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.
HALLET KILBOURN.
WILLIAM A. COOK.
JOHN O. EVANS.
J. S. CROCKER.
GEN. G. W. BALLOCH.
SIMON WOLF.
J. M. MORRIS.
N. G. ORDWAY.
DR. J. H. THOMPSON.
C. S. NOYES.
BENJ. M. MEEDS.
RICH. HARRINGTON.
JUDGE GEO. P. FISHER.

COMMITTEE ON MEMBERSHIP.

GEORGE S. GIDEON.
DR. T. S. VERDI.
R. M. HALL.
A. B. MULLETT.
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 wilful 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-

jority 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.

Second. Report of the Board of Directors.
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.

3
apl 7th 1871

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S- 132 - Vol. 2. 1871

Union Club Rooms.

905 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,

.....COL. JAMES A. MAGRUDER,

.....HON. A. M. CLAPP,

.....DR. D. W. BLISS.

Treasurer.....H. A. WILLARD.

Secretary.....A. S. SOLOMONS.

Corresponding Secretary.....LEWIS CLEPHANE.

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WILLIAM A. COOK,
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J. S. CROCKER,
GEN'L G. W. BALLOCH,
SIMON WOLF,
J. M. MORRIS,
N. G. ORDWAY,
DR. J. HARRY THOMPSON,
C. S. NOYES,
BENJAMIN N. MEEDS,
RICHARD HARRINGTON.
JUDGE GEO. P. FISHER,

Committee on Membership.

GEORGE S. GIDEON,
DR. T. S. VERDI,
R. M. HALL,
A. B. MULLETT,
MAJOR J. M. BROWN,
S. P. BROWN,
ADOLF CLUSS.

17.

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,

16.

Office Superintendent Nat. Cemetery
Nashville Tenn. April 7, 1871.

RECEIVED. APR 11 1871 O.O.H.

Maj. Genl. 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 Supt. of the above mentioned Cemetery on the 27th ultimo. I consider myself under special obligation to Your Kindness in assisting me, to obtain said position. The U. S. Government provides liberally towards keeping the remains of the defenders of liberty in suitable condition, & I shall aim, to show, that I will perform my duties to the best of my ability.

There are about 16500 soldiers graves here, I am building now a osage orange hedge fence which will be completed in about 1 week.

Please accept my heartfelt thanks for Your interest, taken in my welfare, which I shall never forget.

Most respectfully
Your obedient servant
Morris Keim
formerly 154th Regt. N.Y. Vol. & late of Va.

17.

C-132-M.2.1870

COHANSEY PUBLIC SCHOOL.

W. H. CHASE, A. M., Principal.

Bridgeton, N. J. April 7th 1871

Maj. Gen. O. O. Howard

Dear Gen.-

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

Can you without trouble procure and send me Miss J. J. W. Hoyt's Report on Education at the Paris Exposition 1867 - and also Commissioner Eaton's report on Education in the United States?

I have tried, in several ways, to procure a copy of each, but have not been able to do so. Do not put yourself out, please, to get them, I would not have you do that.

Mrs. Chase joins me in the strongest remembrances to yourself -

Most Respectfully & truly Yours
Walter H. Chase

18.

British & Foreign
Systematic Beneficence Society.
Offices, Old Jewry, E.C.

RECEIVED APR 8 1871 O.O.H.

London 7 April 1871.

Rd on 12th April

My dear General Booth

I have Breakfast & have arranged for: & hope you will for us the home Service to attend. Enclose you a few tickets for sending the Students (Theological or others) as you may wish to attend. We shall be happy to see them. With kindly regards

Ever Faithfully Yours

Robert Carter.

The Home of next Sunday will be Syst. Systematic Beneficence. RC

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Apl – 7th 1871

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20.

American and International

Christian Moral Science Association.

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. LINDSLY.

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.

AMERICAN AND INTERNATIONAL

American and Oriental Science Association.

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E. P. CHASE.	A. B. ATKINS.	J. PARKER.
COLUMBUS DELANO.	T. G. ADDISON, D. D.	C. H. CUTBERET, D. D.
J. A. BOWLES.	W. W. WILLIAMS.	D. D. JUTTEN.
HENRY WILSON.	W. MAGUIRE.	WM. STICKNEY.
M. G. EMERY.	J. A. McCALLEY, D. D.	W. Q. FORCE.
JOSEPH HENRY.	J. H. DESHELL.	B. SUNDERLAND, D. D.
M. YARNALL.	J. F. NEWMAN, D. D.	S. S. MITCHELL.
C. D. DRAKE.	R. PEYTON BROWN.	J. CHESTER.
PETER PARKER.	J. C. HARKNESS.	R. E. BITTINGER.
E. M. GALLAUDET.	W. J. SIBLEY.	D. MOFFATT.
H. LINDSLY.	W. R. WOODWARD.	J. F. FOX.

OFFICE OF

NATIONAL TELEGRAPH MEMORIAL ASSOCIATION,

ROOM 20 MAY BUILDING, corner 7th and E Streets,

Washington, D. C. April 7 1871

Bvt. 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 Obt. Servt.
H. Rondon
Sec.

NATIONAL TELEGRAPH MEMORIAL MONUMENT

TO

PROF. MORSE

AND HIS COADJUTORS.

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

It is designed that this Monument shall do justice alike to the Inventor and to his coadjutors, who aided him in the development and extension of his great invention.

The Electro-Magnetic Telegraph, in all its essential and practical bearings, is an American invention, 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 eminently appropriate. In Washington was first found the countenance and material aid which enabled the Inventor to perfect his invention, and save it, as an unchallenged trophy of the progressive development of our country. Here the first line of telegraph was erected and worked by individual and national aid. Here the first message—"What has God wrought?"—was sent over the wire.

The design for this monument has been elaborated with the utmost care by the eminent sculptor, Horatio Stone, whose national statues of Hancock and Hamilton now adorn the Capitol, and whose other historic works are unsurpassed in this country or Europe. It consists of a colossal statue of Morse, surmounting a cylindrical shaft, on an octagonal base, surrounded by groups of figures in high relief illustrating those American inventions and discoveries for speeding the material and intellectual commerce of the world which culminated in the Electric Telegraph; also by busts in the cornice, and figures, in high relief on the base, of the men who rendered important aid in the development of the invention and extension of its uses.

Life-size statues personating the four quarters of the Globe surround the base. The Cornice, Frieze and Panels contain appropriate subordinate illustrations of the subject in low relief, among which are grouped the Pallet of the Artist, the Telegraphic Machine, and the Galvanic Battery.

The monument will be of granite and bronze, thirty-five 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 Seventh street, about midway between the Capitol and Treasury Building, and adjacent to the Patent and Post Offices.

The preliminary drawings and models being in readiness, and 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 $100,000.

Professor Morse has received the highest tokens of honor and regard from the governments and peoples of Europe, and his fame is assured. 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 with all the world to do him and his colaborators, dead and living, well-earned honors.

The National Telegraph Memorial Association, recently incorporated at Washington city, cordially invites the formation of co-operating committees throughout the United States, and request that they will place themselves in communication with the Association, through its secretary, and raise and transmit subscriptions or funds by draft or post office order, payable to the order of the treasurer of the Association, George W. Riggs, Esq., Washington, D. C., as speedily as possible. A circular letter and subscription list will be forwarded to gentlemen taking the lead in organizing committees. It is intended to lay the foundation—the corner-stone, and erect the granite during the present season. Therefore immediate and effective co-operation is urged upon all interested in the early completion of this great national work.

OFFICERS OF THE ASSOCIATION.

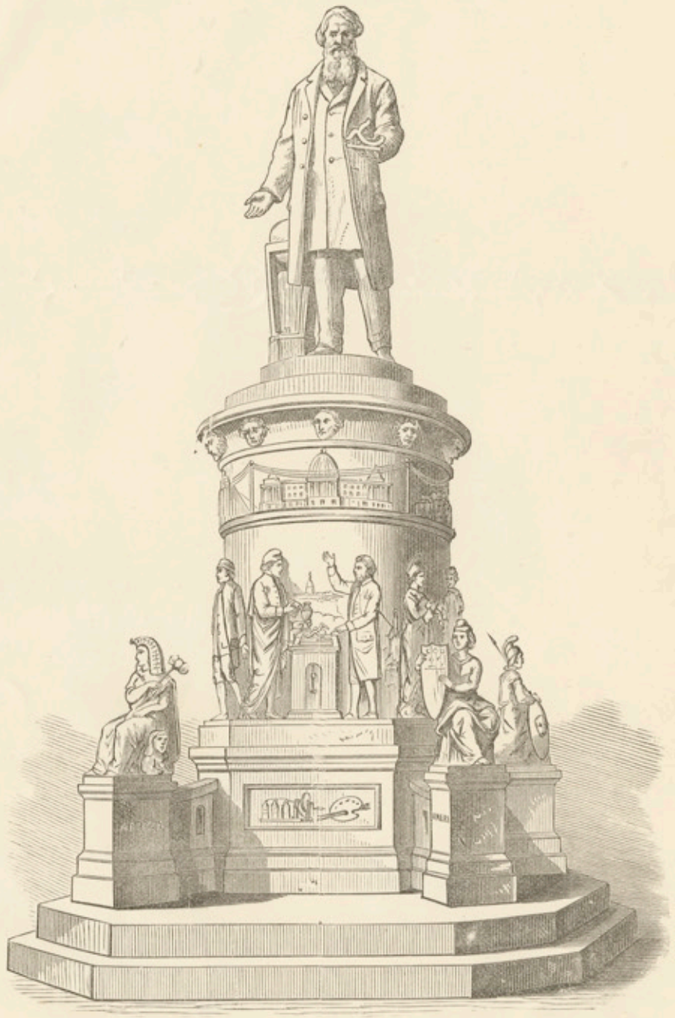
GEORGE W. SAMSON, D. D., PRESIDENT.
PROF. BENJ. S. HEDRICK, V. PRESIDENT.
GEORGE W. RIGGS, TREASURER.
H. AMIDON, SECRETARY.

TRUSTEES.

GEORGE W. SAMSON, D. D., LL. D.
PROF. B. S. HEDRICK, GEORGE W. RIGGS, C. C. COX, M. D., LL. D., ALEX'R PORTER MORSE, HON. GEORGE TAYLOR, WM. HOGAN, JR.

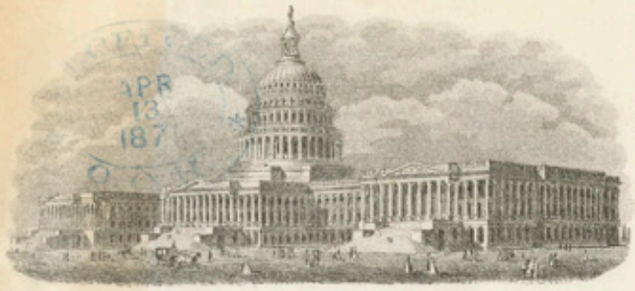
MEMBERS OF THE ASSOCIATION.

W. W. Corcoran,
Hon. Robt. C. Schenck,
Gov. Henry D. Cooke,
Gen. F. E. Spinner,
A. R. Spofford,
Jas. M. Carlisle,
Hon. Caleb Cushing,
Geo. Alf'd Townsend,
Clinton Lloyd,
E. V. Smalley,
L. L. Crounse,
Hon. T. W. Bartley,
T. C. Connolly,
L. A. Gobright,
Franklin Philp,
T. B. Bryan,
Wm. S. Huntington,
A. B. Mullet,
Wm. S. Mitchell,
Wm. D. O'Connor,
Hon. M. G. Emery,
R. J. Hinton,
A. R. Shepherd,
Gen. B. F. Butler,
James Sykes,
C. F. Stansbury,
Gen. A. Schoepf,
Hon. Joseph Casey,
Donn Piatt,
Ben. Perley Poore,
Z. L. White,
O. K. Harris,
Crosby S. Noyes,
Geo. M. Adams,
J. J. McElhone,
Col. Clifford Thompson,
Justice Miller, (U. S. Sup Ct.)
Richard T. Merrick,
S. H. Kauffmann,
James R. Young,
Hon. T. B. Florence,
H. V. Boynton,
J. W. Forney, Jr.
Harvey Lindsly, M. D.
A. L. Hayes,
L. C. Loomis,
Anthony Pollok,
F. W. Ritter, M. D.
Marcellus Bailey,
M. B. Brady,
Walt Whitman,
Hon. Sam'l A. Duncan,
W. J. Murtagh,
Finley Anderson,
J. Hubley Ashton,
Louis Janin,
Dr. W. P. Johnston,
Lloyd W. Williams,
H. Kilbourn,
C. A Pilsbury,
A. S. Solomons,
Dr. J. L. Kidwell,
Dr. Edward Maynard,
W. D. Gallagher,
Henry A. Willard,
Hon. Richard Wallach,
Marshall Brown,
Wm. Saunders,
L. E. Walker,
Charles Lanman,
Col. Joseph B. Stewart,
Gen. Eastman, U. S. A.
Hon. Thos. J. Durant,
Gen. N. P. Chipman,
J. K. Barnes, Surg. Gen.
Gen. N. Michler,
Judge Wylie,
Clifford Arrick,
Gen. John Cochrane,
Hon. N. G. Ordway,
H. H. Lovie.



DESIGN OF NATIONAL TELEGRAPH MEMORIAL MONUMENT,

BY HORATIO STONE, SCULPTOR.



Forty-first Congress U. S.

HOUSE OF REPRESENTATIVES,

~~Washington, D. C.~~ St Johns Michigan. April 8th 1871

Genl O. O. Howard
Washington D. C.

Dear Sir

Will you be so kind as to give me, the christian name, and P. O. of Col Kinsman who was at Montgomery Alabama in the Freedmans Bureau - You will perhaps remember that I called on you last winter to make enquiry after one Charles H. Ferris, who was a clerk in your department - He Ferris died at Montgomery Ala Jany 9 - 1867 at the House of John C. Keffer Give me Keffers P. O. Also P. O. & Christian name of Dr Kipps, who was a Surgeon at Montgomery.

Hoping to hear from you soon - I am your obt Servt R. Strickland

E - 26 - Vol. 2. 1871

25.

Law Office of Charles Ewing.

Rooms No. 6, 8, & 10,

480 Seventh Street.

RECEIVED APR 10 1871 O. O. H.

Washington D.C. 8 April 1871

Genl. O. O. Howard

U. S. Army

Dear General

Enclosed

I send you a Circular of the Only Army & Navy Insurance Company in the United States - indeed in the world. You will doubtless admit that the Line Officers, who have families, should provide for their families in some way; & further that it is difficult for the Officer who attends strictly to his duty, to do it in any other way than by insuring his life. The example of you distinguished officers will bring this about - therefore I ask you to insure in this Company if only for $5000

Respectfully Charles Ewing

NEW YORK AGENCY

St. Louis Mutual Life Insurance Co.

ASSETS, - - - $6,000,000.

GREGORY & HOUSTON, Managers,

No. 205 BROADWAY.

New York, February, 1871.

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.

The premium may be paid in monthly installments by allotment, and no Policy shall be vitiated 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 invalidating 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 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 undoubted 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.

TABLE I.

ANNUAL PREMIUMS *for Insurance of* $1000.

Age.	LIFE. Payable at Death only.	ENDOWMENT. Payable as specified, or previous Death. In 35 Years	In 30 Years	In 25 Years	In 20 Years	In 15 Years	In 10 Years	Age.
25	19 63	25 77	30 28	37 00	47 84	66 82	105 19	25
26	20 18	26 02	30 48	37 16	47 98	66 92	105 28	26
27	20 74	26 29	30 69	37 33	48 12	67 05	105 36	27
28	21 34	26 59	30 93	37 52	48 26	67 15	105 46	28
29	21 97	26 91	31 21	37 72	48 40	67 30	105 55	29
30	22 62	27 26	31 48	37 93	48 56	6 41	105 67	30
31	23 29	27 65	31 79	38 17	48 77	67 56	105 79	31
32	24 05	28 06	32 12	38 44	48 97	67 70	105 89	32
33	24 83	28 52	32 48	38 72	49 19	67 85	106 03	33
34	25 63	29 02	32 89	39 04	49 40	68 05	106 16	34
35	26 49	29 56	33 32	39 37	49 68	25	106 27	35
36	27 38	30 16	33 81	39 76	49 96	68 45	106 43	36
37	28 34	30 81	34 33	40 17	50 26	68 5	106 60	37
38	29 36	31 52	34 93	40 64	50 62	68 91	106 78	38
39	30 44	32 30	35 57	41 16	51 02	69 22	106 98	39
40	31 58	33 16	36 31	41 72	51 48	69 56	107 19	40
41	42 80		37 08	42 36	51 96	69 95	107 45	41
42	34 08		37 96	43 08	52 56	70 35	107 78	42
43	35 44		38 92	43 85	53 16	70 85	108 14	43
44	39 90		39 96	44 72	53 84	71 40	108 55	44
45	38 46		41 12	45 69	54 64	72 02	109 00	45
46	40 09			46 72	55 48	72 65	109 51	46
47	41 84			47 88	56 49	73 40	110 08	47
48	43 60			49 12	57 44	74 20	110 69	48
49	45 62			50 48	58 52	75 00	111 33	49
50	47 72			51 93	59 73	76 00	112 06	50
51	49 89				61 05	77 05	112 85	51
52	52 20				62 45	78 20	113 79	52
53	54 64				64 02	79 45	114 66	53
54	57 25				66 76	79 55	115 68	54
55	60 00				67 65	82 30	116 81	55
56	62 95					83 90	118 03	56
57	66 10					85 71	119 49	57
58	69 40					87 71	120 93	58
59	72 95					89 85	122 47	59
60	76 75					92 22	124 33	60

TEN ANNUAL PAYMENTS.

TABLE II.—ANN'L PREM'S *for Insurance of* $1000.

Age.	LIFE. Payable at Death only.	ENDOWMENT. Payable as specified, or previous death. In 40 Years.	In 35 Years.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.	Age.
25	42 44	48 08	52 12	57 82	65 46	75 55	88 55	25
26	43 28	48 53	52 46	58 03	65 65	75 65	88 60	26
27	44 16	49 04	52 85	58 36	65 85	75 80	88 75	27
28	45 12	49 26	53 24	58 68	66 10	75 96	88 90	28
29	46 08	50 16	53 70	59 04	66 35	76 15	89 00	29
30	47 08	50 82	54 28	59 42	66 60	76 35	89 20	30
31	48 09	51 52	54 80	59 80	66 90	76 55	89 30	31
32	49 17	52 26	55 36	60 20	67 25	76 80	89 50	32
33	50 28	53 00	56 00	60 70	67 54	77 05	89 65	33
34	51 40	53 86	56 64	60 94	67 90	77 25	89 80	34
35	52 58	57 72	57 36	61 75	68 30	77 55	90 00	35
36	53 80		58 09	62 35	68 75	77 80	90 15	36
37	55 08		58 96	63 00	69 20	78 15	90 40	37
38	56 36		59 88	63 75	69 75	78 55	90 60	38
39	57 73		60 85	64 45	70 30	78 85	90 90	39
40	59 16		61 90	65 30	70 92	79 35	91 20	40
41	60 65			66 25	71 65	79 85	91 60	41
42	62 20			67 20	72 35	80 40	92 00	42
43	63 85			68 35	73 25	81 10	92 45	43
44	65 55			69 60	74 25	81 80	93 00	44
45	67 35			70 90	75 30	82 65	93 70	45
46	69 16				76 45	83 50	94 25	46
47	71 05				77 70	84 50	95 00	47
48	73 05				79 00	85 50	95 80	48
49	75 05				80 45	86 60	96 60	49
50	77 15				81 90	87 80	97 50	50
51	79 34					89 10	98 50	51
52	81 60					90 60	99 60	52
53	83 00					92 10	100 80	53
54	86 40					93 70	102 12	54
55	88 90					95 40	103 50	55
56	91 60					95	105 07	56
57	94 30						106 69	57
58	97 13						108 50	58
59	100 19						110 64	59
60	103 34						112 75	60

D. A. JANUARY, Pres't.
CHAS. H. PECK, Vice Pres't.

J. B. HOUSTON, } Managers,
W. A. GREGORY, } New York.

Army and Navy Branch OF THE Saint Louis Mutual Life Insurance Company.

ASSETS, $6,000,000.

SPECIAL AGENTS:

C. IRVING WILSON, } 205 Broadway, N. Y.
J. B. KIDDOO,
~~CLIFTON HELEN, 505 Seventh St., Washington.~~

SHEPPARD HOMANS, Actuary.
Gen CHARLES EWING, Counsel.

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 11th, 1871, 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 each. 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 instalments by allotment, and no policy shall be vitiated by non-receipt of the premium at the exact time, provided the premium was mailed 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 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 Porter, 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 mortuary 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 now 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 obviates 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, Commander U. S. Navy.
H. G. WRIGHT, Brevet Major-General U. S. Army.
JEFF. C. DAVIS, Brevet Major-General U. S. Army.
D. L. BRAINE, Commander U. S. Navy.
D. B. HARMONY, Commander U. S. Navy.

HEADQUARTERS ARMY OF THE UNITED STATES,
WASHINGTON, D. C., February 1, 1871

General Charles Ewing, 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.

21.

J. B. Houston, Esq.

OFFICE OF THE ADMIRAL, WASHINGTON, Jan. 31, 1871.

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 the head of the family having his life insured for some small amount.

It has always been my conviction that every officer should insure his life, no matter for how small an amount, as the pension allowed by the Government is so inadequate, even for the wants of a single person, that it would be a godsend to the family of a deceased officer merely to receive a thousand dollars, which can be secured by the annual payment of sixty-two dollars. [At the Admiral's own age, 56 years. ED. JOURNAL.]—An amount easily spared from his pay.

The prospectus of your company clearly explains the features of its plan of insurance; and I am entirely satisfied with the stabilityof 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. I. Wilson, 205 Broadway, New York.

FORT SHAW, M. T., January 23, 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, if 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 is it founded.

General Charles Ewing, Washington, D. C.

HEADQUARTERS MILITARY DIVISION OF THE ATLANTIC,
PHILADELPHIA, PA., February 2, 1871.

DEAR SIR—I have received your letter of the 26th 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 insurence is one that interests officers of the Army and Navy more directly than almost any other class of perons, because, as a general rule, officers in the public service are dependant 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 then, 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 the St. Louis Mutual Life Insurance Company, and from the special advantage indicated in the paragraph in italics 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 gentleman, to protect those with whom they have business relations and no better bond than theirs could be given for the safety of any monied enterprise.

I am, very truly yours,

WINFIELD S. HANCOCK, Major-General, U. S A.

General Charles Ewing, Washington, D. C.

HEADQUARTERS MILITARY DIVISION OF THE PACIFIC,
SAN FRANCISCO, CAL., February 14th, 1871.

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.

(*Editorial from Army and Navy Journal, Feb. 11th, 1871.*)

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 GIBBON, originally published in the JOURNAL. General GIBBON'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 SHERMAN, MEADE, HANCOCK, SCHOFIELD, GIBBON, WRIGHT, INGALLS, DAVIS, Admiral PORTER, and Commanders WATTERS, BRAINE, 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 Auditor's Office
Apr. 8th 1871 -

Dear General:-

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 the western section have been packed and ~~flooded~~ to support Mr. Butler - 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 to the temptations of lobbyists, and further

I can find no evidence of his being a true republican, prior to the adoption of the territorial bill.

Maj. Hall, the candidate opposed to Baker is comparatively a stranger to me and others in our village.

Can you consistently give me a few lines of information concerning him. I have been hoping that a stronger man from your neighborhood ~~to~~ might be brought forward and nominated as a compromise - but present indications are to the contrary, and as between Baker & Hall - I believe every effort should be put forth to secure the success of Hall.

Very truly Yours
Benj. P. Davis

Maj. Genl O. O. Howard
Present