City and County Alms House,

cIone ? 1877 San Francisco, To Gen. O. O. Howard Phill you please In Send me a form to fill up. I wish to make application for fand frank to Mexican Loldiers. I perved in, the mexican war, and confine name of Caph, and Command Mons, Respectfully Is ancio offech

٩ San Francisco has ieis Trek

Fise Kusugance Antelligence Buyeau,

Established 1874,

CHAS. J. HARTMANN, Manager.

Life Insurance Policies purchased.

Claims against Insurance Companies adjusted, prosecuted and collected.

Information given on all matters relating to Insurance.

Attorney and Counsel, Francis N. Shepard, Counsel, Messis. Sewell & Pierce.

P. O. Box 484.

Evening Post Building 206 Broadway. New York, June 1st, 1877.

Dear Sir.

We wish to draw your attention to the fact that we have removed from 252 Broadway, where we have had Offices for the past three years, to the Evening Post" Building, No. 206 Broadway, and beg to offer you our assistance in collecting from the Receiver of the Security Life Ins. and Annuity Con the dividend on your Policy in that Company, as, Efrom our knowledge of its affairs, we believe we can help you in procuring an early settlement of your Claim.

We charge for our services, on business of this nature, a Commission of five per cent. on the "Net Value" of the Policy, this Commission to be paid only from the proceeds, when collected, but we require a remittance of One Dollar, (\$1.00) to be sent to us with the Policy, to defray the cost of Power of Attorney, Notarial fees and Postage.

We send you a copy of the Report of the Deputy Commissioner of Insurance, John A. Mc Call, Jr., showing

the condition of the Company at the time of the appointment of a Leceiver, also an addressed envelope for your reply, on receipt which we will at once farward you a blank Power of Attor. for your signature, and will remit the proceeds as soon afterwards as possible. Yours respectfully,

Charles J. Wartmann,

P. S .- We shall feel obliged if you will inform the Policy holders in the Security," or any other Company which may be in the hands of a Receiver, with whom you are acquainted, that we will be pleased also to undertake the collection of their claims on the terms above mentioned.

policy holders as to the amount of note indebtedness, and to make for the tip being a conviction in their minds that what had been promised as to "dividen cancelling notes" was being realized.

In conclusion, I report that on the day the receiver was appointed—Decemb 14th, 1876—there was outstanding 9,543 policies, covering \$21,000,030 of insurance. Of these policies there were 4,751 on which the premiums were payab entirely in cash, and the remainder were on the half note system. The actual codition of the company was as follows:

ASSETS.

Real estate over and above	incumbrances .	 	.\$111,241 (
Bonds and mortgages			02 000 5

STOCKS AND BONDS

Par Value. Market Value.	OTOLIO AND AND	MOLTO.			
" 10-40's " 72,000 81,000 " 5-20's " 64,000 74,830		Par Value.	Market Va	due.	
" 10-40's 72,000 \$1,000 " 5-20's 64,000 74,830 South Carolina 1893 bonds 28,750 14,520 City of Bayonne, N. J., " 1,000 1,000 Total \$195,751 \$207,950 207,950 Premium notes and loans on policies in force 1,441,412 0 Cash in bank 2 163 50 Net uncollected and deferred premiums 138,510 00	U. S. currency 6's, registered	. \$30,000	\$36,600		
South Carolina 1893 bonds 28,750 14,520 City of Bayonne, N. J., " 1,000 1,000 Total \$195,751 \$207,950 207,950 0 Premium notes and loans on policies in force 1,441,412 0 Cash in bank 2 163 55 Net uncollected and deferred premiums 138,510 0	" 10-40's "	72,000	81,000		
City of Bayonne, N. J., " 1,000 1,000 Total \$195,75 \$207,950 207,950 Premium notes and loans on policies in force 1,441,412 00 Cash in bank 2 163 50 Net uncollected and deferred premiums 138,510 00			74,830		
Total	South Carolina 1893 bonds	28,750	14,520		
Premium notes and loans on policies in force 1,441,412 00 Cash in bank 2 163 50 Net uncollected and deferred premiums 138,510 00	City of Bayonne, N. J., "	1,000	1,000		
Premium notes and loans on policies in force 1,441,412 00 Cash in bank 2 163 50 Net uncollected and deferred premiums 138,510 00	Total	. \$195,75)	\$207,950	207,950	00
Cash in bank . 2 169 5: Net uncollected and deferred premiums . 138,510 0:	Premium notes and loans on policies in force.			1,441,412	03
Act unconcess and detected products					52
Total available assets	Net uncollected and deferred premiums			138,510	00
	Total available assets			\$2,000,959	35

*Of this amount \$12,000 is deposited in Philadelphia and \$7,000 in Minerva, Ohio, as security for the appeal by the company in two contested suits for death claims.

LIABILITIES.

Net value of policies in force	0		\$3,794,211 00
Unpaid endowment claims,	less notes and loar	18	41,095 94
" death claims,		***************************************	217,869 00
Miscellaneous items			1,607 41
Total liabilities			\$4,054,783 35
Deficiency as regards policy	holders		2,053,824 00
All of which is respectfull		JOHN A. MCCALL,	

"EVENING POST" BUILDING,

P. O. Box, 484.

206 Broadway, New York.

Claims against the "Security" and other defunct companies adjusted, prosecuted and collected.

Life Insurance Intelligence Bureau,

CHAS. J. HARTMANN, Manager.

The Security Life Insurance and Annuity Co.

REPORT

OF THE INSURANCE SUPERINTENDENT.

Mary Born

ALBANY, January 15th, 1877.

To the Honorable WILLIAM SMITH,

Acting Superintendent of the Insurance Department:

The undersigned begs leave to respectfully report, that under the provisions contained in your appointment, No. 361, dated November 28th, 1876, he has been engaged since the date mentioned, and up to the present time, in making an examination of the affairs of the Security Life Insurance and Anunuity Company, of the city of New York.

I regret the necessity which compels me to relate at length the causes of the company's insolvency, but the last sworn statement of its officials as of December 31st, 1875, showing a surplus of \$515,034, in comparison with the present deficiency of \$2,053,824, makes it a plain duty to place on the records of the department a statement of the chicanery and fraud that characterize the previous exhibits of the company. Commencing with the first item in their report of assets in the last statement made by them, I find real estate returned at a cosi value over and above incumbrances of \$460,875. This amount covers two pieces of property in the city of New York-one being the company's building, 31 and 33 Pine street, the other, 44 63-100ths acres of land at Williams Bridge, and forming a part of the territory recently annexed to New York County. The first mentioned piece was purchased in 1875 for \$180,000, \$80,000 being paid in cash, and the balance remaining as a mortgage. The second piece was acquired in 1868 by certain officials of the company out of their private funds, and given by them as a gratuity to their institution, in December, 1874, to enable it to make a showing of acceptable assets, on account of the disallowance in that category by the department of "agents' balances" and "commuted commissions," to the extent of \$218,000. One hundred and ten thousand dollars (\$110,000) of these unadmitted assets were closed out to this item of real estate, making the apparent total cost of the same \$190,000, instead of \$460,875, as sworn to by the officers.

In relation to the last named property, I desire to state that the deed to the company, although properly executed, had neverbeen placed on record in the clerk's office until after my examination had been commenced, and at my suggestion. Of the sum that was paid by these officials in their private capacity on the original pur-

chase of the property, I find that a portion was obtained from the company on certain mortgages, and that said mortgages were released and discharged of record during my investigation without payment to the Company of the principal sums. These facts I have made known to the receiver, Hon. W. H. Wickham—now in possession—who will undoubtedly take proper action as to the legality of the transactions.

Regarding the value of these two items of real estate given hereafter, I return the company's building at its cost value in 1875 of \$80,000 over the \$100,000 incumbrance, and the Williams Bridge property at \$31,241, as reported by the department appraisers.

The next principal item is that designated "stocks and bonds owned by the company," and reported in December, 1875, at \$571,000, par value, and now ascertained to be \$195,750. I find a discrepancy of \$375,250 accounted for as follows: \$80,000 of the bonds were sold, and the proceeds invested in mortgages; \$156,000 were disposed of, or rather returned, to Francis T. Walker & Co., of New York, from whom it is alleged they were bought—but, if bought, were never paid for; and the balance, \$139,250, was converted into cash to pay the losses and expenses of the year over and above the income—the receipts being \$705,603.43, and the disbursements \$853,016.23. The bonds held by Walker & Co. (the senior member being a director in the Security, and chairman of the finance committee), I find were never in the company's possession; but held by the firm mentioned as collateral for the unpaid purchase money—seven per cent. being charged for the loan, and the company credited with the interest that the securities produced, which was never more than 6 per cent., and in the case of the District of Co'umbia bonds, but 3 65-100ths per cent.

The bonds "purchased" in this way were reported as being absolutely the property of the company; but no statement was made in the liabilities of the borrowed money that contingently placed them as "assets" in the sworn report of the president and secretary.

The next item where my examination revealed a discrepancy between the statement as made to the department and the facts as I found them, was the return of "cash in bank and office, \$205,708.68."

At no time during 1875 did any such balance exist as an asset of the company, nor has it existed as such since.

By including the receipts up to the 20th of January, 1876, the books were made to show a balance of \$55,708.68; but as a matter of fact, it is doubtful if at any time during the period mentioned there was one-tenth of that sum subject to the check of the officers. To the forced exhibit above described, \$150,000 was added to "give a good appearance to the statement," at though the credit had no foundation in fact, and involved deliberate perjury on the part of the company's officials in swearing to it.

As to the item of "uncollected and deferred premiums, \$770,120," I have no doubt that the sum was in excess of the proper amount by at least \$600,000. I come to the conclusion after ascertaining from the schedules giving these items in detail, and prepared during the examination, that at the present time \$138,510 is all that is now outstanding, and that on December 31, 1875, \$150,000 would be a generous

estimate of the same, considering the company's method of cancellation, its annual return showing a large number of revived policies.

In the four items given above are described the fraudulent assets of the company. The exhibit of premium notes and loans being nearer correct than any other of the principal sums comprising the statements heretofore made.

Mis-stating the assets in the manner detailed necessitated a false return of the income and expenditures, and accordingly a fictitious credit of premium receipts to the amount of \$350,000 was made and sworn to falsely, to cover the incorrect returns of real estate and cash. In disbursements the interest paid on borrowed money was returned as "cash dividends paid policy holders," to avoid answering the inquiries that a true exhibit would have rendered necessary. Quite a large amount of salaries and advertising expenses were also returned as paid for "surrendered policies," to prevent the criticism that a proper showing of expenses would have provoked.

I find also that the mortality of the company was excessive, and to conceal the fact large amounts expended for death losses were carried annually into expenses as "paid for forfeited policies."

The preparation of the premium loan and note schedules and the data for valuations of policies, devolved upon Messrs. Ballard, Holmes and Cross, whom you detailed to assist me in the examination. On account of the fraudulent condition of the actuary's books, these gentlemen were obliged to check each policy from the agency registers, which required five weeks of careful and arduous labor.

Nine hundred and eighty-one policies, with a reserve of \$543,809, were found unrecorded on the valuation books, which had been annually prepared by the actuary of the company, R. L. Case, Jr., and affirmed by his affidavit to contain "all the policies in force, with the necessary data for the valuation of same."

During the year 1873, a scheme was set on foot by the officers to induce the parties holding policies from the earlier years of the company's existence—and attached to which were large reserves—to relinquish the same, and receive in exchange similar policies having new dates of issue. The latter were returned to the department without any statement of their being continuations of old contracts, several hundred thousand dollars of reserve being thus cancelled each year since the date mentioned. This method of reducing the liabilities became so practicable in the minds of the officers, that each December they would cause to be written large numbers of these "substitute" policies, report them on January 1st as actually in force (marking off the old), and send them out in the ensuing year to take their chances of acceptance or return.

Premium note and loan policy holders have been duped for several years by the form of receipt given when their premimus were paid as to the amount of their indebtedness upon said notes and loans. To explain: A, holding a note policy with liens against it to the extent of \$100, the interest being payable in advance, was notified to pay his cash premium, with an additional amount of \$4.20 for interest on notes. This latter sum would indicate, at 7 per cent. interest, \$60 principal outstanding, and he concluded in consequence that \$40 of the notes had been cancelled by profits. It is now shown that a small dividend was declared on note and loan policies, and applied by the company in reduction of interest to deceive the

Holio Pt. La Jun Cel Jum 37817 My Dem General you probably Know my lare with be tried in Patterno in the 11th - I am end rised not to be present, and althoughed belenn it is wrong take The advice. my object in writing you is to ask you Whether you would be willing to testify in my behalf that when In Setta Vin personally inustigated alleged crueltis and arkitrary and unjust andust and found them to be groundfit -- I You may remember It Williams much a list of there and after hours my explanation and that of others you in untering appeared of ale I had down in each case. - I would like you to etate how in your opinion I dis me cluty when in aleska, and what he Dem any Churacter and reportation as an offen since you Han the nu in 1857 - Bud and maleen kusmo him prejudició publis opinion against me in Portla

but I can in all sevents suy to you that I now acted more consecutionaly and new trues to do right and set the enemph of so dorning them when I come do that out of the any and huntle plum. - from all I can been I do not believe the people of all duper home on will off sim I lift, and I know I left them better in every way them they non ahm I went among them . - I might to um This Cure and trust I will ! how sight and justin un both in my side, but that dus not alings mata our cur em . - With Dynes by hig yours Allemand! conty that My but a co Human 5 Usang Patturo Ongun

Wasco @ Oregon Hay Creek indetteduess very soon Dead Sund Showed have certiten letter my heart written to you Roomer aches to much townto but for the uncertainty as I would like may as to your whereabout Lad bless Jun and Jun till last Saturday. I was may I ack four to with in hopes to have met Mr. Lothough chould have gone to you and made Known my broubles but under the circumstances was ofliged to fet luployment at once and get out of debti-I left an order with Mrallen to get & Some Dictures out of The Expres Office and delimethen

among the lot was of Course I was unproperty, I as instructed could lanthe money able to pay him ties of him. Out asked him no lone other way, and to leave it with faited for that parpose it but instead I learn he a ranch the only in presented it and demanded playment that presented pay, also told him that itself. The work is very Capt Wilkinson was to hard for me, and my have his at cost price. hands are Ro some can scarce Mr allen was very Kind write, but God is with me to advance me money to I am with Christian people get the sectures out of Mr Mer Dr Raldwin recently the Express office, but he from Dakland Californica done so with the under am also away from all Standing that I was to lad templations now pay him as soon as sell I am owing How the pictures were delivered qued also Mr Northrup and not before, many /2000 will you beense of the parties have refused explain to him - of to take the pectures, and God spares my life

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the rittle in 不管道 Sum 4 th. 1844 MERRELL & COLEMAN, Mo Len O. O. Howard NURSERYMEN, My Dean Fried GENEVA, N. Y. Concloud please find a recent photograph of Hound. He is graing to be quite a suspectable lucking by I am hofoly to be able to odd that he is also a good boy - a lover of the Lord lesus. He will be fifteen the 14th of this month, How time hasters! It secures to me but a few days knie his dear face fait ledded in when this mold & us, But me Thank ded for that day, affected from

9 2 tiel res Neponset, Mass. June 29, 1877

pil B. O. Howard

to of rank and stration existing between us, I yet have ventured

fores this communication to you.

The enclosed slip will, I trush explain teelf. It was published mously for the simple reason that the writer was so unknown and he that it mattered but little whether his name was or was not lished. Though "only a private" when "ettysbury was fought, I some sense of chivaly and fair play, and so venture to call your attention the article and assure you that I have truly stated the reason why my he was not appended to it.

you may perhaps deem me as one making mountains from lolehills; but by penning this I feel that my article henceforth cannot t by you considered as an "anonymous attack"; and so, craving pardon for by boldness in thus addressing you, subscribe myself

Very Kespectfully

Tomerly Private Co. I, 12th man bol. In 28 Bris. 28 Div. 12th Cope

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To the P

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When generally in entitled to mortgages, has been a

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THE SECURITY LIFE INSURANCE AND ANNUITY CO.,

Nos. 31 & 33 PINE STREET,

New York, July 10th, 1877.

To the Policy Holders and others in interest:

The many inquiries daily received from the disappointed and deceived policy-holders in this Company, who are naturally impatient at what, to them, seems long and unnecessary delay, has prompted me to present you this general statement of facts.

When in December last I was appointed Receiver of this Company, I found it not only insolvent, but its affairs generally in a deplorable condition—claims disputed for the purposes of delay—Policies cancelled on the books that were entitled to recognition—accounts that had no real existence stated as a part of the assets—its real estate encumbered by mortgages, and a large proportion of its assets in premium notes and loans on Policies. To bring order out of chaos has been a labor of time and of continued patient plodding. The condition of the Company, as far as ascertained, is—

LIABILITIES.

Death Losses (Net), Matured Endowments (Net),						\$219,780 32 38,399 32
Value of Annuities, Reserve Value of Existing Policies,						12,000 00 3,831,357 00
						\$4,101,536 64

ASSETS.

Notes and Loans, Deferred Premiums, Other Assets, about .					\$1	,488,253 63,954 325,000	27
					\$1	,877,208	15

The liabilities, as you will perceive, are greatly in excess of the assets, and the unfortunate fact that more than four-fifths of the latter are in premium notes and loans on policies, not only hastened the *death* of the Company but somewhat embarrasses me in the adjustment of its affairs.

These "premium notes," while it is conceded that they are for the most part uncollectable are, I assume, good for the purposes of a settlement of the claims of the individual policy-holders for the value of their policies.

The Court, in accordance with the law, has allowed until the 3d day of September next for the presentation of claims against the estate. I assume that all policies in force on the books of the Company, at the date of its failure, are claims against the Company, for their reserve value, without subjecting creditors to the expense of further proof. As a precautionary measure, and to be sure that policies are duly registered, I would advise policy-holders, who have not already done so, to send me the numbers of their policies and the name of the insured.

The "reserve value" of a policy ("the share on reserve premiums to which an insured is entitled on the insolvency of a company," as it is called in the Court decision hereinafter quoted), appears not to be generally understood. The law assumes that of the premiums annually paid, a company is entitled to a portion for the risk that they take from year to year upon the life of the assured. They are required to reserve such balance of the premium as will, with the interest thereon and the premiums to be paid, amount at the termination of the life insured, according to the table of expectation of life, to the sum insured.

There is a suit in Court which seeks to make death claims and matured endowments preferred (i. e., entitled to payment in full before anything can be paid upon existing policies), upon the ground that the contract is fully completed while existing policies are contingent. Thus far the decision have been adverse, as follows:

"In the matter of the petition of Mrs. Rebecca L. Miller, whose husband had been insured for \$6,000 in the Security Life Insurance and Annuity Company. He died in November, 1876, and the proper proofs of loss were put in on December 7, seven days before the Company passed into the hands of the Receiver. Mrs. Miller desired to have her claim paid in full, on the ground that it was a preferred one, and that the Receiver had sufficient assets in his hands to pay her and all of her class. The General Term, Judge Daniels delivering the opinion, holds that, under the Company's Charter, the share or reserve premiums to which an insured is entitled on the insolvency of the company, is a debt, and on the appointment of a receiver the insured become creditors of the company. The act under which the Receiver was appointed gives no preference to any class of debts, excepting debts to the United States and judgment liens. The order denying Mrs. Miller's petition is affirmed."

The case has been taken to the Court of Appeals where, I trust, a final decree will be rendered in October. That I must await the "slow course of the law" must be patent to all, for I must first know to whom the assets legally belong.

I am informed that parties here and elsewhere apply to policy-holders for the privilege of representing them in matters pertaining to this Company, and am frequently asked whether such action is necessary. Anxious to save them from all unnecessary expense, I invariably answer no, for I can see no possible advantage in so doing. I do not presume, however, to dictate to any one what course they shall pursue in the matter, for it is not material to me to whom I pay the small dividend eventually to be declared.

I shall be ready to make distribution as soon as the creditors and their status can be determined. The delay is as annoying to me as to the parties interested.

Respectfully yours,

W. H. WICKHAM,

RECEIVER.



OFFICE OF

JAMES M. BARNEY,

110%

GENERAL MERCHANDISE, COMMISSION AND FORWARDING.

SAN FRANCISCO, CAL, June 6th 1877.

Gene @ O. Howard

Oregon.

Lorar Em.

favor of May 27th duly received with draft for \$115.00 cy which I have encired in your Hote. With many thanks for somme, I am Yeary truly yours

James M. Barney per M. 18.13.

June 6. 18/24

111/2 Salem. Opn. June 8" 1877. Maj Gen. O. O. Howard upe Dear Sir: Enclosed please find a letter that I received from my mother; yesterday pm. And I have to thank your my dear fir for your Kindness to me, in my timble, and I hope that my actions, in the future, may be such as will must not only the approbation of my good Farents: but yours med all those o line to count is my friends. I shall answer mothers letter to night; and I hope that I may soon be

able to be with my Father, and mother; Cannot something he done in Gortland, that will aid my Father in abtaining my release? will your please see Capt. Cinsworth and I'm Bablitt. and walk their aid in procuring the Execution demony, not for my dolla, hat for my aged Father and Mother, on the condition I shall leave the State? I will have funds here to take me home, and all that can be done by my Father, will he done in, not only the intento of Junction, hut of hung. m. Burch, am Jupl- don. allames me to use his name in assisting to have me me more ustored to my fundo. I thank God that my Saunto are aware of my situation

as it- lefto a qual loval from my shoulder, although I had not the energy to withagain thunking your En Bathitt, mel Copt- Wilkinson, for post fams, and hoping your will give my signed your consideration, mel please return the Endwed atgum Embit - comiena, I remain your Genilent Levant. Jenny Loney. 1.3. Anday Fm. 6/10/77 I have withheld this letter until the return of mr. Burch, I have withen Father, " I will with him again as soon as I hear from, Either your or Sent Bathett June fuithfull

Jun 8 Mile Dendran

It fames Latel ras, of hope, you cannot be. My Mean Demy. totally fort to all feeling, Their must be some of your former rell- left. Tow our only Child who This part week for jean, was to findled, indulyed & letter was received from bent in every wish, so tender, cared Howard of the Army - the. In in sickness, & health, Cannot contence of which has quite have firgiter a mother's love bother out hearts. The tender a noble generous tasher, petition segant for our feelings presented The old feelings must come back. his detailing the particulars. and to you now; - and howof the case! which I presume you are arrowaled with the has unnevery - I almost depraced being that survend fear, to attempt. to write you you the old feeling of disquest "Denny, as I may not be able with which you who langht to. to clack just do de desire to Thur, must come to jour - and that you may fully realize your condition, of you could have render you condition pearfulgod has grien me Mringth. regarded a mother's council, to write this to you, but for days a Mulher mayeres, & her, earnest I feard I never wild approach desire for une to be loved, and Ju again - and I dreak even respected, this great and fearful this letter. to go - for fear It Somme hould never have been may full in the every hands But I fear that many

years of Deparations, and the trouble, as por here among decephins, has hardened your than you, and no one to feel heart, and all my entication truterested in pu - Than, vain, But dear Child God, must have protection, and Knows my heart, that with the Law, is his only redress al the Union you have given severe, as it may been - It ous, the many hours of anyons is but just, for the safeguard. deal thing, and waiting! "all of this community. It is -I say; simeld theerfully, be forguen needless for me to go into the could are know, jet were real madibility, of the sentance paned, when your last als, sulling to leave the old like, and commence a hew, all this you know to well & now realize to jum disgrate of The former experiences of remirse, and Shame, ought-Jum farents, it has nearly to have been severe enough, levelt us of our Neures, and beems more like a dreadful dream than I warn you, if a quater sin What desperation a painful reality, I have only drive you to buch a step is only i ask hhat can we do how know to pour rell - as he are Shall me act; what step can we informed their was on apparen take, whards making un ar came for the act, and hinest, and truthfull man that, you, had been meningly Can pur, answer - can pur gin us cantined, from getting into pur hehow heartest Parents one

to many of my letter the hast tito Jeans, have been lent Lack, from "hashington, he have Jome in know friend the has -Inwarded them to us - The. one that General. Bruard line trac withen in March. It had been. remailed, till at last the. Beareau Sent I here. De suffered Our here in firfull- he are here for a few seeks. till ar know-What to do. he have no sime by go to and we are here tulbh how much letter to our -Atriaher than our Childs -Henry on a more do listen to a methers cuteation and ark god in coment prayer to help jun - and with that Christian faith which you were always - in the halit of lesting. V. Sinday - after Sunday. Try de for juntour Salvation, le a Wetter man - and how -

I must clave with the hole you will ante you talke a full Einferier and bee lehel can be done to ling you lack to our Some once shoreful. that their jet a chance for Ufermahin, le clear and careful, in jour Maternento leave not a fline anturned make a clea- occumb. & There Day what pur most dering and with Godo help-fil. will by and be once more united I with the love of a devoted mother. god bless and Guide Ju in the right- hafter is the carnet habition of this Dunchild -Free June lung and affection Inthe (Samath Imery) I lames State Bustin Mass.

neois Generalis Office,

proper will of looker be foremerled to your utilized.

Pashington, F. C. Januar 12 187

Adian Valley, Oregon, Jam 10, 1877.

Dar General.

Mr. foster Controls the Meacham Road" and him at meachams," where the tell gute is. When this Command was there how tosten was very decidly obfosed to our fassing without paying toll. Sient miller offered him a detificate of the number of wagous and horses, but that was not sales factory. Ithen went to see him and he said he had been wronged out of the tobl by Good long Enough and now he intended to have pay or there would be trouble on the shot talked of dead bodies, and all that. I calmed his mind Somewhat and Said that it was no question for personal fuling but one of low: that I must go night along with the hooks and supply train, and higher authority, or some other deportment of the servin, would adjust the matter and that probably he might get faid if he could show an Equitable claim. In the downs after conversation - while preparations were going on for the morch - mention was made

that you would be along in a few days. This he Cought at and Said if he was sur of that he would ofen the gate and have a talk with you. I told him you undoubtidly would be then within a week on two, and Mr. Favoiled himself of that statement under which to Wheat from an unpleasant position. You su General how I am placed - my word being out that you were to have over the Muchan Hoad not long after this Command did, larly in May. Mr. Foster seems an Enterprising, worthy citizen and I pusum homstly thinks he has been hardly dealt by his the post, and that I sout should pay tellike all others using his road. If at all Convenient to you Whish you would see Mr. Foster - when you down this way, which I hope you have not given who the intention of doing. Very truly yours S.G. Whiffle. Sem bottoward.

WAR DEPARTMENT, Surgeon General's Office,

Washington, D. C., Jeune 12 187

Sin.

Enclosed I transmit duplicate vouchers drawn in your favor for the commutation of an artificial amounting to amounting to dollars (\$ _______), which please sign and return to this Office, when a check for the amount will at once be forwarded to your address.

Very respectfully,
Your obedient servant,

John & Billings
Assistant Surgeon, and A.M. S. K., U. S. A.

Bry Gul O 6 Howard
Portland
Oregon