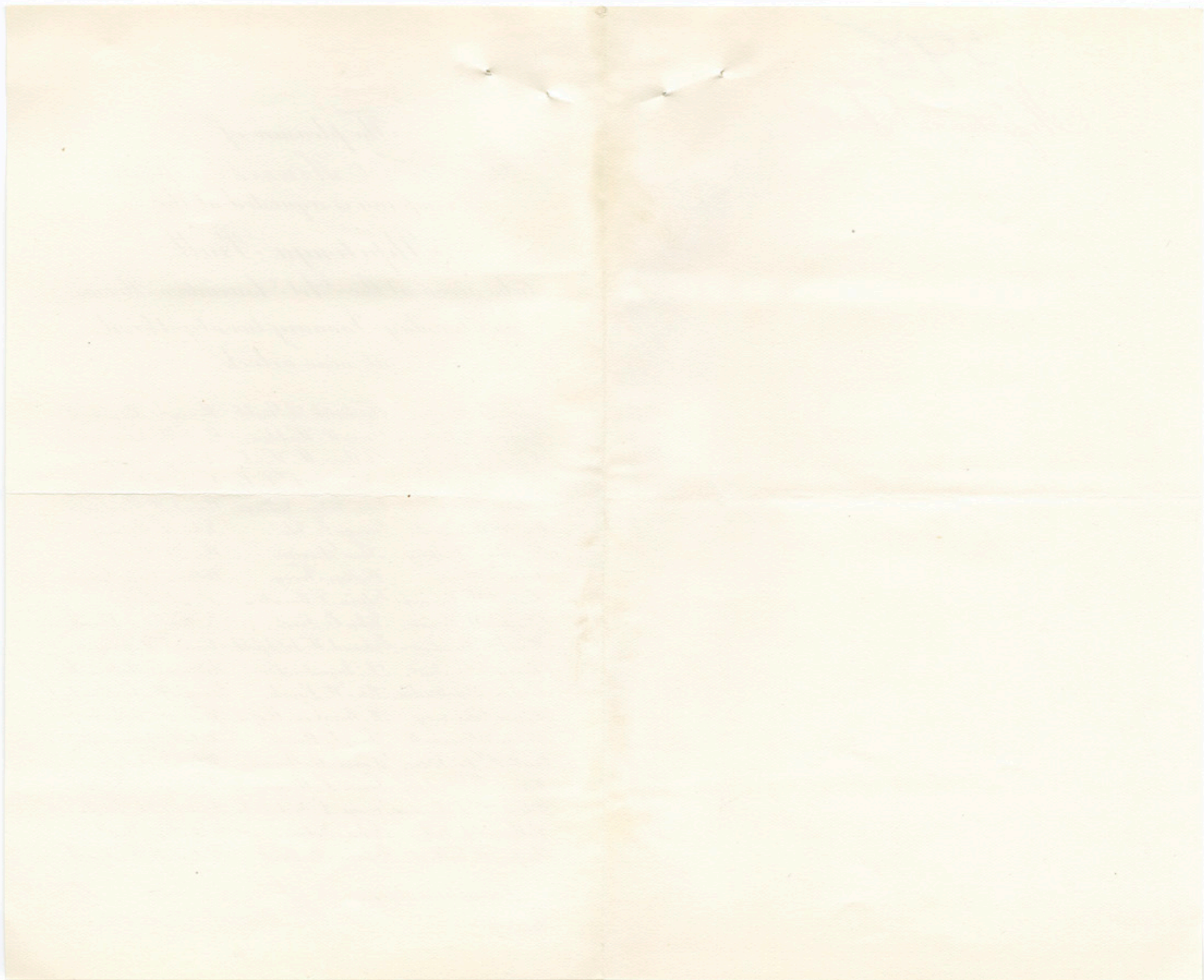


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Shpetonga Ball

The pleasure of
Gen^l & Mrs C.O. Howard's (usa)
company is requested at the
Shpetonga Ball,
to be given at the Art. Association Rooms,
on Tuesday, January twenty-third,
at nine o'clock.

Tunis G. Bergen, Frederick A. Guild, Henry E. Pierrepont,
Frederick R. Bellamy, Crowell Wadden, E. T. H. Talmage,
Frank S. Benson, Arthur M. Hatch, J. Fay Pierrepont,
Joseph E. Brown, Norman S. Dyke, George W. Chauncey,
Edwin Beers, Chas. B. Van Nostrand, Wm. A. P. Prentice,
Wm. B. Brinsmade, George E. Ide, John T. Sherman,
Jonathan Bulkley, Theo. Dreier, Wm. A. Read,
John E. Borne, Wyllys Ferry, William Cary Sanger,
Samuel W. Boocock, Edwin F. Knowlton, Royd Saltus,
Clarence W. Bowen, John E. Leech, N. Pendleton Schenck,
Henry D. Brockman, Edward W. Litchfield, Samuel H. Seaman,
Amory S. Carhart, A. Augustus Low, William C. Sheldon, Jr.,
Simcon B. Chittenden, Peter W. Lynch, George H. Southard,
Daniel Chauncey, R. Burnham Moffat, Thomas E. Hillman,
Henry B. Cromwell, Thos. S. Moore, J. S. T. Stranahan,
Carroll W. De Silver, David M. Morrison, John F. Talmage,
Francis E. Dodge, James L. Morgan, Jr., Franklin E. Taylor,
Watson B. Dickerman, George L. Nichols, Jr., Frederic A. Ward,
Latham A. Fish, John Notman, C. Delano Wood,
Jasper W. Gilbert, Edwin Packard, Robert B. Woodward.

Compliments of
R.s.v.p. *Wm. Cary Sanger*



HON. SMITH M. WEED, President.

W. S. CHAMBERLIN, 1st Vice-President.

E. C. DILLINGHAM, 2d Vice-President.

THOS. S. JOHNSON, Secretary and General Manager.

A. TROWBRIDGE, Treasurer.

NEW YORK MUTUAL
SAVINGS AND LOAN
ASSOCIATION.

MAIL AND EXPRESS BUILDING,
203 BROADWAY.

NEW YORK, January 23, 1894.

Genl. O. O. Howard.

Governor's Island, N. Y.

Dear General:-

I have been requested by its Officers, to solicit you to accept a Directorship in the New York Mutual Savings & Loan Association. On my way to the Island, for this purpose, I learned, you were absent on a trip, and would not likely be back for some weeks. I therefore take the liberty of addressing you on the subject.

The Association was organized June 1889. The enclosed statement shows assets January 1st. 1894. about \$650,000. We have something over 5000 shareholders, organized in 315 Local Branches, mostly in New York and Pennsylvania. Our income is from \$25,000 to \$30,000 per month, with about \$20,000 available for loans, with no idle money, as applications for loans are constantly in excess of receipts.

The birth place of Building and Loan Associations in this country is Philadelphia, where, as shown by statistics, a larger percentage of the people own their homes, than in any other city in the world. This is directly traceable to Building and Loan Associations. Such Associations present the most practicable and perfect plan of co-operative savings, yet devised. They encourage thrift and inspire a love of home among the masses, which cannot but tend to improve and elevate their morals, making them better citizens.

I have often thought our plan of saving might prove beneficial, if introduced in the rank and file of the army. Until the last three months, our Directors and Executive Committee gave their time to the Association. We now allow \$5. for each Meeting, attended, this is not very princely remuneration, however, we

HON. SMITH M. WEED, PRESIDENT.
THOS. S. JOHNSON, SECRETARY AND GENERAL MANAGER.
W. S. CHAMBERLIN, 1ST VICE-PRESIDENT.
E. C. DILLINGHAM, 2ND VICE-PRESIDENT.
A. TROWBRIDGE, TREASURER.

NEW YORK MUTUAL
SAVINGS AND LOAN
ASSOCIATION

MAIL AND EXPRESS BUILDING,
203 BROADWAY.

NEW YORK, January 23, 1894.

Gov. O. O. Howard
Governor's Island, N. Y.

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learned, you were absent on a trip, and would not likely be back
for some weeks. I therefore take the liberty of addressing you
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The Association was organized June 1882. The enclosed state-
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thing over 5000 shareholders, organized in 212 local branches,
mostly in New York and Pennsylvania. Our income is from \$25,000
to \$30,000 per month, with about 250,000 available for loans,
which we make money, as applications for loans are constantly in
excess of receipts.

The main place of building and loan association in this
country is Philadelphia, where, as shown by statistics, a large
percentage of the people own their homes, than in any other city in
the world. This is chiefly traceable to building and loan associa-
tions. Such associations present the most practicable and pro-
gram of co-operative savings, yet devised. They encourage thrift
and inspire a love of home among the masses, which cannot but tend
to improve and elevate their habits, making them better citizens.
I have often thought that plan of saving might prove benefi-
cial, if introduced in the mass and life of the world. Until the
last three months, our Directors and Executive Committee have
been slow to the Association. We now have 23. For each meeting,
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HON. SMITH M. WEED, PRESIDENT.
THOS. S. JOHNSON, SECRETARY AND GENERAL MANAGER.
W. S. CHAMBERLIN, 1ST VICE-PRESIDENT.
E. C. DILLINGHAM, 2ND VICE-PRESIDENT.
A. TROWBRIDGE, TREASURER.

NEW YORK MUTUAL
SAVINGS AND LOAN
ASSOCIATION.

MAIL AND EXPRESS BUILDING,
203 BROADWAY.

NEW YORK.

(2.)

would be very glad to elect you a Director, believing you would be
pleased with your associates, and could direct matters, so as to
be helpful to a class in which you are largely interested.

I enclose copy of Articles of Association, prospectus, etc.,
showing working plan of the Association, and statement of busi-
ness to January 1st. 1894.

Please look these over at your leisure, and if upon investi-
gation, you find the Association worthy of confidence, kindly
advise us if you will accept an election at our Annual Meeting to
be held the last Tuesday in February.

I regret not to have seen you as our methods could have been
explained so much better than by letter. I feel somewhat free to
write you, as I am a member of the Military Order of the Loyal
Legion Dep. of New York, although I have not the pleasure of a
personal acquaintance.

Hoping we may receive a favorable reply,
Sincerely yours,

Dictated.



P. S. We desire to elect you in place of F. B. Case Jr.
whose term of office expires, and who is not eligible for re-elec-
tion.



ARTICLES OF ASSOCIATION
OF THE
New York Mutual
SAVINGS & LOAN ASSOCIATION,
AS AMENDED

At the Annual Meetings of Feb. 2d, 1892,
and Feb. 7th, 1893.

WE, THE UNDERSIGNED, DO HEREBY CERTIFY, that we have associated ourselves into a Company, under an Act of the Legislature of the State of New York, entitled "An Act for the Incorporation of Building, Mutual Loan and Accumulating Fund Associations," passed April 10th, 1851, and all Acts amendatory thereof and supplemental thereto, under the name and for the purposes hereinafter set forth.

ARTICLE I.

NAME—LOCATION OF OFFICES.

SEC. 1. The name of such Association shall be the "New York Mutual Savings and Loan Association."

SEC. 2. The principal office of the Association shall be located in the City of New York; and it may have additional offices at such other places as may be determined upon by the officers of the Association.

ARTICLE II.

PURPOSES OF ASSOCIATION.

The purposes for which such Association is formed are to accumulate a fund for the purchase of real estate, the erection of buildings or the making of other improvements thereon and the sale of the same and the removal of incumbrances therefrom; to aid its members in acquiring real estate, building houses and making improvements thereon, removing incumbrances therefrom and securing homes upon the lowest and easiest terms, so as to save the sums ordinarily devoted to the payment of rent; to accumulate a fund to be returned to the members who do not obtain advances on their shares, when the funds of the Association, to the credit of each full share, shall amount to \$100; to issue certificates of shares of the Association, in different series, from time to time,

to its members, and to redeem the same; to encourage industry and frugality and promote thrift and economy among its members, by providing a medium through which their savings may be invested so as to yield the largest returns consistent with absolute safety; and, generally, to transact any and all business incidental to the proper working and management of a Building, Mutual Loan and Accumulating Fund Association, as allowed by the said Act and all Acts amendatory thereof and supplemental thereto.

ARTICLE III.

MEMBERS.

SEC. 1. Any properly qualified person of lawful age, may become a member of this Association, by subscribing to the prescribed form of obligation.

ARTICLE IV.

MEETINGS OF THE ASSOCIATION.

SEC. 1. GENERAL MEETINGS. A meeting of the corporators shall be held within sixty days after the incorporation of the Association, and shall constitute the first annual meeting of the Association. Thereafter the Annual Meeting of the Association for the election of Directors, in the manner hereinafter prescribed, and for the transaction of such other business as may properly come before it, shall be held at the principal office of the Association, on the first Monday in June in each year, beginning on the first Monday of June, 1890. After the meeting of June, 1891, the annual meetings shall be held on the *fourth* Tuesday in February of each year.

SEC. 2. SPECIAL MEETINGS. Special meetings of the Association may be called by order of the President, the Vice-President, in the absence of the President, or the Executive Committee, which order shall be in writing and delivered to the Secretary. Notice of such meetings shall be given by the Secretary, by mailing to each shareholder, at his registered address, at least ten days before the date of meeting, a notice, specifying the time, place and object of the meeting. No member who shall not have had his address registered at the office of the Association shall be entitled to receive such notice.

SEC. 3. QUALIFICATION OF VOTERS. Any member shall be entitled to one vote, either personally or by proxy. All votes shall be cast by ballot, and a majority of votes cast shall determine the result. *All proxies must be filed with the Secretary of the Association at least five days before the day of any meeting for which they were intended to be used, and unless so filed they shall not be voted.*

SEC. 4. QUORUM. The members present at any general or special meeting of the Association shall constitute a quorum for the transaction of business.

SEC. 5. *Two Inspectors of Election shall be appointed by the Board of Directors, who shall hold office for one year, or until the conclusion of the next annual meeting of the members.*

*Amended at Annual Meeting, 1893.

ARTICLE V.
BOARD OF DIRECTORS.

SEC. 1. EXISTING BOARD ABOLISHED. The term of office of all members of the existing Board of Directors is hereby declared to expire on the first Tuesday of February, 1892, and the affairs of the Association shall hereafter be managed by a Board of Directors, elected under these amended articles.

SEC. 2. NUMBER AND TERM OF OFFICE. The affairs of the Association shall be managed by a Board of *twelve* Directors, all of whom shall be shareholders. *But no person shall be eligible to the office of Director who is either a general or local agent of the Association for procuring business and receiving as compensation a commission based on the business procured by him.* The term of office of all Directors except the members of the first Board, elected under these amended articles, shall be three years from the day of the Annual Meeting, at which they are or ought to be elected. The terms of office of the members of the first Board elected hereunder, shall be as follows, viz: four shall hold office for one year, four for two years and three for three years.

It shall be the duty of the said first Board at their first meeting to designate which of their number shall hold office for the respective terms of one, two and three years, such designation to be made by lot.

The additional Director provided for by the Amendment to this Article shall be immediately elected, but shall hold the office only for two years; his successors shall hold for the full term of three years.

SEC. 3. WHEN AND HOW ELECTED. At the Annual Meeting of the Association, held in the first Tuesday of February, 1892, a full Board of eleven Directors shall be elected, and at each Annual Meeting thereafter, as many Directors shall be elected as may be required to fill the places of those whose terms of office shall then expire.

SEC. 4. VACANCIES. The Directors shall have power to fill all vacancies occurring in the Board; the Director so elected to hold office only for the unexpired term.

SEC. 5. HOLDING OVER. If, at any Annual Meeting at which an election of Directors should be made, no such election takes place, the meeting shall stand adjourned to the next day at the same hour and place, and if at such adjourned meeting no election is held, the former Directors shall continue to act until new Directors shall be elected, either at a special meeting of the shareholders called for that purpose, or at the next annual meeting.

SEC. 6. REGULAR MEETINGS. Regular meetings of the Board shall be held at the principal office of the Association, once in every two months, on the first Tuesday of the month at 4 o'clock P.M. The first meeting of the year to be held immediately after the Annual Meeting.

SEC. 7. SPECIAL MEETINGS. Special meetings of the Board, to be held at the principal office of the Association, may be called

*Amended at Annual Meeting, 1893.

at any time by the President, by the Vice-President, in the absence of the President, or by any three of the Directors. Notice of such meeting shall be given by the Secretary, by mailing to each Director, at his registered address, at least five days before the date of meeting, a notice specifying time, place, and object of the meeting.

SEC. 8. QUORUM. Five Directors shall constitute a quorum for the transaction of business, at any meeting of the Board.

ARTICLE VI.

OFFICERS.

SEC. 1. The officers of the Association shall be a President, a first and second Vice-President, a Secretary, a Treasurer, and such other officers, as may be appointed by the Board of Directors.

SEC. 2. ELECTION OF OFFICERS. The officers of the Association shall be elected by the Board of Directors at its first regular meeting; and all officers shall hold over until their successors shall be duly elected and qualified. Any vacancy that may occur in the offices of the Association shall be filled by the Board of Directors.

SEC. 3. TRUSTEE. A trust company doing business in the City of New York, shall be selected by the Board of Directors to act as a Trustee for the Association.

SEC. 4. ATTORNEY. There shall be an attorney appointed by the Board of Directors for the transaction of the legal business of the Association, who shall hold office during the pleasure of the Board.

SEC. 5. MANAGER OF AGENCIES. The Board of Directors may at their discretion appoint a Manager of Agencies who shall have the appointment of agents and the full charge and control of the Agency Department, subject to the Board of Directors or the Executive Committee. He shall also have authority to appoint an Assistant Manager of Agencies.

ARTICLE VII.

DUTIES OF OFFICERS.

SEC. 1. PRESIDENT. The President shall preside at all Regular and Special meetings of the Board of Directors, issue orders to the Secretary for calls of meetings, sign all certificates of stock, counter-sign all cheques on the Treasurer and Trustee, and perform all other duties, usually pertaining to the office of President.

SEC. 2. DUTIES OF FIRST VICE-PRESIDENT. In case of the absence or disability of the President, the first Vice-President shall perform his duties, and the execution of any instrument on behalf of the Association by the first Vice-President under the corporate seal of the Association, attested by the Secretary, shall be sufficient evidence of the absence and disability of the President.

SEC. 3. DUTIES OF SECOND VICE-PRESIDENT. The second Vice-President shall perform all duties of the President in the absence of both the President and Vice-President.

SEC. 4. DUTIES OF SECRETARY. The Secretary shall attend all meetings of the Association, both regular and special, and also all meetings of the Board of Directors, and keep a full, true and accurate account of the proceedings of all such meetings. He shall receive all moneys paid in to the Association, and deposit the same daily in such bank or trust company as may be designated by the Board of Directors; he shall keep all the accounts of the Association, issue all notices, conduct all correspondence, draw and sign all orders on the Treasurer, sign all certificates of stock, and attend to all advertising, printing and publications. He shall, at the request of the Directors, make such statements and exhibits of the affairs of the Association, in writing or otherwise, as the Board may from time to time require, and he shall perform all such duties as are usual to his position, not otherwise specified. He shall, under the direction of the Board of Directors, see to the settling of all claims and bills, and shall keep insured all interest the Association may have in any building or property liable to loss by fire. He shall protect the interest of the Association in all tax sales or forfeiture or foreclosure; and for these purposes he is authorized to draw on the Treasurer, without further action of the Board of Directors, and shall report the same to the Board of Directors at its first meeting thereafter. He shall receive from the Attorney, after being recorded, all deeds or other documents pertaining to the business of the Association, and make proper entry of the same in books kept for that purpose. He shall give a bond to the Association for the faithful discharge of the duties of his office for such amount as may be required by the Board of Directors.

SEC. 5. DUTIES OF TREASURER. The Treasurer shall sign certificates of stock in the absence of the Secretary. No moneys of the Association shall be disbursed by the Treasurer, except upon proper vouchers signed by the Secretary and countersigned by the President. The Treasurer shall be required to give bond for the faithful discharge of his official duties to the Association, in such amount as shall be fixed by the Board of Directors. He shall render such reports as may be required by the Board of Directors of all receipts and disbursements, with proper vouchers for the same.

SEC. 6. DUTIES OF ATTORNEY. The Attorney shall act as counsel and legal adviser for the Association. He shall examine or cause to be examined all abstracts and records relating to the title of real estate offered as security for loans or investments, and certify in writing or otherwise, to the Board of Directors, all facts, that in case such security is accepted, might affect the interests of the Association; he shall see to the preparation of all papers incident to making or securing loans or investments by the Association, cause them to be properly executed, filed in the proper office for record, and when so recorded, deliver the same to the Secretary; he shall have access to all abstracts and title papers belonging to the Company, and, in general, he shall do and perform all things incident to his office or which may be required of him by the Board of Directors. If it should, in the judgment of the Attorney, be necessary to retain any Attorney or Attorneys to assist him, he shall, with the approval of the President, retain such Attorneys; and he shall not be liable for any negligence on the part of any Attorneys so retained.

SEC. 7. DUTIES OF TRUSTEE. The Trustee shall receive, hold

and have the custody of all promissory notes, mortgages, deeds, deeds of trust, and all other securities for loans on real estate, turned over to the Trustees by the Association, together with all moneys of the Association deposited with it by the Treasurer, and shall pay out the same only upon proper vouchers and cheques signed by the Secretary, President and Treasurer, in strict compliance with such contract as shall be made between the Association and the Trust Company as Trustee.

SEC. 8. REMOVAL OF OFFICERS. Any officer of the Association is liable to removal or suspension from office by the Board of Directors, upon conviction of flagrant neglect, or wilful violation of the duties of his office, as prescribed by these Articles of Association; and his place or office shall be filled by selecting some qualified stockholder, on a majority vote of the full Board of Directors; and the new officer, so elected, shall hold over until the General Meeting of the Association, when his successor shall be duly elected and qualified.

SEC. 9. EXECUTIVE COMMITTEE. An Executive Committee consisting of five members, shall be appointed by the Board of Directors from among their number, who shall have full charge and supervision of the business of the Association between the meetings of the Board. They shall examine all applications for loans and shall judge of the sufficiency of the security offered. They shall meet at the call of either the Chairman or Secretary, and shall report their actions to the Board of Directors at their next meeting.

SEC. 10. AUDITING COMMITTEE. An Auditing Committee consisting of three stockholders shall be appointed by the President, by and with the approval of the Executive Committee. The President shall be a member, *ex-officio*, of the Standing and all other Committees excepting the Auditing Committee.

SEC. 11. ADVISORY BOARD. A general Advisory Board and local Advisory Boards, may be appointed by the Board of Directors from among the stockholders, at such place or places as may seem for the best interest of the Association.

SEC. 12. Each Director, Officer and Attorney of the Association shall at all times be indemnified and saved harmless by the Association against all liabilities, losses, costs or expenses incurred, or to be incurred by them, or any of them, in prosecution of the work, business or affairs of the Association; and it shall be the duty of the Board of Directors to indemnify them accordingly out of the assets of the Association. No Director, Officer or Attorney shall be personally liable for or in respect of any act by him bonafide in the execution of his official duties.

ARTICLE VIII.

CAPITAL.

SEC. 1. The Capital of this Association shall consist of the accumulated savings of its members paid in upon shares, with the profits arising from the investment thereof.

ARTICLE IX.

SHARES.

SEC. 1. Shares shall be issued in denominations to be known as

Installment, Pre-Paid and Interest-Bearing Paid-Up. The par or matured value of shares shall be \$100, issued in such series and at such times as may be determined by the Board of Directors.

The Board of Directors may, if in their judgment it is deemed advisable, issue half and quarter shares.

SEC. 2. A Certificate shall be issued to every member and signed by the President and Secretary or Treasurer, under the seal of the Association. Such certificate shall state the number of shares it represents, the number of the series in which it is issued, and may be assigned by the owner thereof or his duly authorized attorney, subject to the written approval of the Secretary of the Association.

SEC. 3. The Directors may in their discretion, extend the time of maturity of the shares of any member, by reducing the regular monthly dues of such shares to an amount not less than twenty cents per share per month.

SEC. 4. REDUCING NUMBER OF SHARES. If at any time after one year a member wishes to reduce the number of his shares, he may surrender his certificate and receive a new one bearing same date as the original for a less number of shares. The amounts credited on the surrendered certificate will be applied toward the payment of the dues on the new certificate.

SEC. 5. Any member holding unpledged installment shares, and having paid one year's dues or more, may transfer the same into interest bearing shares by paying any difference that may be due, and a transfer fee of one dollar.

SEC. 6. Shares are non-forfeitable, but whenever payments on such shares shall be in arrears for twelve months or more, they shall be sold at auction for the purpose of paying the arrearages. The surplus, if any, arising from such sale, after paying the arrearages thereon, shall be paid to the holder; if the shares sell for less than the amount due thereon, they shall be bid in by the Association and cancelled, and the amount standing to their credit shall be distributed among the other shares as profits.

Whenever it becomes necessary to sell shares for default, a notice, stating the time and place of such sale, shall be mailed to the owner of such shares, at least ten days before the date of sale. The sale may be adjourned from time to time, as may be considered advisable.

ARTICLE X.

PAYMENTS AND FINES.

SEC. 1. An entrance fee of One Dollar per share for Installment and Pre-paid Shares will be charged each person upon applying for membership.

SEC. 2. Upon the transfer of shares there shall be paid to the Association a transfer fee of One Dollar for each certificate. No transfer shall be valid until it is registered upon the books of the Association.

SEC. 3. Upon the withdrawal of shares there shall be paid to the Association a withdrawal fee of ten cents for each share withdrawn, on which interest or premiums are paid.

6
5
4
3
2
1
Inches

SEC. 4. Monthly dues not exceeding sixty cents on each share, must be paid on or before 5 o'clock P. M. on the last business day of each month, at the nearest office or Agency of the Association, authorized to receive such payments. Additional dues and interest on loans must be paid in the same manner as monthly dues.

SEC. 5. Any member in default in the monthly payments upon his shares will be charged a fine of five cents for the first month, ten cents for the second month and thereafter fifteen cents per month per share for each default in either monthly dues or interest.

SEC. 6. Dues and interest may be paid in advance. On all advance payments of six or more months, such discount will be allowed as may be determined by the Board of Directors.

ARTICLE XI.

PRE-PAID SHARES.

SEC. 1. Pre paid shares of the matured value of \$100 will be issued upon payment of such sums as shall be determined by the Board of Directors. Such shares shall be subject to no further calls or assessments and shall mature and be redeemed with the regular shares of the same series.

INTEREST BEARING PAID-UP SHARES.

SEC. 2. Interest bearing paid-up shares of the matured value of \$100 will be issued at the minimum price of \$93 with such premium as may be added by the Board of Directors. Such shares shall receive, out of their earnings, interest at such rate as the Board of Directors may from time to time fix, not exceeding seven per cent. per annum on their matured value, payable semi-annually, and if continued to their maturity shall then participate in the profits in excess of the interest paid to the extent of 7-10 of one per cent. per annum. * Interest bearing paid-up shares of the matured value of one hundred dollars will be issued for fifty dollars. Such shares shall receive out of their earnings, interest at the rate of six per cent. per annum on fifty dollars, payable semi-annually on the last days of June and December. If continued to maturity they shall then receive one-third of the profits earned by them in excess of interest paid thereon.* Interest bearing paid-up shares will be sold only to meet approved applications for loans in excess of the available receipts of the Association, and the Board of Directors may set aside and place with the Trustee or some Trust Co., under contract to hold the same for the redemption of such shares, bonds and mortgages owned by the Association; the appraised value of which shall be 25 per cent. over the amount of the shares issued. The bonds and mortgages so deposited shall be returned to the Association upon the redemption of the shares, and may be changed by substituting securities of a similar character and value.

ARTICLE XII.

WITHDRAWALS.

SEC. 1. Any member may, after one year, withdraw from any funds which may be on hand, applicable to such purpose, one or more of his unpledged installment shares, issued after this date, not

*Amended at Annual Meeting, 1893.

in arrears, by giving the Secretary thirty days' notice in writing, when he will be entitled to receive as follows:

After one year the amount paid as monthly dues;

After three years, the amount paid as monthly dues, and interest at the rate of six per cent. per annum after said three years.

After five years, the amount paid as monthly dues and two-thirds of the profits apportioned to said shares.

After seven years, the amount paid as monthly dues and all the profits apportioned to said shares.

SEC. 2. Any member may at any time after two years, withdraw one or more of his non-interest bearing paid up shares, by giving the Secretary thirty days' notice in writing, when he will be entitled to receive the amount paid on such shares, together with interest thereon, payable from the earnings of the shares, at the rate of five per cent. per annum for the first five years, and thereafter two-thirds of the profits apportioned to shares of the same series.

SEC. 3. Any member may, after two years, withdraw one or more of his interest bearing paid up shares, by giving the Secretary sixty days' notice in writing, when he will be entitled to receive the amount paid on such shares as principal, with the interest due thereon.

The entrance fee being a part of the Expense Fund, will not be returned to withdrawing members.

SEC. 4. The Directors may, if in their judgment it is for the best interest of the Association, reduce the time for withdrawing interest bearing paid-up shares.

ARTICLE XIII.

LOANS ON REALTY.

SEC. 1. The funds of the Association shall primarily be held for the use of the members thereof. No loans shall be made to any member exceeding the par value of the shares held by him. Each member shall execute a bond or note for the amount of his loan and, whenever possible, shall secure the same by a first mortgage or deed of trust upon the property offered as security, in addition to a pledge of his shares. No funds of the Association shall, at any time, be loaned upon the security of a second mortgage, unless the first mortgage is held by the Association and the value of the equity is, in the opinion of the Executive Committee, such as to make a further loan upon the property an entirely safe and desirable investment. The securities upon any loan may be redeemed at any time, unless a definite time is agreed upon at the time of making the loan, upon the payment of the principal of such loan, together with all interests, premiums, dues, fines, and other claims relating thereto, and a redemption fee of \$1.00 on each share pledged. Such securities may also be changed, at any time, by authority of the Board of Directors.

SEC. 2. Any shareholder applying for a loan, in addition to the mortgage, deeds of trusts, stock, &c., may be required to give, as additional security, a policy of insurance, duly assigned to the Association, in some Life Insurance Company in good standing, for an amount equal to the loan asked for, and also (for the purpose of

guarding against the chances of sickness, when there might be difficulty in making the regular payment upon his shares), a health policy, duly assigned, in such amounts as may be prescribed. The cost of carrying such policies shall be added to the monthly charge for dues and premiums.

SEC. 3. Members may apply for loans at any time after four months from date of certificate; provided all monthly payments have been made. The rate of interest on all loans shall be the legal interest of the State in which the loan is made.

Members securing loans will be required to pay such additional dues as may be bid by them, not exceeding fifty cents per share per month, which amount shall be credited to the earnings of the Association, and together with the interest will be charged from the date of awarding the loan.

Applications for loans must be made on printed forms furnished by the Association, in which the applicant must state the amount of additional dues he is willing to pay for the loan.

Loans will be awarded according to the amount of additional dues bid; when the amount bid is the same, they will be awarded in the order in which they are received, if approved by the Executive Committee.

No loan shall be made upon any real estate to an amount exceeding seventy-five per cent. of its cash value.

All necessary charges for abstracts, searches, appraisalment of property, and all fees for recording and expenses of cancellation of Mortgages must be paid by the applicant.

SEC. 4. Any borrower who may be sixty days in arrears for dues or interest, will be liable for the immediate foreclosure of his security, and it shall be the duty of the Attorney, upon receipt of notice of such delinquency from the Secretary, to proceed without delay to enforce the payment of the full indebtedness, unless otherwise ordered by the Executive Committee or the Board of Directors.

ARTICLE XIV.

OTHER LOANS.

SEC. 1. Loans on shares of the Association will be made to an amount not to exceed ninety per cent. of their withdrawal value.

SEC. 2. Any funds of the Association not required for advances or loans may be invested by the Board of Directors in such manner as may seem to them for the best interest of the Association, provided such investments are authorized by the laws of the State of New York in the case of such Associations.

ARTICLE XV.

DISTRIBUTION OF PROFITS.

SEC. 1. Net profits shall be distributed at least annually, in the form of a dividend added to the value of each share outstanding which has not matured. The dividend thus added to each share shall bear the same rate of percentage to the value of the share that the total net profits to be distributed bear to the total value of all the shares to which the distribution is made. In ascertaining the total net profits to be thus distributed, which have accrued since the last

distribution, any losses sustained during that time shall be deducted from the gross profits.

ARTICLE XVI.

APPLICATION OF FUNDS FOR REDEEMING MATURED AND WITHDRAWING SHARES.

SEC. 1. The monthly receipts from dues and interest to the credit of the Loan Fund shall be divided as follows between matured and withdrawing shares. Ninety per cent. shall be applicable to the redemption of matured shares and ten per cent. for withdrawing shares. If the redemption of outstanding matured shares does not require all the funds available for that purpose, the Board of Directors may increase the percentage available for withdrawing shares.

Any funds not applicable as above shall be used to meet approved loans.

ARTICLE XVII.

REDEMPTION OF SHARES.

SEC. 1. Whenever it shall be found impossible, in the judgment of the Board of Directors, profitably to employ all the funds of the Association, it shall be the duty of said Board to select such series of shares for redemption, as in their judgment shall be for the best interest of the Association. Installment Shares shall not be redeemed so long as there are any Paid-Up Shares outstanding. Members shall be entitled to sixty days' notice of any proposed redemption of Shares.

ARTICLE XVIII.

MATURED SHARES.

SEC. 1. Upon the maturing of shares, holders of such matured shares shall be entitled to receive in cash, the par value thereof, upon the surrender of their Certificates.

ARTICLE XIX.

ACCOUNTS.

SEC. 1. The receipts of the Association shall be kept in two accounts, to be known as the Loan Fund and the Reserve Fund, both of which belong absolutely to the shareholders.

ARTICLE XX.

LOAN FUND.

SEC. 1. The Loan Fund shall consist of all moneys received from the sale of interest bearing Paid-up and Pre-paid Shares, and all payments made as Monthly Dues on Installment Shares, additional dues, interest and fines less the amount set aside for the Reserve Fund.

ARTICLE XXI.

RESERVE FUND.

SEC. 1. The Reserve Fund shall consist of entrance fees and premium on shares sold, transfer fees, and one per cent. per annum on maturity value of Installment and Pre-paid Shares, and two and one-half per cent. per annum on maturity value of interest bearing, Paid-up Shares, and redemption fees for repayment of loans. The Reserve Fund shall be available to meet any unusual loss in loans

or otherwise, and shall be a guarantee that the business of the Association will be continued, as provided in these articles, to the final and full maturity of all outstanding shares.

SEC. 2. Any surplus in the Reserve Fund shall be loaned to the members whenever the Loan Fund is not sufficient to meet approved applications.

ARTICLE XXII.

EXPENSE.

The necessary expense of conducting the business, not to exceed the entrance fees, and Two Dollars of the premium on interest bearing shares, one per cent. per annum on the matured value of Installment and Pre-paid, and two per cent. per annum on the matured value of interest bearing shares, shall be taken from the Reserve Fund.

ARTICLE XXIII.

DEATH OF MEMBERS.

SEC. 1. The legal representatives of a deceased member may within sixty days elect either to continue his shares to maturity, or, upon surrender of his certificate, they shall receive the surrender value of such shares. After the death of a member, no fines will be charged upon shares that are surrendered.

ARTICLE XXIV.

SEAL.

SEC. 1. The Board of Directors shall adopt a suitable seal for the Association, which shall be affixed to all commissions and appointments of agents and collectors, to all certificates of shares issued by the Association, and to all deeds, written contracts and other papers usually executed under seal.

ARTICLE XXV.

LOCAL BOARDS.

SEC. 1. Local Boards will be organized in towns where sufficient membership has been secured. Such Boards may elect officers and the Treasurer be authorized to receive monthly payments on furnishing satisfactory bonds. Before loans are made to applicants of a Local Board, such applications shall be submitted to the Board for approval.

ARTICLE XXVI.

AMENDMENT OF ARTICLES.

SEC. 1. These Articles of Association may be altered or amended at any Regular Meeting of the Association, or at any special meeting called for that purpose, by a two-thirds vote of all the shareholders present at such meeting, in person or by proxy, and entitled to vote; * provided, however, that no such amendment or alteration shall be made unless the same shall first have been approved by the Board of Directors; or in the absence of such approval, unless a written notice specifying such proposed change or alteration shall have been mailed to each shareholder at least twenty days before the day of holding the meeting.*

*Amended at Annual Meeting, 1893.

New York Mutual Savings and Loan Association,

PRINCIPAL OFFICE, 203 BROADWAY, (MAIL AND EXPRESS BUILDING.)

ANNUAL STATEMENT, JANUARY 1, 1894.

Total Loans in force, January 1, 1893,	-	-	-	-	-	-	-	\$413,336 00
“ “ “ “ “ 1, 1894,	-	-	-	-	-	-	-	648,038.00
Increase, year ending December 31, 1893,	-	-	-	-	-	-	-	<u>\$234,702.00</u>
<hr/>								
Total number Installment Shares in force, January 1, 1893,	-	-	-	-	-	-	-	50,633
“ “ “ “ “ “ 1, 1894,	-	-	-	-	-	-	-	58,943½
Increase, year ending December 31, 1893,	-	-	-	-	-	-	-	<u>8,310½</u>

NOTE.—Statement showing earnings, &c., and notice of Annual Meeting, will be mailed to members as soon as they can be prepared.



offers advantages to both Investors
and Borrowers, superior to ANY
OTHER BANKING SYSTEM.

"Money makes money," if well used. What better use can be devised than to aid the masses in owning a home? By the old system of house tenancy, the many pay rent for the benefit of the few. Through the New York Mutual Savings and Loan Association, the many combine together, so as to put the rent into their own pockets.

Any person may become a shareholder, minors to be represented by parent or guardian.

The borrowing members pay their interest and premium each month, and the Association is thus continually in receipt of "savings" and "earnings," and continually loaning its receipts to the mutual advantage of investors and borrowers, all shares participating equitably in the profits.

Each full share has a par value of \$100, and a borrower must carry one share for each \$100 borrowed. When the Association has received from payments and the pro rata portion of profits due a share from interest on loans and other sources of revenue, a sufficient amount to equal its par value, the share is fully "matured" and if the owner be an investing member he will on surrender of his shares, receive the par value in cash; if a borrowing member, his mortgage is released, and the loan and shares on which it was taken shall both be cancelled.

To those whose income is small, but who are desirous of increasing the returns upon the small amounts they are enabled to set aside from month to month, unequalled inducements are offered by this Association. No other plan can give such large returns and at the same time guarantee absolute safety.

INSTALLMENT SHARES, Will be issued as follows :

	ENTRANCE FEE.
Regular shares paying 60c. monthly dues. . . .	\$1.00
Slow maturing shares paying 40c. monthly dues. .	.70
“ “ “ “ 30c. “ “	.55
“ “ “ “ 20c. “ “	.35

PRE-PAID SHARES.—Pre-paid shares will be issued to members upon payment of fifty dollars per share and an entrance fee of one dollar. Such shares shall be subject to no further calls or assessments, and shall mature and be redeemed at par with the regular shares of the same series.

Interest bearing paid-up shares of the matured value of \$100, will be issued for \$50. Such shares shall receive, out of their earnings, interest at the rate of six per cent. per annum, on fifty dollars, payable semi-annually on the last days of June and December. If continued to maturity they shall then receive one-third the profits earned by them in excess of interest paid thereon.

Interest bearing paid-up shares of the matured value of \$100, will be issued upon the payment of \$93 as principal and a premium of \$3. Such shares shall receive out of their earnings, payable semi-annually on the last days of June and December, interest at the rate of seven per cent. on their par value, and if held fourteen years, shall participate in the profits in excess of the interest paid, to the extent of $\frac{1}{8}$ of one per cent. per annum, and will be redeemed at par. The premium on interest bearing shares will not be included in their withdrawal value. Interest bearing paid-up share may be issued in halves and quarters.

Interest bearing shares will be sold only when approved applications for loans are in excess of the receipts from non-interest bearing and installment shares.

Full share,	\$94.00
Half share,	47.00
Quarter share,	23.50

Such shares pay interest at $7\frac{1}{2}$ per cent. per annum.

ADVANCE PAYMENTS.—Dues and interest may be paid in advance, for which proper receipts will be given. On all advance payments for twelve or more months, and not exceeding two years, a discount at the rate of 6 per cent. will be allowed. Advance payments preclude the possibility of incurring fines.

REMITTANCES.—Remittances to the Home Office must be made either by bank check, draft, post office or express money orders, payable to the Association, only. The Association will not be responsible for money sent by mail.

WITHDRAWALS.—Any member may, after one year, withdraw from any fund which may be on hand applicable to such purpose, one or more of his unpledged installment shares, issued after this date, not in arrears, by giving the Secretary thirty days' notice in writing, when he will be entitled to receive as follows:

After one year, the amount paid as monthly dues.
After three years, the amount paid as monthly dues, and interest
at the rate of six per cent. per annum after said three years.

After five years, the amount paid on monthly dues and two-thirds of the profits apportioned to said shares.

After seven years, the amount paid as monthly dues and all the

Any member may at any time after two years, withdraw one or more of his non-interest bearing paid-up shares, by giving the

Secretary thirty days' notice in writing, when he will be entitled to receive the amount paid on such shares, together with interest thereon, from the earnings of the shares, at the rate of five per cent. per annum for the first five years, and thereafter two-thirds of the profits apportioned to shares of the same series.

Any member may, after two years, withdraw one or more of his interest bearing paid-up shares, by giving the Secretary sixty days' notice in writing, when he will be entitled to receive the amount paid on such shares as principal, with the interest due thereon.

The Entrance Fee being part of the Expense Fund, will not be returned to withdrawing members.

To withdrawing members of installment shares, a

Loans are made to shareholders only and applications therefor may be made at any time after four months from date of certificate, provided the shares are in good standing. Applications for loans must contain a full description of the property offered as security for the proposed loan. All applications will be considered by the Executive Committee in the order of their receipt, with preference to members of a Local Board for immediate loans, to the extent of the monthly payments made to the Loan Fund, by the members of such Board.

No Loans will be made in any locality unless applications therefor are favorably endorsed by the Local Board in that immediate vicinity.

Members securing loans will be required to pay such additional dues as may be bid by them, not exceeding fifty cents per share per month, which amount shall be credited to the earnings of the Association, and together with the interest, will be charged from the date of awarding the loan.

Applications for loans must be made on printed forms to be furnished by the Association, in which the applicant must state the amount of additional dues he is willing to pay for the loan.

No loans shall be made on any real estate to an amount exceeding seventy-five per cent. of its cash value.

Members who are unable to pay the regular rates for loans, may have the Monthly Dues reduced to Forty or Twenty cents per share, thereby lessening monthly payments and extending the time for maturing their shares.

All necessary charges for abstracts, searches, appraisement of property, and all fees for recording and expenses of cancellation of mortgages, must be paid by applicant for the loan.

LOANS ON SHARES.—This Association will advance any sum to its members not exceeding ninety per cent. of the withdrawal value of their unpledged shares, simply on pledging their certificate of shares, at the same rates charged on real estate security.

RE-PAYMENT OF LOANS.—Loans may be repaid at any time after thirty days' notice has been given in writing, and the payment of dues and interest to the time of the expiration of such notice, and a redemption fee of \$1 per share. A member paying his loan before maturity may continue his shares as an investment, or may withdraw them at his option, after the first year.

EARNINGS.—By our system of reducing Monthly Dues to members, we are enabled to place the cost of carrying loans within the reach of every "wage earner" who earnestly desires to build or buy a home.

If, therefore, our limit of operations is the army of "home seekers," the earning capacity of the money intrusted to us will not be lessened for years to come.

LOAN FUND.—The Loan Fund shall consist of all moneys received from the sale of interest bearing Paid-up and Pre-paid Shares, and all payments made as Monthly dues on Installment Shares, additional dues, interest and fines less the amount set aside for the Reserve Fund.

RESERVE FUND.—The Reserve Fund shall consist of entrance fees and premium on shares sold, transfer fees, and one per cent. per annum on maturity value of Installment and Pre-paid Shares, and 2½ per cent. per annum on maturity value of interest bearing Paid-up Shares, the redemption fees for repayment of loans and transfer fees. The Reserve Fund shall be available to meet any unusual loss in loans or otherwise, and shall be a guarantee that the business of the Association, as provided in the Articles of Association, will be continued to the final and full maturity of all outstanding shares.

Any surplus in the Reserve Fund shall be loaned to members whenever the Loan Fund is not sufficient to meet approved applications.

EXPENSE.—The necessary expense of conducting the business shall be taken from the Reserve Fund.

REDUCING NUMBER OF SHARES.—If at any time after one year, a member desires to reduce his number of shares, he may surrender his certificate, and receive a new one bearing the same date as the original, for a less number of shares. The monthly payments made on the original certificate to apply to the new one.

TRANSFER OF SHARES.—Any member desiring to sell his shares, if in good standing, and no loan has been obtained on such shares, the same will be transferred on the payment to the Association of a transfer fee of \$1.00 for each certificate.

DEATH OF MEMBERS.—The legal representatives of a deceased member may, within ninety days elect either to continue his shares to maturity, or, upon surrender of his certificate, they shall receive the withdrawal value of such shares. After the death of a member no fines shall be charged upon shares that are surrendered.

ANNUAL MEETINGS.—The Annual Meetings of the Association, at which Directors are elected, will be held on the fourth Tuesday in February, in each year. Each member is entitled to one vote. Members unable to attend may vote by proxy.

INSURANCE AS A PROTECTION.—It is recommended to members who have secured a loan, that in addition to the usual security required, they take a term life policy for an amount equal to the loan, assigning the same to the Association. The cost of such insurance would increase monthly payments but a trifle, and in the event of the death of the member before his loan has been paid, would assure a home to his family.

LOCAL ADVISORY BOARDS.—Local Advisory Boards may be organized upon the written request of five or more members in any business centre remote from the home office. Such Boards may elect officers, and the Treasurer be authorized to receive monthly payments on furnishing satisfactory bonds. Before loans are made to applicants of a Local Board, such application shall be submitted to the Board for its approval. Local Boards may elect one or more delegates to represent them at all Annual and Special Meetings of the Association.

MATURITY OF SHARES.—No definite time for maturity of shares can be promised, or guaranteed, by any Building and Loan Association. A share matures and becomes payable when the amount paid in as dues, and the profits credited to it, combined, equal \$100. By continuing the rate of earnings made by this Association to Dec. 31st, 1893, shares paying 60c. dues, would mature in a little less than eight years. We therefore illustrate profit to investor, and cost to borrower by the following tables.

ILLUSTRATION—Showing profit to investor taking ten shares. Maturity value \$1,000. Estimated maturity eight years.

Entrance Fee, 10 shares, at \$1.....	\$10.
Monthly dues 60c. per share, 10 shares \$6 per month, 96 months,	576.
Total cost,.....	586.
Value at maturity,.....	1,000.
Making a profit of	\$414.

Whereas the same amount invested in a Savings Bank at 3½ per cent. interest would yield a profit of but \$87.21.

ILLUSTRATION—Showing cost to borrower at maximum rate of interest, as soon as eligible. Estimated maturity eight years.

You can buy a home costing \$1,000, paying for it in easy installments, as follows:

First Payment, Entrance Fee, 10 shares at \$1,	\$10.
Thereafter monthly payments, as follows (to be eligible as a borrower, the shares must have at least four months dues to their credit):	
Monthly dues 60c. per share, 10 shares \$6, 4 mos., \$24.	
Monthly dues, 10 shares at 60c.....	\$6.
Additional dues, 10 shares at 40c.....	4.
Interest at 6% on \$1,000, monthly charge,....	5.
Total monthly payment,....	\$15.

92 months @ \$15.....	1,380.
Total payments.....	1,414.
Amount borrowed.....	1,000.
Total Cost of Loan,.....	\$414.
Making \$51.75 per annum, or \$4.31 per month.	

AUTHORITY OF AGENTS.—*Agents of this Association are not authorized to make, alter, cancel or waive contracts, forms, or change terms or conditions of same, nor to borrow money or contract bills on the credit of this Association, nor to bind the Association in any way without special authority in writing from its proper officers. Agents are authorized to collect membership fee only, and no agent is allowed in any case to promise loans.*

Stop Paying Rent!

Secure a Home!

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

BETTER THAN A SAVINGS BANK.

Incorporated under the Laws of the State of New York, and under the Supervision of the Banking Department.

PRINCIPAL OFFICE:

Mail and Express Building,
203 Broadway, New York.

No Loss to Withdrawing Members after One Year

OFFICERS AND DIRECTORS.

- HON. SMITH M. WEED, PRESIDENT,
President Chateaugay Ore and Iron Company;
Office, 21 Cortlandt Street, New York.
- W. S. CHAMBERLIN, FIRST VICE-PRESIDENT,
203 Broadway, New York.
- E. C. DILLINGHAM, SECOND VICE-PRESIDENT,
Com'n Woolens, 41 Worth Street, New York.
- T. S. JOHNSON, SEC'Y AND GEN'L MANAGER.
- A. TROWBRIDGE, TREASURER,
Cashier National Bank of North America, New York.
- F. B. CASE, JR.,
- HON. EDWARD V. LOEW,
Ex-Comptroller of the City of New York, Pres't of the
Manufacturers' and Builders' Insurance Co., N. Y.
- HON. WARNER MILLER,
Office, 46 Wall St., N. Y. Residence, Herkimer, N. Y.
- JAMES P. DICKSON,
President Dickson Manufacturing Co., Scranton, Pa.
- SMITH T. WOOLWORTH,
Cashier of Jefferson Co. Nat'l Bank, Watertown, N. Y.
- HON. JOHN B. RILEY,
Attorney, Plattsburgh, N. Y.
- E. B. ROLLINS,
Banker and Broker, 60 Broadway, New York.

DEPOSITORY OF THE ASSOCIATION:

National Bank of North America in New York.

F.-S. 93-20.

Watsonville, Cal., Jan. 23d, 1894.

Major Gen'l Oliver O. Howard, Governor's Island, N.Y.

Dear Sir:--We write to you for the information hereinafter desired, believing that you can be of service to us by forwarding this letter to the proper party at least. We have a poor devil of a client, ignorant, poor, and illiterate; who shows us the scars of four bullets, and permits us to feel a piece of bomb shell in his leg. He enlisted in New York or Bath Me., served in the navy and army for a term of six and one-half years before and through the war. By reason of his ignorance he fails to recollect the exact names of the two ships on which he served; he also served as a volunteer on land at Savannah, Ga., where he received his wounds, laid up in the hospital there, sent from there to Brooklyn Navy Yard, from there was sent to Japan to survey the sea; on return to Brooklyn Navy Yard was discharged in 1866. He is seeking a pension. An atty. prosecuted his claim some years ago but he is now insane in Oklahoma. All the data we have been able to secure so far is that the party we represent--Antone Christ--served in the 7th Regt. Co. G, of Tenn., at Savannah; that one of the ships on which he served was called "Triumphant" and we are even in doubt as to that being the correct name of the ship.

As he says he was honorably discharged at the Brooklyn Navy Yard, we are now seeking to secure a copy of his discharge and would you kindly give us the necessary information to get the same, or kindly forward this to such official as could give us a copy of the record.

You would thereby confer a great favor on the petitioner and

Yours very truly,

L. D. HOLBROOK.

HOLBROOK & MAHER,

DAVID V. MAHER.

ATTORNEYS-AT-LAW,

WATSONVILLE, CAL.

Holbrook & Maher,

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V.L.100K1EAS2-V.L.

Holbrook, Alaska

Page 2 of 2

Replied page 203
Jan 28/92

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Rev. Joseph B. Clark,
 Rev. William Kincaid, } Secretaries
 Rev. Washington Choate,
 William B. Howland, Treasurer
 Jas. T. Brinckerhoff, Ass't Treasurer

The Congregational Home Missionary Society

Bible House, Astor Place, New York

Publication Department: Rev. Alex. H. Clapp, Editor

Woman's Department: Mrs. H. S. Caswell, Secretary

January 23rd, 1894.

Sincerely yours,

Major General O. O. Howard,

Governors Island, New York City.

Dear general Howard:

A Sub-committee of our Executive Committee appointed to confer with the Officers with reference to arrangements for our Annual Meeting at Omaha was in session yesterday.

In view of your engagement on Decoration Day at Boston, and your consequent inability to be present, in Omaha at the beginning of our meeting, the question was raised whether our date would not better be changed. The opinion decidedly prevailed in our Committee that a mid-week meeting, rather than one holding over Sunday is desirable, and Wednesday, Thursday, and Friday, June 6th, 7th, and 8th, were suggested as the dates.

I write to inquire whether these days would be convenient to you. Have you any insuperable engagement which would prevent your presence with us at that time? It is the unanimous feeling that we would better make almost any sacrifice than to have you away. Your presence in our gathering, or your absence from it, will make, or unmake, the success of the occasion.

May I trouble you, in the enclosed envelope, to give me

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57
The Congregational Home Missionary Society

Bible House, Astor Place, New York
Publication Department: Rev. Alex. H. Clapp, Editor
Woman's Department: Mrs. H. S. Caswell, Secretary

Rev. Joseph B. Clark, Secretary
Rev. William Kincaid, Secretary
Rev. Washington Choate, Secretary
William B. Howland, Treasurer
Jas. T. Brinckerhoff, Asst. Treasurer

a brief reply to the above inquiry?
January 23rd, 1894.

Sincerely yours,

Wm. Kincaid
Governor Island, New York City.

Dear General Howard:

Replied page 248
4644
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appointed to confer with the officers with reference to arrange-
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have you away. Your presence in our gathering, or your ab-
sence from it, will make, or unmake, the success of the occasion.
May I trouble you, in the enclosed envelope, to give me

Amity Baptist Church.

LEIGHTON WILLIAMS, Pastor.
Residence, 305 West 88th Street.
SAMUEL Z. BATTEN, Associate Pastor.
Residence, 15 West 60th Street.

AMITY BUILDING,

312 WEST 54TH STREET.

NEW YORK, *Jan* 23rd 1894.

Dictated.

Major Genl. O. O. Howard,
Sullivan Island
N. Y.

Dear General Howard,-

I enclose you a programme of our Municipal Conference. The first of them was a great success, and the idea seems to be taking well, everywhere. We are ~~at~~ looking for you on Feb. 1st, and should be very glad if you could dine with us on that day, and afterward return and spend the night, either or both, as is most convenient to yourself. I hope you saw the account in the Evening Post. It was the best of any.

With kind regards,

Very sincerely yours,

Leighton Williams

*Replied
Jan 24/94*

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L. S.
See page 249

William Leighton

THE BEST THOUGHT OF THE BEST MINDS.

THE IRVING SYNDICATE.

(INCORPORATED.)

REFERENCES:

HON. DORMAN B. EATON.
JOHN HABBERTON.
HON. THEODORE ROOSEVELT.
JOSIAH STRONG.

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DIRECTORS: { LA SALLE A. MAYNARD, PRES. AND GENERAL MGR.
JOHN WINFIELD SCOTT, TREAS.
SAMUEL B. JOHNSON, SECY.
AMOS PARKER WILDER.
J. WINTHROP HEGEMAN.

New York, Jan 23 1894

Some of Our Writers.

Edward Everett Hale,
Emilio Castelar,
Theodore Roosevelt,
George Kennan,
Washington Gladden,
Jacob A. Riis,
E. Benjamin Andrews,
Benton McMillan,
Thomas Nelson Page,
Sir William Dawson,
Frederick Wines,
Prof. Richard T. Ely,
Cardinal Gibbons,
Merrill Edwards Gates,
Frederic R. Coudert,
Prof. Edmund J. James,
Charles F. Thwing,
Olive Thorne Miller,
Sir Richard Stawell Ball,
Charles C. Abbott,
Charles F. Holder,
Mrs. Ballington Booth,
Charles Loring Brace,
Helen Campbell,
John Habberton,
Mary Lowe Dickinson,
Mrs. S. T. Rorer,
Grace Dodge,
Theodore L. Cuyler,
Josiah Strong,
Russell H. Conwell,
William Preston Johnson,
Cunningham Geikie,
Michael D. Harter,
Robert S. MacArthur,
Henry Cabot Lodge,
William P. Frye,
Charles H. Parkhurst,
Robert A. Woods,
Thomas Star Jordan,
A. Cleveland Cox,
George G. Vest,
Prof. A. H. Sayce,
Emily Huntington Miller,
George Trumbull Ladd,
Henry C. McCook,
John Clark Ridpath,
William DeWitt Hyde,
George A. Gates,
A. J. Gordon.

Dear Sir, I send
you the enclosed simply
to show you when you
come in in my per-
gramme. Thus far six-
teen papers (dailies) have
promised to publish all
these articles simultane-
ously. It would be a
source of gratifica-
tion to me personally
to know that you were
interested and pleased
with this plan in
general. Yours sincerely
L. A. Maynard

THE IRVING SYNDICATE.

(INCORPORATED)

LA SALLE A. MAYNARD, PRES. AND GENERAL MGR.
JOHN WINFIELD SCOTT, TREAS.
DIRECTORS: SAMUEL B. JOHNSON, Secy.
AMOS PARKER WILDER.
J. WINTHROP HIGGINS.

Times Building

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JOHN HARRINGTON
MR. THEODORE ROOSEVELT
JOHN STONE.

Some of Our Writers.

- Edward Everett Hale,
- Estlin Cassel,
- Theodore Roosevelt,
- George Kennan,
- Washington Gladden,
- Jacob A. Rile,
- E. Benjamin Andrews,
- Benton McMillan,
- Thomas Nelson Page,
- Sir William Dawson,
- Frederick Winsor,
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- Oliver Thomas Miller,
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- Theodore L. Cuyler,
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- Russell H. Conwell,
- William Preston Johnson,
- Constance Gifford,
- Michael D. Hester,
- Robert S. MacArthur,
- Henry Cabot Lodge,
- William F. Fry,
- Charles H. Parkhurst,
- Robert A. Woods,
- Thomas Star Jordan,
- Cleveland Cox,
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- Emily Huntington Miller,
- George Trumbull Ladd,
- Henry C. McCook,
- John Clark Ridpath,
- William DeWitt Hyde,
- George A. Gates,
- A. J. Gordon.

Maynard & Co.
Irving Syndicate

For the
We have
come in
grammar & thus far
ten books (British)
grammar & for
these articles remain
ready. It would be
order of gratification
him to be personally
to know that you were
interested and pleased
with this plan in
general. Yours sincerely
J. B. Maynard

POLITICAL PROBLEMS OF THE DAY.

The Irving Syndicate has projected a series of articles on the great civic and political problems of the day to be written by the most eminent statesmen, publicists and political students of the time. The series will contain forty articles. They may all be engaged at once or may be had by groups or singly. The first five articles are those which follow. These will be sent out for publication under the usual syndicate conditions for publication at the dates and for the prices indicated. Papers accepting any or all of these will please inform us at once. Address

THE IRVING SYNDICATE,
Times Building,
New York City.

SIGNS OF PROMISE IN OUR POLITICAL FUTURE.

By EDWARD EVERETT HALE.

This series starts out very appropriately with a bright, entertaining and hopeful paper by Dr. Hale, almost the last living representative of the old school of New England orators, writers and thinkers. Dr. Hale has devoted his life to a close and thorough study of American life and institutions, and no one is better qualified to speak impartially and dispassionately on the subject indicated than he. He takes a decidedly cheerful view of the situation and gives sound reasons for the hope that is in him.

February 17.

MORALS AND POLITICS.

By His Eminence CARDINAL GIBBONS.

The impression prevails in some quarters that a wide gulf is fixed between good morals and practical politics. The utterances of some public men in recent years have helped to confirm this impression, notably that of the man who said that the attempt to manage political affairs on a high moral basis was "an iridescent dream." What the head of the Roman Catholic Church in this country has to say on this important subject will attract widespread attention. Cardinal Gibbons speaks for an enormous constituency.

February 24.

YOUNG MEN IN THE PUBLIC SERVICE.

By Major-General O. O. HOWARD.

General Howard is one of the few great leaders of the Civil War still surviving and still in active military service. He is now in command of the Department of the East with headquarters on Governor's Island, New York Harbor. General Howard is deeply interested in all that pertains to America and Americans, and the advice he has to give to young men who aspire to positions in the public service is worthy of careful consideration.

March 3.

FUTURE OF THE CIVIL SERVICE.

By Hon. THEODORE ROOSEVELT.

No one of the great reform movements of the day is of more vital importance at the present time than that relating to the civil service. Aside from all partisan interests, this reform question is one which deeply concerns the political future of the country. It is a question on which public men differ widely. It will be generally conceded, however, that no one is more competent to speak upon this subject from an intelligent and practical point of view than Mr. Roosevelt, who has now been for four years a member of the United States Civil Service Commission.

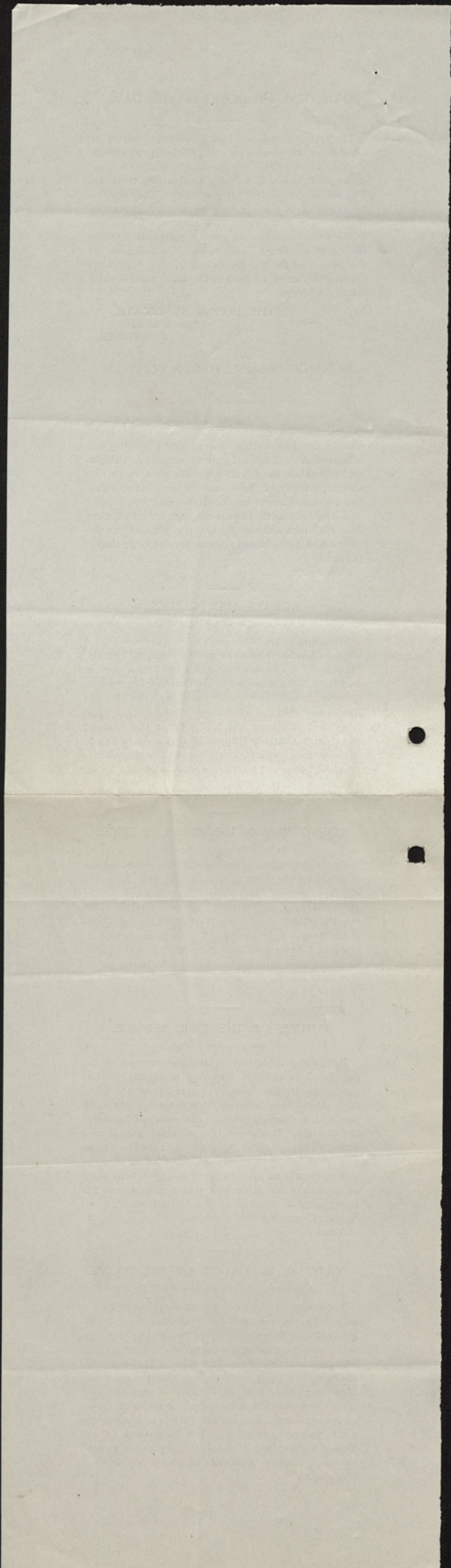
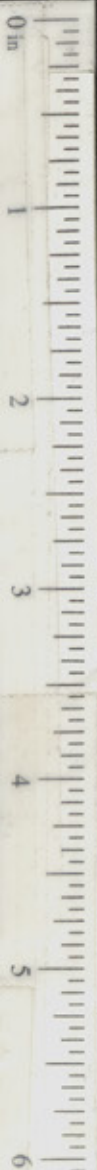
March 10.

POLITICAL EDUCATION OF THE YOUNG.

By President E. BENJAMIN ANDREWS, LL.D.

President Andrews of Brown University, is widely known not only as one of the most distinguished and progressive educators of the day, but as an earnest, thorough and broad-minded student of affairs pertaining to citizenship and government. He was a leading member of the International Monetary Conference at Brussels a year ago, and is in constant demand as a writer and lecturer on civic questions. The counsel he has to give on the vital question of the Political Education of the Young is the result of years of study and of experience as a teacher and leader of young people.

March 17.



Gen. C. C. Howard,

My dear Sir:

You were very kind to write me a letter. I did not think of troubling you when I asked your son if he had one of your letters for me. I am very much obliged.

It has been a pleasure for me to meet your sons as an instruction from what I have seen of them I have no doubt of their success. Thanking you again for your trouble I remain very respectfully

Yours.

D. F. Thompson.

Jan. 23, 1894.

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Thompson & P.

Thompson & P.

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If not called for return to
NEAL DOW,
Portland, - Maine.

To

23 Jan 1894

To The Boys and Girls,
My Dear Little Friends:

I also am about to die ~~scholar~~ young.

Before I go I send to you a few words of warning
and counsel. Some of you may not understand
all of it now. but your parents and friends can
tell you what it means. When you are older
and have seen more of the world and ~~off~~ know
more of men than you now do, you will see
that many of them make a failure in life for
lack of listening to good advice ~~or~~ refusing
to accept it. The young are everywhere exposed
to temptations to evil to which they may fall victims
without the help of persons older and wiser than
themselves.

At every great sea port there
are men called pilots; their business is to guide
ships safely ^{over} the shallows and among the rocks
which would be fatal to vessels not guided by ^{those} ~~men~~
who have been all over the ground and know where
the dangers are hidden away under the water.
These ships are safe when the pilots' hands are ^{at} ~~on~~
the helm; but if guided by men without experience
the danger of shipwreck would be imminent if not
certain.

Now dear boys and girls
girls I advise you earnestly never to take ~~any~~
intoxicating drink of any kind; it is always bad,

never good. I cannot take up the time to tell you what my reasons are for saying this; and many of you are not yet old enough to understand what the reasons are if I were to explain them all to you. The pilot when he goes on board a guest ship to guide ^{her} into port, turns ^{her} this way and that way, and every way ^{among} the rocks and sand banks which nobody sees.

The Captain never questions him ^{as to} his reasons for doing this and that, trusting the safety of the ship entirely to the skill and fidelity of the pilot. Now I know the ground thoroughly once, which you must have to reach my age; I warn you and advise you as to the course you should take; for the present you must trust my word as the result of experience and long observation; you cannot understand all about it now. In taking strong drink of whatever name there is great danger; it is bad for the health; it is dangerous to good morals because of bad tendencies; it is a bad example for others; no man in all the world was ever harmed by avoiding it; millions and millions of men and women ^{and} children have been ruined in health, in morals and character and life because they did not avoid strong drink. Let all your influence be against this great evil - a greater danger to those who do not avoid it than any other. You are old enough to know what it is to sign the pledge; if you

If parents are willing. I urge you strongly to do it, and make of it a solemn obligation never to use intoxicating drinks. No matter by whom the bad example ~~of others~~ may be; no matter who they are. I urge you to avoid them as dangerous; always bad and never good. And when you are old enough to understand and act, be sure that your vote shall never in any way to uphold and perpetuate the drink traffic though which all the danger comes. And now dear boys, a few words especially to you: don't use tobacco in any way. Don't be drawn into it by the example of others; it is a very great ~~evil~~ ^{evil} and all its tendencies are bad; it dulls the moral sense always, of enough asy who contracts the tobacco habit. It makes men selfish; regardless of the feelings, the comfort of others; it is injurious to the health. A great many men of character and high social position have the tobacco habit; but for that, it would be considered by all decent people as ^{ignorant} a vile, disgusting, loathsome habit but only for ^{ignorant} savages through whom ~~the~~ it made its way to the civilized world. My reasons for giving you this advice are many and cogent. I cannot take up the room for them here, and ^{some} ~~many~~ of them you are ^{yet} old enough to understand.

Dear boys and girls my last words to you are: Avoid strong drink of whatever name; your nature loathes tobacco, do not touch it; they are always bad; never good.

Neal Dow