Constitution.

Union Club
OF THE
District of Columbia.

WASHINGTON, D. C.:
PHILP & SOLOMONS,
1871.
OFFICERS.

President.......................... ALEX R. SHEPHERD.
Vice Presidents.................... WILLIAM STICKNEY.
Col. J. A. MAGRUDER.
Hon. A. M. CLAPP.
Dr. D. W. BLISS.

Treasurer.......................... H. A. WILLARD.
Secretary.......................... A. S. SOLOMONS.
Corresponding Secretary........... LEWIS CLEPHANE.

DIRECTORS.

Major A. C. Richards.
Geo. F. Gulick.
Hallett Kilbourn.
William A. Cook.
John O. Evans.
J. S. Crocker.
Gen. G. W. Balloch.
Judge Geo. P. Fisher.

COMMITTEE ON MEMBERSHIP.

George S. Gideon.
Dr. T. S. Verdi.
R. M. Hall.

A. B. Mullet.
Major J. M. Brown.
S. P. Brown.

Adolf Cluss.
CONSTITUTION.

ARTICLE I.

Sec. 1. This organization shall be called the "Union Club of the District of Columbia."

Sec. 2. The members of this organization shall support the Constitution of the United States, discountenance by moral and social influences all disloyalty to the Federal Government, encourage and maintain respect for its authority, compliance with its laws, and acquiescence in its measures for the enforcement thereof, and for the suppression of insurrection, treason, and rebellion, as duties obligatory upon every American citizen.

Sec. 3. They shall have free access to the rooms and library of the Club, subject to such rules and regulations as may be prescribed from time to time by the Board of Directors.

Sec. 4. Every resident member shall pay to the Treasurer, for the use of the Club, an annual tax of ten dollars, which may be reduced or increased by the Board as the interests of the Club may demand. The said ten dollars shall be due on the 10th day of April, and be paid before the 1st day of May, in each year. Non-resident members
shall be subject to such annual assessments as the Board of Directors may determine.

Sec. 5. No officer shall receive any profit, salary, or emolument from the funds of the Club for his services as such.

Sec. 6. Resignations of membership must be made in writing to the Board of Directors, prior to the 1st day of March. If made subsequent thereto, the resigning member shall be liable to pay his annual tax for the succeeding year. When a person shall cease to be a member from any cause, all the interest he may have in the property of the Club by reason of his membership shall be vested in the Club.

ARTICLE II.

Sec. 1. The officers shall consist of a President, four Vice-Presidents, fifteen Directors, a Secretary, Corresponding Secretary, and Treasurer, who shall be chosen by ballot, annually, on the first Monday in April in each year. Nine of their number shall constitute a quorum for the transaction of business. The officers shall have power to appoint executive committees, and to prescribe their respective duties.

Sec. 2. The officers shall have and exercise a general superintendence of the affairs of the Club, and shall control and manage its property and effects, and shall make rules for the management and regulation of its rooms, and the maintainance of order therein, and provide and enforce penalties for their infraction.
Sec. 3. A majority of the Directors shall have power to suspend members for a willful infraction of the rules of the rooms, or for acts or conduct which they may deem disorderly or injurious to the interests or hostile to the objects of the club; but the offender may appeal from their sentence of suspension as hereinafter provided; but prior to the suspension of a member, he shall be entitled to notice and a hearing before the Board or before a committee of the same, as he may elect.

Sec. 4. They shall have power to call special meetings of the Club for any specific purpose, and they shall call such meetings also on the request in writing of twenty-four members.

Sec. 5. They shall appoint a standing committee on membership, which shall consist of seven members, no one of whom shall be a director; and candidates for membership, recommended by the committee, shall be admitted by the Board, unless there be cause to the contrary.

Sec. 6. They shall fix the amount of security to be given by the Treasurer, or any other officer, agent, or servant of the Club, and shall decide upon the sufficiency thereof.

Sec. 7. They may, by appointment, fill vacancies that may happen in the Board, or in any committee appointed by them, or in any office, and such appointees shall remain in office until the next annual meeting, and until their successors are chosen.

Sec. 8. They shall cause a fair record of all
their proceedings to be kept and preserved by the Secretary.

Sec. 9. They shall present at every annual meeting a written or printed report of the state of the Club, with a general history of their proceedings for the last year.

Sec. 10. They shall not allow any game of chance or of skill to be played for money or its equivalent, nor any betting upon any such game by persons not engaged therein, nor permit the opening of a bar for the sale of liquors in the house or on the premises of the Club.

Sec. 11. At least two weeks before the annual meeting they shall call a special meeting of the Club for the purpose of nominating candidates to be voted for as members of the Board of Directors.

Sec. 12. The Treasurer shall give security for the faithful custody and application of the bonds of the Club and for the proper performance of his duties, to be approved by the Board of Directors, and he shall hold his office during the pleasure of the Board.

Sec. 13. He shall prepare and present, at every annual meeting, a full and specific account of all receipts and disbursements of the year, and of the property held by the Club, which shall be examined by three auditors, to be appointed by the Board, who shall not be members thereof, who shall certify the result of their examinations to the meeting.
ARTICLE III.

SEC. 1. The name, residence, and occupation of every candidate for membership shall be registered by the nominating member over his own signature, two weeks prior to action thereon by the committee.

SEC. 2. The committee on membership shall examine the register from time to time, and report to the Board of Directors the names of candidates whom they think proper to recommend for admission.

SEC. 3. Candidates recommended by the committee shall be admitted to membership by the Board of Directors, if there be no cause to the contrary, on payment of an entrance fee of twenty-five dollars and the tax for the current year, provided that new members admitted within six months of the annual meeting succeeding their election, shall not be required to pay more than one-half the tax for such year.

SEC. 4. Every new member shall write his name and address on the membership roll, and having made the payments required, shall thereupon, and not otherwise, be admitted to all the rights and privileges of the Club.

SEC. 5. Honorary members of the Club may be elected by a unanimous vote at any meeting of the Board of Directors or members, and shall have and enjoy the privileges of the other members, except that of voting at the elections.
ARTICLE IV.

Sec. 1. A member suspended from the Club by sentence of the Board of Directors, may appeal therefrom within thirty days after notice thereof, posted on the notice board, by filing with the Secretary a written notice of his appeal, and the reasons therefor. In case of no appeal within the time limited, he shall cease to be a member of the Club.

Sec. 2. All appeals shall be tried in a meeting of the Club, to be called for the purpose by the Board of Directors within twenty days after notice of the appeal shall be filed with the Secretary.

Sec. 3. The President or one of the Vice Presidents shall preside at such meetings, and the calls of suspension shall be reported in writing by the Board of Directors, with a statement of facts on which their sentence was founded, a copy of which shall be furnished to the appellant, on his application, to be made to the Secretary at least ten days before the meeting.

The appellant shall then present his defence in writing, to which one member of the Board may reply orally. The appellant, or any one member on his behalf, may then rejoin, and a director may a second time speak in support of the charge, and no further discussion shall be allowed. The presiding officer shall then put the question, "Shall the sentence of the Board of Managers in this case be affirmed?" If a ma-
majority of the meeting shall vote in the affirmative, the sentence shall stand as the final judgment of the Club, and the appellant shall thereupon forfeit all the rights and privileges of membership. If less than a majority of the meeting vote in the affirmative, then the sentence of the Board shall be reversed, and the appellant shall thereupon be restored to membership.

ARTICLE V.

Sec. 1. The annual meetings of the Club shall be held on the first Monday in April. When special meetings are called by the Board, the subject to be considered or acted upon shall be stated in the notice, and no such meeting shall act upon or discuss any other matter. The President, or one of the Vice-Presidents, shall preside at all meetings of the Club.

Sec. 2. Notice of every meeting shall be posted on the notice board at least one week prior to the time appointed for the same, and published in at least two daily newspapers, except in cases of special meetings, called by the Board upon some emergency.

Sec. 3. No strangers shall be admitted into any business meetings of the Club.

Sec. 4. Twenty members shall constitute a quorum for the transaction of business.

Sec. 5. The order of business at the annual meetings shall be as follows:

First. Reading the minutes of the last meeting.
Third. Report of Treasurer and auditors.
Fourth. New business.
Fifth. Election of officers.

SEC. 6. All elections shall be by ballot, unless otherwise ordered by a majority of members present. When by ballot, they shall be conducted by two tellers and a clerk, to be appointed by the presiding officer, with the consent of the meeting. A majority of votes cast in case of a ballot shall be sufficient to elect a candidate. No proxies shall be allowed.

ARTICLE VI.

SEC. 1. This Constitution may be amended by a vote of two-thirds of the members present at the annual meeting, or at any meeting called for that purpose: Provided, That notice of the proposed amendment shall have been posted on the notice board for at least fifteen days immediately preceding the said meeting.
Union Club Rooms,

205 E. Street,

WASHINGTON, D. C., April 7, 1871.

Sir—

Your name has been suggested for membership of the Union Club, an organization established to promote the interests of the District of Columbia, and the welfare of the National Union.

It is proposed to make it a permanent social institution.

If you sympathize with this undertaking, and approve the Constitution herewith transmitted, you will please signify it by a written acceptance, addressed to the Secretary.

A. S. Solomons, Esq.

Yours, respectfully,

ALEX. R. SHEPHERD,
President.
President........................ALEX. R. SHEPHERD.
Vice Presidents..................WILLIAM STICKNEY.
.................................J. M. MAGRUDER.
.................................HON. A. M. CLAPP,
.................................Dr. D. W. BLISS.
Secretary........................R. A. WILLARD.
Corresponding Secretary......LEWIS CLEPHANE.

DIRECTORS.
A. C. Richards, .................Simon Wolf,
Geo. F. Geigle, ................J. M. Moore,
Hallet Kilgour, ................N. G. Ordway,
William A. Coos, ..............Dr. J. Harry Thompson,
John O. Evans, ................C. S. Noyes,
J. S. Crocker, ..................Benjamin N. Meeds,
Gen'l G. W. Balch, ............Richard Harrington.
J. Boggs, Geo. P. Bierce,

Committee on Membership.
George S. Green, ..............A. B. Mulloy,
Dr. T. S. Verra, ................Major J. M. Brown,
R. M. Hall, ......................S. P. Brown,
Adolf Cless.
A. S. Solomons, Esq.,
Secretary,
Union Club of the District of Columbia.

Sir—

I hereby notify my acceptance of membership of the Union Club, agreeably to the terms of its Constitution.

Yours, respectfully,

[Signature]
Office Superintendent Nat. Cemetery
Nashville, Tenn. April 11, 1867

May. Gen. O.O. Howard U. S. A.
Washington D.C.

General,

I have the honor to inform you, that the Sec. of War appointed me as Asst. of
the War, mentioned, War, on the 27th ultimo.
I consider myself under special obligations
to your kindness in assisting me, to obtain
said positions. The U.S. Government provides
liberally towards keeping the remains of the
defenders of liberty in suitable condition.
I shall endeavor to show that I will perform
my duties to the best of my ability.
There are about 16,000 soldiers grave here, I
am building near a stage range bridge, which
which will be completed in about 1 week.
Please accept my hearty thanks for your
interest, shown in my welfare, which I shall
never forget.

Most Respectfully,
Your obedient servant
Morris Keene

Address 1st Aug, 1867, Col. 7th U.S. V. A.
May 7th, 1871.

Maj. Gen. C. C. Howard

Dear Sir:

I presume that you have reached home as this, the better I trust in health, for your vacation. Your words with us have made a deep impression upon Bridgeton people. I believe that you did a good work here.

Can you without trouble receive and send me a copy of J. M. Hoyt's Report on Education at the Paris Exhibition 1867 and also Commissioner Eaton's report on Education in the United States?

I have tried in several ways to secure a copy of your book, but have not been able to do so. We will. Just yourself out. Please let them, I would not have you do that. Mrs. Chase joins me in the above

Rememberances 2 yourself.

Most Respectfully

Very truly yours,

C. H. Chase.
April 7th 1871

Dear Sir,

I have received your kind letter of April 6th. I am glad to hear that you will be able to attend the lecture. I have engaged tickets for you and other students (Theological or others) at your leisure. I shall be happy to see them. With best regards,

Yours truly,

Robert E.

The Athenaeum Library, 29 Great Russell Street.
American and International

SECTION V.—MATERIAL MORALS AND SYSTEMATIC BENEFICENCE.

Dear Sir: The Rev. Dr. Cather, General Secretary of the above Institution in Great Britain, is visiting the United States, at the suggestion of several esteemed brethren, for the purpose of submitting to the American Churches the proposal to form an International Christian Moral Science Association, towards which provisional steps have been successfully taken in Great Britain and Germany.

A series of Public Breakfasts have been held in New York, Albany, Buffalo, Chicago, Toronto, Hamilton, Boston, Providence, New Haven, New Brunswick, N. J., Philadelphia, and Washington.

One hundred members having joined the Provisional Council in New York and New Jersey, and a similar number being pledged for New England, it is proposed to have one hundred members in Pennsylvania, Maryland, and Washington, a fourth hundred in the West, and a fifth in California and Canada.

A second public Breakfast of ministers and members of all Evangelical Churches will be held at the Arlington House on Monday Morning next, the 10th of April, at eight o'clock. Hon. Henry Wilson, Senator for Massachusetts, will preside, and Governor Cooke, Mayor Emery, Senator Logan, Senator Harlan, Hon. J. McGrew, Hon. Mr. Munroe, and Hon. Montgomery Blair will act as Vice Presidents. The objects, principles, and operations of the Association will be explained by Rev. Dr. Cather, who will attend as a deputation, and free conversation will be invited.

Your attendance and counsel are earnestly requested.

We have the pleasure to enclose you a card of invitation. The favor of a reply before 5 o'clock on Saturday afternoon, addressed to Rev. R. G. Cather, LL. D., Arlington House, will much oblige, dear sir,

Yours, faithfully, in Christ,

SCHUYLER COLFAX.
S. P. CHASE.
COLUMBUS DELANO.
J. A. BOWLES.
HENRY WILSON.
M. G. EMERY.
JOSEPH HENRY.
M. YARNALL.
C. D. DRAKE.
PETER PARKER.
E. M. GALLAUDET.
H. LINDSLEY.

O. O. HOWARD.
A. B. ATKINS.
T. G. ADDISON, D. D.
W. W. WILLIAMS.
W. MAGUIRE.
J. A. McCauley, D. D.
J. H. DESHEILL.
J. P. NEWMAN, D. D.
B. PEYTON BROWN.
J. C. HARKNESS.
W. J. SIBLEY.
W. R. WOODWARD.

G. W. SAMSON, D. D.
J. PARKER.
C. H. CUTHBERT, D. D.
D. B. JUTTEN.
WM. STICKNEY.
W. Q. FORCE.
B. SUNDERLAND, D. D.
S. S. MITCHELL.
J. CHESTER.
B. F. BITTINGER.
D. MOFFATT.
L. F. FOX.
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OFFICE OF
NATIONAL TELEGRAPH MEMORIAL ASSOCIATION,
ROOM 20 MAY BUILDING, corner 7th and E Streets,
Washington, D.C. April 7 1871

Bol. Maj. Gen. O.O. Howard
Commissioner &c.

Sir,

I have the honor to inform you that by a unanimous vote of the Board of Trustees you have been elected a member of the National Telegraph Memorial Association.

Very Respectfully,
Your Ob't Serv.
H. Armiston

Sir.
National Telegraph Memorial Monument

In honor of Prof. Morse and his Co-Adventurers

It is proposed to erect at the national Capital a Memorial Monument in honor of Professor S. F. R. Morse, and his great invention, the Electro-Magnetic Telegraph.

It is designed that this Monument shall be a just tribute to the Inventor and to his co-adventurers, who aided him in the development and extension of his great invention.

The Electro-Magnetic Telegraph is an essential and practical Accident, an American, which has made our country a prominent benefactor of all other nations.

The selection of the national Capital as the site of this monument is most appropriate. In Washington was first heard the news and order which enabled the Inventor to perfect his invention, and save it, as an unchallenged trophy of the progressive development of our country. How the first line of telegraph was erected and worked by individual and national aid, then the first message - "What has God wrought!" - was sent over the wire.

The design for the monument has been submitted to the eminent architects, Robert Stance, whose national statues of Rembrandt and Hamilton adorn the Capitol, and whose other historic works are unsurpassed in this country or Europe. It consists of a column of marble supporting a cylindrical shaft, as an octagonal base, surrounded by groups of figures in high relief illustrating those American inventions and discoveries for spreading the material and intellectual commerce of the world with reference to the Electro-Telegraph, also by lights in the canopy, and figures on high relief on the base, of the men who rendered important aid in the development of the invention and extension of its use.

Life-size statues representing the four corners of the Globe surround the base. The Ceremonies, Prison and Panel contain appropriate subordinate Illustrations of the subject in low relief, among which are grouped the Falls of the Ohio, the Telegraph Madness, and the Galveston Hurricane.

The monument will be of granite and bronze, thirteen feet in height; the principal statue, eleven feet eight inches. A site for the monument has been selected at the junction of Pennsylvania Avenue and Seventeenth Street, about midway between the Capitol and Treasury Building, and adjacent to the Patent and Post Office.

The preliminary drawings and models being in readiness, the contract signed, it is the intention of the Association that the monument shall be commenced at once and completed as speedily as possible, at a cost of $500,000.

Professor Morse has received the highest tokens of honor and regard from the governments and peoples of Europe, and his fame is secured. In his own country no substantial expression of appreciation of his great work has as yet been given by his fellow-citizens in their national capacity. His eightieth birthday is at hand, and it is fitting that his countrymen now unite in all the strength to claim and recognize, and build and honor, his well-earned honors.

The National Telegraph Memorial Association, recently incorporated at Washington city, certify that the formation of cooperating committees throughout the United States, and request that they will place themselves in communication with the Association through its secretary, and receive recommendations or advice from them in organizing committees. It is intended to lay the foundation, and erect the monument during the present season. Therefore immediate and efficient cooperation is urged upon all interested in the early completion of this great national work.

OFFICERS OF THE ASSOCIATION

GEORGE W. ADAMS, D. D., President
GEORGE W. BROWN, Treasurer
PROF. J. E. HODGSON, V. President
H. AMIDON, Secretary

TRUSTEES

Prof. R. B. HOWE, GEORGE W. BROWN, C. G. COX, M. D., LL. B., ASSISTING TREASURER

MEMBERS OF THE ASSOCIATION


The Association is now ready to receive subscriptions, and will be grateful for any amount that shall be contributed toward the completion of the Monument, which is intended to be a lasting memorial to the inventor and to his co-adventurers.
DESIGN OF NATIONAL TELEGRAPH MEMORIAL MONUMENT,
By Horatio Stone, Sculptor.
Washington, D.C., April 8, 1871

Gentleman of the Committee on the Judiciary,

Dear Sir:

Will you be so kind as to give me the christian name and P.O. of Capt. Kimman who was at Montgomery, Alabama, in the Freedmen's Bureau. You will perhaps remember that I called on you last winter to make inquiries after one Charles A. Perry, who was a clerk in your department. He Perry died at Montgomery May 9, 1867 at the house of John C. Keffer. Give me Keffer's P.O. Also P.O. of Christian house of Dr. Riff, who was a surgeon at Montgomery.

Hoping to hear from you soon. I am your old friend,

P. Strickland
Mr. O.O. Howard

U.S. Army

O.S. General

Enclosed

I send you a Circular of the U.S. Army and Navy Insurance Company in the United States, indeed in the world. You will doubtless admit that the line officers, who have families, think provide for their families in some way. Further that it is difficult for the officer who attends strictly to his duties to do it in any other way than by saving his life. The example of you distinguished officers will bring this about, therefore look you to business in this Company if not for $3,000.

Respectfully,

Charles Ewing
New York Agency

St. Louis Mutual Life Insurance Co.

ASSETS: $5,000,000

GREGORY & HOUSTON, Managers.
No. 205 BROADWAY.

New York, February, 1874.

To the Officers of the Army and Navy:

In presenting to you the subject of Life Insurance, no argument is felt to be needed in its favor, as the stamp of approval has been most emphatically placed upon it by the present age. It may not, however, be out of place to remark, that in all the broad field covered by this mission of care, to none does it offer such inducements as to those in our military and naval service, who, in consequence of their position, are cut off from all chances of profit by commercial, or financial transactions. To them it offers the surest, safest and most economical method of providing for their own comfort in old age, or the independence of their families, should the strong arm of the household be paralysed by death.

The St. Louis Mutual Life Ins. Co. has established an Army and Navy Branch, one hundred officers having agreed to take Policies of $5,000 each. Policies will be issued to those officers, and to any others in good health, who desire to insure, on any of the various plans of insurance, and at the same premiums paid by civilians.

Examinations of applicants may be made by any surgeon in the service. This premium may be paid in monthly installments by allowance, and no Policy shall be voided by non-receipt of Premium at the exact time, provided the premium was mailed on or before the day it became due.
The insured shall be at liberty to perform any duty, or travel in any place to which he may be ordered in time of peace or war, without involuntary his Policy, or without the payment of any additional money to the Company beyond the ordinary Premiums.

The Policies in the military branch will be entitled to all dividends arising from surplus in that branch, being more, or less than the dividends on other Policies, according to the rate of mortality in the Service, but the whole assets of the Company to be liable for the full amount insured.

Officers desiring to discontinue payment of premiums at any time, can obtain a "paid up" Policy for an equitable amount, or the surrender value in cash.

A special draft of Policy is now being printed and will be issued to those in the Army and Navy Branch, in accordance with the above conditions, together with all the privileges accorded to other Policy holders.

Before closing, would call your attention to the difference in interest received by this Company, and those of good management further East. In St. Louis, the legal rate of interest, on the most unsecured security, is ten per cent.; in New York, it is seven. Take for illustration a $20,000 Endowment Policy, maturing in twenty years, issued at age thirty-six—annual Premium, $1,000. Such a Policy, at seven per cent. compound interest, would amount to $43,000 at maturity; but at ten per cent. would be $63,000. As the whole cost of insurance, in a well-managed Company, is dependent upon the rate of interest realized, the difference here shown acquires a paramount importance.

Every Policy issued by this Company is absolutely non-forfeitable, in proportion to the amount of premium paid.

Officers desiring to insure in this branch, or wishing any information on the subject, will be immediately replied to by addressing this office.

J. B. HOUSTON.
To the Officers of the Army and Navy.

We herewith transmit an account of the Army and Navy Branch of the "St. Louis Mutual Life Insurance Company," as published in the Army and Navy Journal of February 17th, 1877, together with the endorsements which the plan has received at the hands of some of the most eminent Officers of the service, and the action of a board of Officers who met specially to examine the subject. We are now engaged in preparing the Policies to be issued to this branch, and shall be glad to include the names of any others who desire insurance. We enclose Tables of Rates, Nos. 1 and 2. Policies issued under Table 1 require the premium to be paid as long as the Policy is in force, or until it becomes paid up by the dividends, (about 18 years.)

By Table No. 2 the premium is only paid for ten years, whatever length of time the Policy runs, whether life or endowment.

We shall be most happy to give information to any one interested, and request all letters to be addressed to the Agents or ourselves.

Gregory & Houston,
Managers.
Army and Navy Life Insurance.

We published in our issue of January 21 a letter from Surgeon C. C. Gray, U. S. Army, in which attention was called to the plan of life assurance proposed by the St. Louis Mutual Life Insurance Company. This company offers to establish an Army and Navy branch when one hundred officers agree to take policies of not less than $5,000 cash. When this branch is established, policies will be issued to those officers, and to any others in good health who desire to insure, on any of the various plans of insurance, and at the same premiums paid by civilians. Examinations of applicants may be made by any surgeon in the service, and the premiums paid in monthly installments by allotment, and no policy shall be issued in default of the payment at the exact time, provided the premium was paid on or before the day it became due. The insured are to be at liberty also to perform any duty, or travel in any place to which he may be ordered in time of peace or war, without invalidating his policy, or without the payment of any additional money to the company beyond the ordinary premiums. The policies in the military branch are to be entitled to all dividends arising from surplus in that branch, being more or less than the dividends on other policies according to the rate of mortality in the service, but the whole assets of the company to be liable for the full amount insured. Officers desiring to discontinue payment of premiums at any time can obtain a "paid up" policy for an equitable amount, or the surrender value in cash; and every policy issued by this company is absolutely non-forfeitable, in proportion to the amount of premium paid. This plan has at the request of the company been examined by a committee of officers, to whom the subject of its adoption was referred. From this, and from the letters of General Sherman, Admiral Petter, and others, accompanying it, it will be seen that this scheme of the St. Louis Company as well as the company itself has received the most cordial and unreserved endorsement from officers whose position and character are abundant guarantee of their good faith.

New York, February 4, 1871.

To the Officers of the Army and Navy.

The subject of the best mode of securing the benefits of life insurance to Army and Navy officers, has for some time occupied the attention of many of the best friends of both branches of the service.

Two plans have been suggested, viz.: first, by creating a fund composed entirely of contributions from officers and men; and second, by selecting some well-established and well-managed life insurance company, and forming a separate branch or class therein.

Our own judgment, fortified by the opinion of one of the most experienced insurance experts, is decidedly in favor of the second plan, for several reasons, among which may be mentioned the following:

It will be more economical, since the expense of organization and management will be divided among a larger number.

It will be more efficiently managed, since the best professional and business ability and experience can only be secured by large institutions.

It will be safer, since the whole funds of the company will be pledged in payment of claims in the army and navy branch.

A plan in accordance with this principle has been under consideration by officers of the Army and Navy since 1866, by which officers can be insured in time of peace and in time of war, wherever duty may call them, without extra premium. The mortality experience of the military and naval branch will be separately and carefully ascertained, and the profits of that branch will be divided exclusively among its members.

Believing the St. Louis Mutual Life Insurance Company to be safe, well managed and well established, having new an income of two million dollars, and assets amounting to six millions, after a careful examination of the subject, we unhesitatingly recommend the plan proposed by that institution, believing it overtops all the disadvantages of a purely governmental company, and secures in the best manner all the benefits of life insurance.

Rufus Ingalls, Brevet Major-General U. S. Army.
John Watters, Commandant U. S. Navy.
H. G. Wright, Brevet Major-General U. S. Army.
Jeff. O. Davis, Brevet Major-General U. S. Army.
D. L. Baine, Commander U. S. Navy.
D. B. Harmoy, Commander U. S. Navy.

Headquarters Army of the United States.
Washington, D. C., February 1, 1871.

General Charlesaring, Washington, D. C.

General: Your letter of this date inquiring of me the standing of D. A. January, James H. Lucas, and Henry S. Turner, of St. Louis, is just received, and I answer that I have been personally acquainted with each and all of them for twenty years, have been engaged in business with them, and know their wealth and social standing. No better or more responsible men can be found in the whole country, and anything they do or say may be accepted with perfect faith. The wealth of Messrs. January and Lucas is estimated in millions of dollars, and Major Henry S. Turner is also wealthy, and one of the most reliable friends I have in the world, and I would risk my last cent on his truthfulness and fidelity.

Truly yours,

W. T. Sherman, General.
J. H. Houston, Esq.


Sir:—I have examined the system of life insurance adopted by the St. Louis Mutual Life Insurance Company, and I am of opinion that it is based on liberal principles, and can be made beneficial to officers of the Navy.

I have known many cases where the families of officers have been left entirely destitute, owing to the sudden death of their head, and know of other cases where officers' families have derived immediate relief from this company's plan of insurance; and I am entirely satisfied with the stability of the St. Louis Mutual Life Insurance Company, as I have assurances from the best quarters of your ability to promptly meet all demands upon it.

To show my confidence in your company, and to induce officers to insure their lives, I have placed my name on the list of insured, and hope to see every officer in the Navy, young and old, added to it. Very respectfully, your obedient servant,

David D. Porter, Admiral.

Extract of letter from General John Gibbon.

Captain C. J. Wilson, 26th Broadway, New York.

Fort Shaw, M. T., January 24, 1871.

A perusal of your circular impressed me very favorably, and is more nearly what is required by officers of the Army than anything I have yet seen; in fact, it at first struck me as too liberal, which we do not want. The security and certainty of the policy are thereby endangered. It may possibly be that these liberal terms may be justified by the fact that the increased risk in time of war (not a very probable event now in our country) may be counterbalanced by slight mortality among Army officers in time of peace. I should like to know how this is, and, if it is a fact, on what data it is founded.

General Charles Flickr, Washington, D. C.

Dear Sir—I have received your letter of the 3rd ult. enclosing me the printed circular of the St. Louis Mutual Life Insurance Company, also the letter of General Sherman endorsing the gentleman at the head of the company.

The subject of life insurance is one that interests officers of the Army and Navy more directly than almost any other class of officers. As a general rule, officers in the public service are dependent upon their pay for the support of themselves and families, have no means of making any provisions for their families, and therefore rarely leave them properly provided for unless they have insured their lives. The strongest argument and most practical appeal I can make to my brother officers is that I have insured my own life. Admitting that what I conceive no one will dispute, the imperative obligation of our officers to insure their lives, the next question becomes, In what company shall they insure? There are already several companies that offer special inducements to officers in the public service, and there has recently been much discussion with a view to establishing a company among the officers themselves under the auspices of the Government. This question each officer must and should decide for himself after careful examination. From the high character of the gentleman connected with this St. Louis Mutual Life Insurance Company, and from the special advantages indicated in the paragraphs in its circular, I consider the formation of its Army and Navy Bureau greatly to be desired. I am not aware of any other company permitting officers to perform any duty or travel anywhere in time of peace or war without invalidating their policies, or the payment of any additional money beyond the ordinary premiums. That is, if I correctly understand this to mean that you make no distinction between officers and any others insuring, and make no extra charge for the peculiar exigencies and risks incident to their profession in conclusion, General, you will see that my opinion is most emphatic that every officer with a family should insure his life and that, in my judgment, he can with safety and advantage insure in your company.

Very respectfully, your obedient servant,

Geo. G. Meade, Major-General, U. S. A.

Extract from General Hancock's letter of February 11th, 1871.

No better guarantee could be had than the character of these gentlemen, to protect those with whom they have business relations and no better bond than theirs could be given for the safety of any merchant enterprise.

I am, very truly yours,

Winfield S. Hancock, Major-General, U. S. A.

General Charles Flickr, Washington, D. C.

General—I have received your letter of January 26th, enclosing a circular to the officers of the Army and Navy, upon the subject of a proposed Army and Navy branch in connection with the St. Louis Mutual Life Insurance Co., and asking my opinion on the subject.

The gentlemen whose names you mention in this connection, are well known to me as among the most honorable and reliable business men in the country. Messrs. Turner, Lucas, January and Garrison, are among the very first citizens of St. Louis, and are worthy of the utmost confidence. The plan proposed in your circular for an Army and Navy branch, seems to me a very good one, offering important advantages over the ordinary conditions of Life Insurance.

Very truly yours,

J. M. Schofield, Major-General, U. S. A.
ARMY AND NAVY LIFE INSURANCE.

One of the leading life insurance companies, the St. Louis Mutual, has taken prompt action upon the suggestions in regard to Army and Navy Life Insurance, which had their origin in a letter from General John Gibson, originally published in the Journal. General Gibson's proposition was that the Government should establish a bureau of life insurance at Washington. This was followed by the suggestion that it was more feasible to arrange with some well-established insurance company to open an Army and Navy branch in connection with their business, giving the members of the two services the benefit of their "expectation of life," whatever experience might show that to be. It appears that Mr. Houston, formerly an officer of the Navy, but now connected with the St. Louis Mutual Insurance Company, had already thought of this plan in connection with his company. He laid his project before us, and satisfied us at once that it was much better for the Army and Navy to accept it than to commit themselves to the uncertain prospect of the Government's adopting any plan of life insurance. We have waited, however, for the endorsement of others before committing ourselves fully to Mr. Houston's plan, though we knew the high standing of the company he represents. Advising officers to insure in any particular company is much too serious a matter, in view of the possible consequences to them, to be lightly ventured upon. We need no longer hesitate, however, with the endorsement which Mr. Houston's project and the company with which he is connected have received in the letters we publish elsewhere from Generals Schenman, Meade, Hancock, Schofield, Gibson, Wright, Ingalls, Davis, Admiral Porter, and Commanders Watters, Brainard, and Harmony.

As to the policy of insuring one's life we have no question, and we are confident that life insurance will shortly be looked upon as a matter of course, quite as much as fire insurance, which had in the beginning to contend with similar prejudices and doubts. The value of life insurance merely as an investment is recognized by many shrewd merchants and capitalists, who have policies on their lives to the amount of fifty, one hundred, or two hundred thousand dollars. Every officer, as Admiral Porter well says, should insure his life, no matter for how small an amount. In regard to the particular plan of insurance, we are satisfied that no one need hesitate as to that offered by the St. Louis Company, either as to the liberality of the terms or the security of the company offering them.
Fourth Auditors Office
Apr. 8, 1871

Dear Samuel:

You are probably aware that a pretty warm contest has arisen over the nomination of a candidate for delegate from our district. The clubs in thewestern precincts have been packed and pledged to support Mr. Ruse. Mr. B. is a neighbor of mine and it is unpleasant for me to oppose him, but duty compels me to do so. He has made his money over the desks of the office to which I am attached, and I feel sure that he is not a safe man to place in the office of a legislator, exposed as the legislature is to the temptations of lobbyists, and further
I can find no evidence of his being a true republican from the adoption of the constitutional bill. May Hall, the candidate opposed to Russell is comparatively a stranger to one and another in our village. Can you consistently give me a few lines of information regarding him? I have been hoping that a stronger man from your neighborhood might be brought forward and nominated as a compromise, but present indications are to the contrary, and as Colonel Boggs Hall I believe every effort should be put forth to obtain the support of Hall. 

Very truly yours,

Benj. O'Hara.

Maj. Earl O. Howard
Present.