

## POSTAL TELEGRAPH-CABLE COMPANY.

This Company transmits and delivers the within message subject to the following

## TERMS AND CONDITIONS.

uard against mistakes or delays, the sender of a message should order it PEPEATED ; that is. telegraphed che originating offlce for comparison. For this, one half the regular rate is charged in addition. It is setween the sender of the message written on the face hereof and the Postal Telegraph-Cablo Company, I Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery. sKEFEATED meseage, beyond the amount received for sending the same: nor for mistakes or delays in the sion or delivery. or for non-delivery, of any nepzated message beyond fifty times the sum received for the same, unless specially insured, nor in any case for delays arising from unavoldable interruption in ing of its lines, or for errors in cipher or obscure messages. And thls Company is hereby made the agent fider. without liability, to forward any message over the lines of any other Company when necessary to destination.
sctners in the transmission of messages to any point on the lines of the Company can be insured by in writing. stating agreed amount of risk, and payment of premium thereon, at the following rates, in to tie usual charge for repeated messages, viz: one per cont. for any distance not exceedfig $1,000 \mathrm{mfles}$, per cent. for any greater distance.
X. asponsibility regarding messages attaches to this Company until the same are presented and accepted at one of transmitting offlces: and if a message is sent to such offce by one of this Company's messengers, he acts fo that purpose as the agent of the sender.
sages will be delivered free within the established free delivery limits of the terminal omce. For delivery ater distance a special charge will be made to cover the cost of such delivery.
3 Company will not be liable for damages or statutory penalties in any case where the clalm is not prea writing within sixty days after the message is filed with the company for transmission.
is an unmeprated Message and is delivered by request of the sender under the conditions named above. can be guarded against only by repeating a message back to the sending station for comparison.
mployee of this Company is authorized to vary the foregoing.

- LIAM H. BAKER,
JOHN O. STEVENS,
V. P. and Cen'l Manager.

ALBERT B. CHANDLER,
President.

AMERICAN METAL CASKET CO.
MANUFACTURERS OF Air-Tight and Fluid-Proof

Sheet Steel and Copper...
CASKETS
BROMFIELD STREET.
FACTORY: SHELBURNE FALLS, MASS.

Gen'l 0. O. Howard,
Burlington, $V t$.
My dear Gent,:-
Your telegraph at hand, and I have to thank you for your quick response. The specification from Major Miller, Quartermaster at San Francisco, as you know, reade, "that where a sample is different from what is called for in the specification, you have to send with your bid the article you propose to furmalsh. And as the bid is to be opened on the lith., it is simply impossible for us to get one there on time.

I telegraphed Major miller, and he replied " cannot delay opening the bids." Last night however, I mailed him my bid in duplicate, and wrote him a long letter explaining about the casket. Now, I know that the bid I have made is much less than anything can be furnished over there, and our casket is far superior.

I presume unless some effort is made, we will simply be counted out. I thought of going over the Washington tonight, and enlist Senator Lodge in my behalf, and see if I cant get a delay in the opening of the bids. I also wanted to see Gov. Long; but he is to be in Boston tomorrow to help entertain the Prince; so I thought I would defer my visit until I could hear from you as I want your judgment in the matter as to what you think is hest course to persue.

This proposition really means about 1000 caskets, and I don't rant to lot the opportunity slip. If we do y I fear that we shall be still Longer delayed in raising the money for the lincoln memorial.


Hours very truly, American Metal Casket Company,

Treas.

[^0]Sew OO Storard
Burliigtru Vt.
Near Sir
Buolused please fins Sax Recifot Goun
Draft canve ni tince to get the retate of szcurts $I$ alvo enclese she same in stampes.

Shuw is atrolulely no sale for Oate burte
tats here 9 coved not make yone aw offer, when any of she lucs are sold by ertue poest îs shicy git ouly funcots to 20 pow lat o evill do all stath $y$ caw for yno.

Gours Nory Aruly

- OMogers

C

Hartford, March 5, 1902.

H. S. Howard, Esq., 156 College Street, Burlington, $V t$.

## Dear Sir:-

Answer to your favor of the 28 th has been delayed to enable me to figure the exact cost of your father's policy. Instead of costing $\$ 10,000$. as you state, it has actually cost to date $\$ 6136.30$ or an average cost of $\$ 29.00$ per thousand per annum. This, as compared with the lowest non-participating level premium of which $I$ have any knowledge at his age of entry, 50 , shows a saving today with interest, at $5 \%$ of $\$ 4,243.83$.

I note you say that the cost is becoming burdensome. Do you realize that he is securing his insurance at far less than the actual cost at his attained age? This is because of the fact that the rate upon which the assessment is based ceases to increase in this Company at age 65 , so that for the last seven years he has been paying less than the actual cost. You will be convinced of this when I gtate that the bare mortality cost at his age, 72, is $\$ 75.80$ per annum for each thousand dollars of insurance (see Actuaries' Table).

If he were to take a level premium policy at his attained age the cost would be $\$ 134.80$ per thousand, or $\$ 1348.00$ for the $\$ 10,000$. insurance instead of the "unbearable" cost of $\$ 600.00$ which he is now paying. This is the only settlement which is possible excepting to reduce his insurance. Bear in mind that he has had up to this time $\$ 20,000$. for the same investment that
-2-
would have produced but $\$ 5,000$. on the level premium plan and perhaps it will not seem so great a hardship to reduce the insurance not to $\$ 5,000$. since the present cost is burdensome.

It is true that we are taking no more safety Fund members, having ceased the issue of this class of insurance in 1899. The lapse rate last year was $66 / 10$, phenominally low. In 1898 it was $10 \mathrm{l} / 2$. The company pays every loss maturing in full. Besides a membership of 29,000 we have a guarantee fund of one million dollars in the hands of the Security Company of this city. Very truly yours,
Secretary.

ARMY BRANCH
OF THE
YOUNG MEN'S CHRISTIAN ASSOCIATION

HARVEY E. FISK, CHAIRMAN. EVERETT COLBY VICE-CMAIMMAN SAMUEL SLOAN, JR., TEas, GEORGE A. SANFORD, SECY,

OF THE CITY OF NEW YORK.
Headquarters, 156 Fifth Avenue, Room 428.

New York,
A En Sew. Hons:
ire an glass kan
you via th invite $-\infty$ an
to in
tan tiv sfeacos
Excused
Then sher bat or lase for in an hoducont
Spear yon right tala say firs
nairnbes. cHe an prousior Bis The moth may result is quarts=
lone to oo, sur Enptaio 7
Thine qualities which more tue sordino. Io v may res mixer ts lay a mole for mex 72 r. which is ot frore at yon
$\qquad$

mar


NEW YORK, IS SPRUCE ST
CHICAGO, AMERICAN BLDG
SANFRANCISCO, EXAM'R BLO
ONDON, S NEW, BAIDGE ST
CONDON, S NEWFBRIDGES
BERLIN, 5 I UNTER OEN LINDEN,

## THE HEARST <br> NEWS SERVICE.

MAIN OFFICE
5 SPRUCE ST. NEW Yon TELEPHONE JOHN 2000 CABLE ADORESS'HEARST:

March 5 th, 1902 .
General 0. 0. Howard,
Burlington, Vt.

## Dear Sir:-

It has been suggested to Mr. W. R. Hearst for use in the three Hearst papers in New York, ChiEago end san prancisco and the papers of the Hearst News service throughout the country, a plan for ereating greater "CIVIC" Pride among the citizens and the children of our lage cities.

Some time ago, the enclosed peom which appeared in a weekly publication attracted the attention of Bishop Henry C. Potter who called Mr. Hearst's attention to it. This poem on "New York" is suggestivs of the idea to have each city carry out a plan for a local song or hym which will create greater civic feeling, especially among he children on which thousnads are beins spent to educate but for which nothing has been done towards cultivating in their hearts civie feeling, yet these children are the hope of the cities future.

Starting with the three large cities, New York, Chicago and San Francisco, it is planed to offer a prize of $\$ 1000$, for the best poem most suitable for use in the public schools, at public meetings and civic celebra tions, to each of these cities.

Will you kindly join this Conaittee which already numbers among its mercbers the Governors of many of the States, prominent ecelesiasts and distinguished men and women in nearly every state, which will incur no obligations of any kind on your part other than saying a word of eppreciation to help create greater civic pride in the cities of our country. The Comuittee of Judges on the Poems will be selected later on.

## Sincerely yours,



We also beg leave to enclose a list of some of the distinguished men and women who have already joined this National Committee.


Hampton Normal and Ilgriculturaa Institute.
H. B. FRISSELL, Principal alexander purves, Treasurer
H. B. TURNER, Chaplain
L. C. COOLEY, Jr, Assoclate Chaplain

HATIPTON, VA.
My har Yeneral Hrward:-
P inctoce a confy if the Enlited Soldin.:
a hymm which was enceg is the eolond Iroffe of Yeveral Annstrong. In saceg thie logsin for you when gou faid ser a viait - Yibmary. No still offoceinte your nicit mong un and ene hofe jur may in able tome yein add senvin longs.

Pluas semember sue to you em. 5 imung.
Lu pugb booly gr

March 5.1402.

American Tract $\ddagger o c i e t y$, 150 NASSAU STREET, NEW YORK.
$\left.\begin{array}{l}\text { WM, W. RAND, DiD., } \\ \text { O. L. SHEARER, DO., }\end{array}\right\}$ secertanes.

TELEPHONE 2171 JORE.
$\mathrm{Mr}, \mathrm{H} . \mathrm{C}$. Howard,
150 College St.,
Burlington, yt.,
Dear Sir:
We herewith onsioso our b111 for $\$ 10.50$ for the 500 copies
of the portrait of General 0.0 . Howard printed according to your re-
cent order. The pictures were sent by express on the fth inst. to
your address at Burlington $v t$.
Hoping that you will find them satisfactory, we are, very truly yours,

rumato :8, : 102

EDITORIAL ROOMS
Ger, C. H. Howalld, Maraging Editor O. MoG. Howard N. F. Howawd


General O. O. Howard, Burlington, $V t$. Dear brother:-

Senator B. B. Mason of Illinols has very cordially unaertaken to help Mrs. Jasoph M. Wilson in her pension application. You, no doubt, have vividiy in mind our previous efforts. At the time we made our appeal the matter simply went back into the hands of the elerks tho hed pro-fudged the case boforo, although I fummshed considerable of new evidenee to show that Gaptain J. I. Wilson died Pron the geme disease thet he hed suffered from ever eince he came out of the service at the close of the civil war. Senator Mason scoins to think he can obtain a true appeal, that is, a hearing before the Seoretamy of the Intevior or some percon appointed by him, co that, like othen appeals in eount, it will have the advantage of one who hee not pre-judged the case. Senator Mason asks that you write a letter, in fact, two letters, one addressed to the committee of the Senate, and one to go with the papera for the appeal. I W111 davi up and inclose herein eagh of said letters to save you time and trouble; but, of course, if you desire to modify in any way, much or little, you must do so. In that case I would only request thet you entirely copy the letter so thet no corrections or elanges shall appear, and in that case the letter would be also on your own headed paper, which would, perhaps, be bettor. I am entirely convinced, as I stippose you are, thet captain Wilson's Widow Is entitled to this pension. One simple way to state it is this: captain wilson drew a pension for many years in consequence of dis-

O. O. Ho \# 2 。
ability incurred in the service; the pension was increased not many years before his death, and after he became considerably incapacia-

Led. He grew worse and finally died from the same disease from Thith ho hed sufferea for so long. Immedietely his widow acked for a pension. It was refused on the sole ground that there wss not sufficient proof thet Captain Wilson died from the disesse incurred In the service, You will nemember that I submitted several affidsVits from physicians, and othorsito the effect that the disesse for which he was pensioned grew upon him until he became totally disebred. I elso submitted the effidevtts of the physiefen who ettended him at the time of his death who also statea distinctly that it was his professional opinion and diagnosis that the lesion of the brein from which the captein died wes the same from which he had suffered for many years, and which caused his deafness for which he was pensioned.

I now have an affidavit from another physician who also attended him during his illness, and who had not before testified. I also have a nww sworn stetement from the phycician who was with him at his death, who more strongly than ever givesthe same facts and judgment. No one who had not pre-judged the case, could possibly arrive at the conclusion that the captain died from any thing else than the disease that had been preying upon him during those many years.

What makes the case still stronger are the affidavits of two physicians. One who attended him during his illness in the army, and one from a Medical Inspector of the army who lnew him just about the time he left the service in 1865. Both of these refer to the fact of the impairment of his brain and nervous system, commencing a way back in 1862 or 1863 , and from which he never recovered.

I have thus made a little outline review that you might have it
$0,0, H_{0} \# 3$.
very distinctly before you in case you were asked by the committee to answer any questions, Your will remember that ceptein wilson was in the 36 th Volunteen Infantry while it was under your command. He was the acting -brigade or division inspector at the time I was Inspector-general of the corp\& He Was one of the most faithful of soldiers, and ever afterward when I knew him in civil life, he was ever one of the most trustworthy of my associates In business. It is an absolute shame that his widow hes been treated ae she has by the Pension Bureau. There are plenty of people who think that the only way to get anything through which has real merit and justice in it is
 It is no wonder in view of the facts in this case believe it.


P, S.
We enclose copies of two of the affidavits, but w111 thank you to return them after reading them. of the two letters for your signature, one for the pension committee of the Senate, you will please enclose With a line to Honorable W. E. Mason, Senate Chamber, Washington.

493, Phila. Afunue, Go hambersturg, $P_{a}$, Moh 6, 1902.
tm. O.O. It award, Burling orm, Its,
BunDeos tunural:
I thank
you for the inf ormation yougace nue and also If congratulations. The whole suldjest of lectures is nuo to me -

Lut Youes lettes and Circulas jine me a food icta of it

The Dumm Bureanof
Bustan rurate ne about
flacing nay name on thies list. I man be
Oonmittad to thimgos
the fisesut. I suith?
mas of ree to nuptiale weith Mus. Mlagevsiand
Anay he Sone tine.
gound her huth, As sagqett.
 Mous affe tivnatep Gspoffor. .

Manch 6. 1902

Wy dean Gen Honaw. Apen epvel lettor. cusbing cal three meviden Ladites to raise soo atillar in the pileppen Chund, fre the al, IN, I6 mincen है has le everuc sevicab duss env. I have condude It clion muself the Dlearme of senshin this ehed howi intstew if vaitoni titt ${ }^{\circ}$ asn dew ob eione, this mill be my ginal cift to thes A nblitutivi, Nrame not
feld ad all wole the lask
mect, of lno. ot it mates
The fue that what I have
turt now sile epiniode.
is leurensed deilt bitlo,
arved muot he pown.
जntop out if debl.
Tha, plewfes soo to bap
A I had not a taev it
asd thers ofo this mong,
ins Snusen a Jidia
bane ofenetuy the 23 .
it me on ther
ney to Marding tor,
ill mate me thei jecul visil on thea. clate, Dometisin in Afrie, पhis need puthase nife mile he mitt me for a ruech oz. mine. Geuk these temble stoems, of flovels, Mreer detain them, I hopl ypen site then in youn ows home litic brele comis, out of ehass. hope NLs Ho oncen mell, c/in her ing us encele as Bu

Headquarters Stannard Post No. 2.
Department of Vermont, G. A. R.

Een, 0,0. Forward
Sembomorade
I ami intmotuc by the bomomantes.
If this sast to in mites yrue to delimer the addives ons thexat inemorial day anne premit to ado that it mones. the onv pleasing to the members, if ymu cauce es annaryeit

$$
\begin{aligned}
& \text { ynus in } 7 \text { bot } \\
& \text { lestrivimes } \\
& \text { adje. }
\end{aligned}
$$


[^0]:    - Soes e fiotalf
    
    
    
    
    
    
    
    
    
    
    
    
    
     Of vormomot nojnot rif od cł al er fird forot evod oon of bojncw onis I
    
    
    
    
    
    - LaIromem

