INVESTMENT SECURITIES aND COMMERCIAL PAPER. 5 First Street.


Gen. 0. 0. Howard,
Governors Island, N. Y.
Dear Sir:- We enclose a circular of the Northwestern Guaranty Loan Co., in regard to the call for additional capital.

The Company on the 24th. of September when a special examination: was had by a committee of stockholders (of which our Mr. Carpenter was one) had a total asset of $\$ 3,666,718.75$ and a surplus of $\$ 112,768$. 37 all of which is safely and securely invested and while their busines is increasing and prosperous.

We have, therefore, to request that you sign either blank form herewith and return same to us at your earliest convenience and greatly oblige


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October 23D,

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To the Stockholders : -
Your Directors have this day, by unanimous vote, authorized the sale of Two Hundred and Fifty Thousand Dollars of the uncalled Capital Stock ; which will, when paid in, make a total Capital of One Million, Two Hundred and Fifty Thousand Dollars.

The reason for this action is the increasing and profitable foreign business with which your Corporation is favored. In the growth of this business, additional capital can be very profitably employed, and the increased strength which added capital will give, will have a favorable influence in regard to amount of profits to be realized.

This additional capital will cause no increase in expense of management. We are fortunate in having the best of credit and standing both at home and over the water, the direct result of conservative business management since date of organization.

The success attained is doubtless due to the fact that our Corporation has never relied upon one class of business, and its loans have been made in one of the most, if not the most, prosperous section of our country.

The stock transfers for the last six months have been largely at $\$ 110$ and accrued interest per share, and the stock is certainly a fine investment at that price. The new stock will, like the old, be free of tax to all stockholders, and there is every reason to expect a good increase in surplus in addition to paying the usual dividend of 8 per cent. per annum, which has been paid since date of organization.

The right of present stockholders to have the first opportunity to subscribe for the increase is recognized, and your Directors have fixed upon the following terms: Each stockholder may subscribe until December 1st, 1890, for one-fourth of the number of shares he now owns at the rate of $\$ 105$ per share payable as follows: 25 per cent. at time of subscription, 25 per cent. January 1st, 25 per cent. February 1st, and 25 per cent. March 1st, 1891. Interest at the rate of 8 per cent. will be paid on all instalments from date of the payment. Subscribers may pay in full at any time they desire. Should any stockholder desire to subscribe for more stock than present holdings would entitle them to, subscriptions will be received and stock furnished provided other stockholders waive their right to subscribe.

All stock not taken by shareholders December 1st, 1890, will be disposed of by the Directors, as in their judgment may be for the best interests of the Company.

Enclosed you will find two blanks, one for your subscription and one waiving opportunity to subscribe. Please return one in enclosed envelope and oblige.

The premium received 5 per cent. will be credited to surplus account.
Very truly yours,
NORTHWESTERN GUARANTY LOAN COMPANY.
No, 66-1M-10-27-90.

# The Mail and Express, New York. <br> OFFICE OF THE AMERICAN SABBATH UNION. <br> November 3rd, 1890. 

Major-General 0. 0. Howard, My dear General :-

The Executive Committee of the American Sabbath Union at a recent meeting instructed me to write to you asking you if possible to be present at our second anniversary in Philadelphia and take such part in the proceedings as may suit your convenience. We would like an address on any subject relating to the Sabbath either Tuesday afternoon December 9 th, or Tuesday evening, or Wednesday, at your own convenience. The occasion is a very important one and we trust your official duties will permit you to comply with our request. If this is possible I will communicate with you further as to expenses and entertainmont.

Sincerely yours,


23 Park Row, N. Y.



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Farm, Field
Stockman,


Chicago. Fl. Nov. 4th, $\qquad$

Gen. 0.O. Howard,
Governor's Island, N. F.

## My Dear Brother:-

I desire to ask a favor of you or of Guy, or both, with reference to a business matter. A Mr. W. H. Gould special advertising agent, $I 77$ Broadway, N*Y. has been in correspondence with my partner Mr. J.W.Wilson with reference to taking an agency for us for N.Y. and that general vicinity embracing perhaps N.J., a large pact of $\mathrm{N}_{*} \mathrm{Y}$. State and possibly a portion of New England. He is a perfect stranger to both, but gives references for us to correspond with and also says in his letter of November 3rd that he would go early in the week to Governor's Island to enquite for me thinking that I was to return that way as I had first planned. Now if you or Guy see him, I want to know your impressions as to his general address and appearance and whether he would be a suitable person in these respects to make a fairly good impression as our representative. In fact, your impressions of his manners and general intelligence; what are his facilities in conversation; did he give the impression of a man of honorable character and such as would be generally prepossessing?

These are points that we can hardly depend upon as derived from his

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particular friends and referees. If he has not called, we will suggest that he do so, in order that you or Guy may have a little conversation with $h i m$ and in that case, if not asking too much, would like to have you talk enough with hin to be able to judge of his fitness in the respects mentioned. Of course as to moral character and financial standing etc. we shall rely upon other sources of information, but it occurred to me that if you would take upon you so much of the burden, it would save another trip of one of us to N.Y. or a visit of the young man to Chicago. He is only 25 years of age and it is possible may sem too youthful and inexperienced propel to represent us. You know there is a great difference in the address of young men. Hoping you had a pleasant tour to Ohio and Atlanta and that we shall hear from you and with love to Guy and all at home,












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Hotel Fredonia,
H St., bet. 13 Th and $14 \mathrm{Th}, \mathrm{N} . \mathrm{W}$. WASHINGTON, D. C.
G. H. LA FETRA, Proprietor.

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Qera Yoir her 14. 1890.

Leril Ce Howard
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