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Organized February 17, 1898

The American Flag Association

This Association is composed of individual members and also the members of Flag Committees of all patriotic societies united for the purpose of fostering public sentiment in favor of honoring the Flag of our Country and preserving it from desecration. It aims to co-ordinate the efforts of all Flag Committees in the common cause. All patriotic societies not now represented in this organization are invited to appoint Flag Committees of thirteen members each and accredit them to the Association.

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HOWARD DE HAVEN ROSS, Wilmington, Del.

N. Y. June 14, 1902.

Maj. Gen. O. O. Howard, U. S. A.
Washington D. C.

Dear Sir:-

I have the honor to advise you that at a meeting of the American Flag Association held on June 14, 1902, in the Governor's room of the City Hall, New York City, you were unanimously re-elected a Vice President of the Association.

Very respectfully Yours,
(Mrs.) J. Wells Wentworth.
Asst. Secty.

KING BOND

NORWICH UNIVERSITY,

NORTHFIELD, VERMONT.

OFFICE OF THE SECRETARY.

June 14, 1902

The Annual Meeting of the Board of Trustees of Norwich University will be held in Dewey Hall, Norwich University, Northfield, Vt., at 10:30 a.m., Wednesday, June 25th, 1902.

By direction of the President:

W. A. Shaw,
Secretary.

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Yonkers, N. Y.
June 14, 1902.

Gen. O. O. Howard,

My dear Sir:-

Your favor of June 12, was received yesterday afternoon. Your account of Porter is splendid, - better even than I expected, though I expected something good from you. It would be excellent & most creditable to publish even if it were anonymous, & the added sanction of your name enhances its value. My application to Porter's former pupils is already a great success, though I had some apprehension about it at the start. Not that I had the slightest doubt of their opinion, but I feared that from the lapse of time there might be little that was remembered, to tell. - So little that many

that a mite would be acceptable. If I were a Morgan or a Rockefeller, I would send more.

You of course knew Gen. Armstrong well. It may interest you to learn that his mother & sisters were among my best friends in San Francisco & Honolulu, in former years.

Sincerely Yours,
Theo. A. Lord.
Yonkers.
N. Y.

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would think it was not worth while trying to tell it. But I am astonished at the number & vividness of the recollections, many giving different details, (not contradictory, I mean, simply varying in the items), & all agreeing that Porter was a model soldier & instructor. Porter's friends are innumerable. If there are any good officers of the old army who are not his friends, I believe it is only because they have not taken the pains or had the opportunity to examine the evidence in his case.

Such was Gen. Terry originally, & when I expressed uncertainty about your opinion, I thought that possibly your situation might be similar to his. Of course if I had consulted any of Gen. Porter's family, before writing you I should have learned the facts, but we live in different places, & I do not see them as often as I should like to.

The last paragraph of your letter about your attitude in respect to the "Case", gives me some doubt, as to whether you would wish it published, or whether it was not written for my personal information. I should like to publish it if you are willing, but I do not want to be a Kennedy, & make public what was intended solely for private perusal. Porter has doubtless told you how all his trouble came from a confidential letter written to Kennedy in Washington, which Kennedy showed, inside of 24 hours, where it would do the most harm.

I thank you with all my heart for your very kind response to my request, which gave me your admirable letter.

I note the inclosure that you sent. I know that if you are engaged in the work, it is designed for the good of humanity & I therefore inclose $10, which is only a mite, but you implied

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110 FIFTH AVENUE

EDITORIAL DEPARTMENT
JOHN A. SLEICHER, Editor

71

New York, June 14, 1902.

General O.O.Howard,
Burlington,
Vt.

My Dear Sir:-

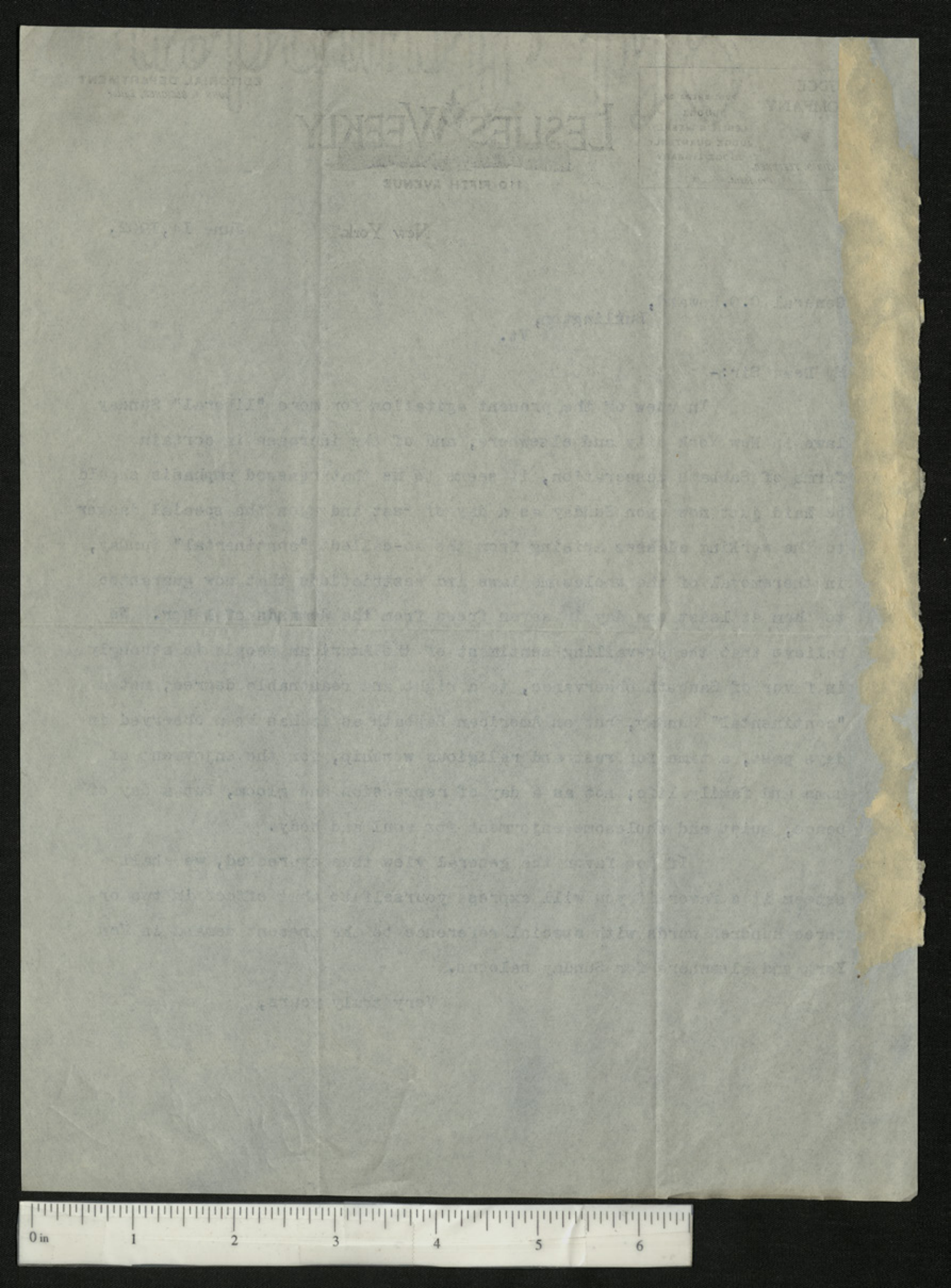
In view of the present agitation for more "liberal" Sunday laws in New York city and elsewhere, and of the increase in certain forms of Sabbath desecration, it seems to us that renewed emphasis should be laid just now upon Sunday as a day of rest and upon the special danger to the working classes arising from the so-called "continental" Sunday, in the removal of the wholesome laws and restrictions that now guarantee to them at least one day in seven freed from the demands of labor. We believe that the prevailing sentiment of the American people is strongly in favor of Sabbath observance, to a right and reasonable degree; not a "continental" Sunday, but an American Sabbath as it has been observed in days past, a time for rest and religious worship, for the enjoyment of home and family life; not as a day of repression and gloom, but a day of peace, quiet and wholesome enjoyment for soul and body.

If you favor the general view thus expressed, we shall esteem it a favor if you will express yourself to that effect in two or three hundred words with special reference to the present demand in New York and elsewhere for Sunday saloons.

Very truly yours,

John A. Sleicher.

Ans asked for pay



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ESTABLISHED 1874 TWENTY-NINTH SEASON

General Offices
STEINWAY HALL
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SEASON 68

1902-1903

Chicago, June 14, 1902.

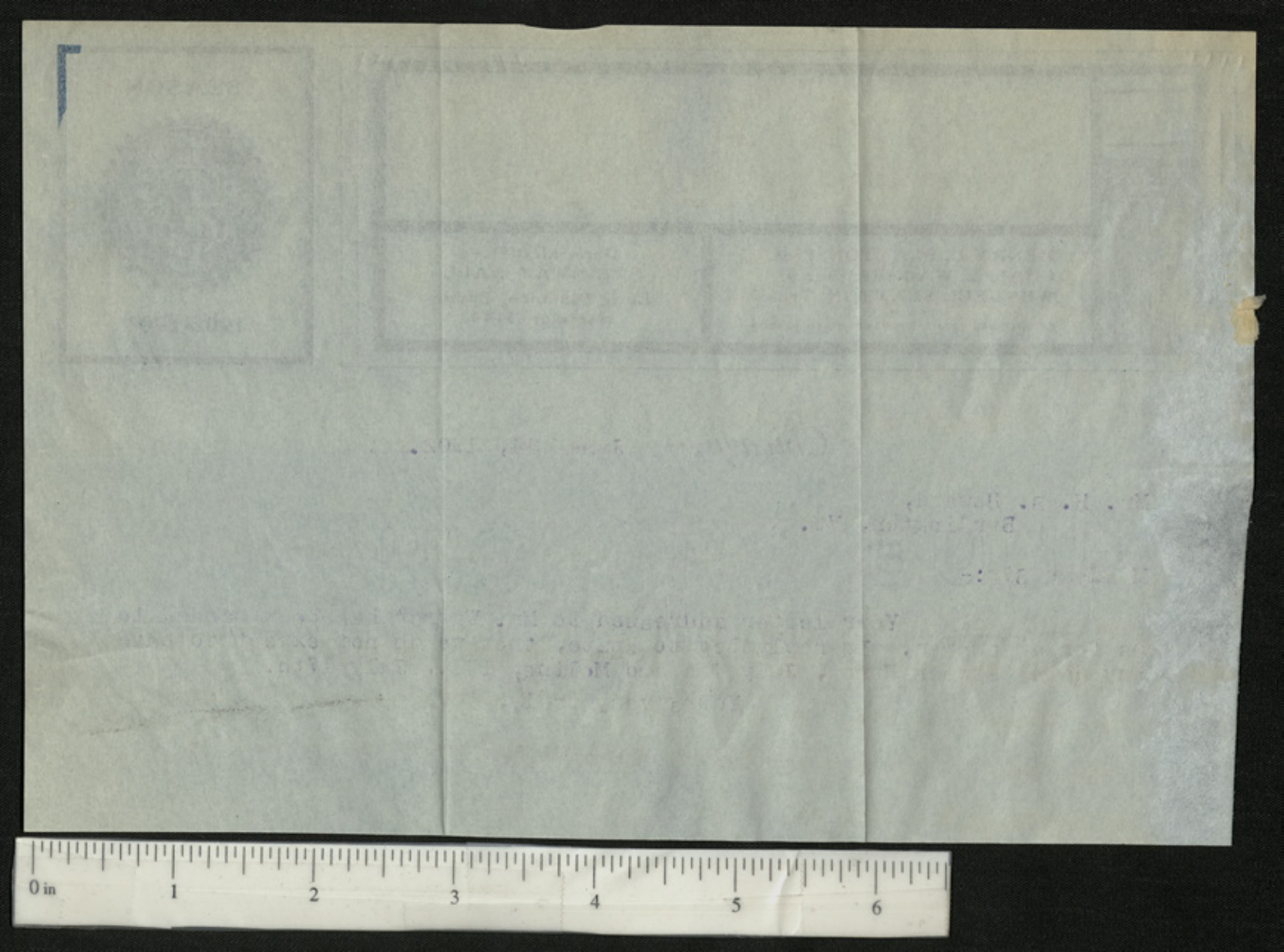
Mr. H. S. Howard,
Burlington, Vt.

My dear Sir:-

Your letter addressed to Mr. Wagner has been handed to us for an answer. In reply beg to state, that we do not expect to have any date between Huron, July 4th and Moline, Ill., July 17th.

Yours very truly,

The Slayton Lyceum Bureau



Dear Father:

a letter today from Mrs Weaver says Mary is welcome to come ~~at~~ on July first so if you will let me know what train you expect to take, some time between now & then, I will let them know so that they will meet her in the depot in Pittsburg. We are all well & glad of the cool change. Chauncey & I took lunch with Bessie yesterday down town & met her friend who was Mrs Bancroft. I cannot recall her name just now. Give my love to all there

8/2

accept from us all a-fortiori for yourself. Affectionately your daughter Alice.

P.S Come so you can stay over night if you care.

June Seventeenth [1902?]

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HARTFORD LIFE INSURANCE CO.
HARTFORD, CONN.
CHAS. H. BACALL, SECRETARY.

C

Hartford, June 17, 1902.

Mr. H. S. Howard,

Burlington, Vt.

Dear Sir:-

I regret the delay in acknowledging your favor of June 1st. The receipt was immediately returned and the answer to the letter has been delayed by unusual pressure of business in this office.

I hoped that my last letter would give you such full information with reference to General Howard's policy that you would be able to understand fully the system of insurance, its limitations as well as its advantages. It is clear, however, from your letter that I failed in this purpose.

When you suggest that we offer either paid up insurance or pay him back the money which he has paid upon his insurance and let us keep "the interest earned" you show an utter misapprehension of the policy and the system under which he is insured. Let me say once more that General Howard's insurance has been carried at exact cost as determined by the mortality, and that this cost has kept pace almost exactly with the mortality tables, the only excess which he has paid beyond the tabular cost from year to year being occasioned by the peculiar system of this Company which carries all the insured beyond 65 for the cost at age 65, this deficit therefore being added to the cost of the younger members.

Burlington, June 11, 1902.

Mr. H. S. Howard,

Burlington, Vt.

Dear Sir:-

I regret the delay in acknowledging your favor of June 1st. The receipt was immediately mislaid and its answer to the letter has been delayed by unusual pressure of business in this office.

I hope that my last letter explained to you somewhat in regard to the advantages to General Howard's policy. I would be glad to understand fully the system of the company, its limitations as well as its advantages. It is clear, however, from your letter that I failed in this purpose.

When you suggest that we offer either paid up insurance or pay the back dues which we have paid upon the insurance and let us keep "the insurance earned" you also ask an outer elucidation of the policy and the system under which it is issued. Let me say once more that General Howard's insurance has been carried at exact cost as determined by the portality, and this cost has kept pace exactly with the mortality tables. The only excess which has been paid beyond the actual cost from year to year being occasioned by the peculiar system of this company which carries all the hundred dollars from the cost at the age 55, which differs therefore being added to the cost of the company.

Yours,

Now then, realizing fully that the money paid has been immediately distributed in the payment of losses, you will see how utterly impossible it is for us to pay anything back whatsoever, and since there has been no accumulation, the money being distributed as soon as received and indeed in many cases in advance of the actual receipt, there can of course have been no interest earned. There can be no guarantee under any system of insurance that the insured will not pay more than the face of the policy. This depends wholly upon the life of the individual. If he exceeds the expectancy at his age according to the tables, he will unquestionably pay an excessive amount for his insurance. The only purpose of life insurance is to provide for the contingency which cuts the life off, short of the expectancy. In the case of very many of our members the insurance has been carried beyond the actual expectancy of life and so has fulfilled its mission and is now being carried by some member of the family really as a speculation and not as a protection to dependents upon the insured.

In illustration of the effect of stopping the rate at age 65 I beg to say that the oldest living member in the Safety Fund Department is now 89. His cost according to the American Experience Table is $385.96 per thousand per annum. He is paying us, however, only $64.00 a thousand. In other words, he is paying no more than the member at 65. In General Howard's case he was

Now then, realizing fully that the money paid has been immediately distributed in the payment of losses, you will see how utterly impossible it is for us to pay anything back whatsoever, and since there has been no accumulation, the money being distributed as soon as received and indeed in many cases in advance of the actual receipt, there can of course have been no interest earned. There can be no guarantee under any system of insurance that the insured will not pay more than the face of the policy. This depends wholly upon the life of the individual. If he exceeds the expectancy at his age according to the tables, he will in reality pay an excessive amount for his insurance. The only purpose of life insurance is to provide for the contingency which arises in the event of the expectancy. In the case of many, many of our members the insurance has been carried beyond the actual expectancy of life and so has fulfilled its mission and is now being carried by some member of the family really as a speculation and not as a protection to dependents upon the insured.

In illustration of the effect of dropping the rate at age 65 I may say that the oldest lifer member in the Safety Fund Department is now 89. His cost according to the American Experience Table is $388.00 per thousand per annum. He is paying, however, only $60.00 a thousand. In other words, he is paying no more than the member at 65. In General Howard's case he was

insured in December, 1880, at age 50, his expectancy of life being at that time 20 2/10 years. Almost 22 years have elapsed since the issue of the policy and he is now 72 years old nearest birthday. The bare cost of mortality at this age is $75.80 per thousand per annum, whereas he is paying us less than $64.00. If the same amount of insurance had been taken on the non-participating legal reserve plan he would have paid to date at least 50% more than he has paid us, which with interest would now amount to many thousands of dollars.

Very truly yours,

Chas A. Pheall

Secretary.

Insured in December, 1880, at age 30, his expectancy of life
being at that time 20 2/10 years. About 22 years have elapsed
since the issue of the policy and he is now 72 years old nearest
birthday. The pure cost of mortality at this age is $78.80 per
thousand per annum, whereas he is paying us less than $24.00. If
the same amount of insurance had been taken on the non-participat-
ing legal reserve plan he would have paid to date at least 50%
more than he has paid us, which with interest would now amount to
many thousands of dollars.

Very truly yours,

Secretary.

on Col. Dimmick's request for me, at least, so said Gen Briscoe, 4th ass.
P. M. Gen. My pastor, Rev Dr Luther Wilson of Washington, saw him in my behalf a few days before I left Washington. Indeed he admitted as much to me. Therefore, if Col. Dimmick has no one else in mind

Morgantown, W. Va.

My dear Gen. Howard:

Your letter was forwarded me here. I thank you more than I can tell for your kind intervention in my behalf. I think everything depends

I shall hope for the success of my plans for Fort-Ethan-Allen. I am comforted in knowing that my cause is in most competent hands and that you will do for me all that can be done. I am writing now a personal application to Col. Dimmick. Alice was ordered out of the city and we came here a week since: and Alice is much better for the fresh sweet air of a country town. With much love and many thanks

Gratefully,

Margaret E. Price

June eighteenth - 1902

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PUBLISHERS,
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THE
UNITED SERVICE MAGAZINE
MONTHLY REVIEW OF MILITARY AND NAVAL AFFAIRS
SUBSCRIPTION PRICE, $3.00 PER ANNUM

NEW YORK, 6/15-1902

Dear Sir:

Enclosed please find an impression of your half-tone engraving which appeared in our ''Companions of the Loyal Legion'' book. We will be glad to sell you this half-tone plate for one dollar ($1) postage free.

Respectfully,

L R Hamersly Co.

OVER

Table of Contents of the January, February, March and April numbers of "The United Service" Magazine.

JANUARY.

FEBRUARY.

MARCH.

APRIL.

"The United Service" Magazine will be sent this year (1902) from January to December, to any Companion of the Loyal Legion for one dollar ($1). This offer is made to introduce the Magazine to the gentlemen of the Loyal Legion.

The SLAYTON LYCEUM BUREAU

HENRY L. SLAYTON, Pres.
CHAS. L. WAGNER, Sec'y.
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ESTABLISHED 1874 TWENTY-NINTH SEASON

General Offices
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SEASON 75

1902-1903

Chicago, June 18, 1902.

Mr. H. S. Howard,
Burlington, Vt.

Dear Sir:-

Your letter received. We ordered a cut sent to Mr. Pearce, not knowing you had any on hand.

In most all cases we are obliged to furnish 1000 circulars and 50 window hangers for each date. The sample circular we sent you was only for office use. We use seventy pound supercalendar paper for distribution purposes. Enclose sample. You can get these printed at Messrs. Thayer & Jackson, #71 Monroe St., Chicago, Ill., for not over $2.00 per thousand. The circulars printed on enameled stock, cost $5.00 per thousand, as per sample sent you.

Yours very truly,

The Slayton Lyceum Bureau

The SLAYTON LYCEUM BUREAU

HENRY L. SLAYTON, Pres.
CHAS. L. WAGNER, Sec'y.
WENDELL SLAYTON, Treas.

ESTABLISHED 1874 TWENTY-NINTH SEASON

General Offices
STEINWAY HALL
Long Distance 'Phone
Harrison 3149

SEASON 80

1902-1903

Chicago, June 19, 1902.

Mr. H. S. Howard,
Burlington, Vt.

Dear Mr. Howard:-

The enclosed letter from Dr. Davidson explains itself. Presume you got the date mixed with Owensboro, which is August 7th, and Urbana the 10th. Will you please drop Mr. Pearce a line, so he may know you have it all right?

With personal good wishes, believe me

Yours very truly,

Chas. L. Wagner.

(Dict. C.L.W.)

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Season 1902.

THE CHAUTAUQUA OF THE TROPICS, Melbourne, Florida.
THE KENTUCKY CHAUTAUQUA, Lexington, Ky.
THE CONNECTICUT VALLEY CHAUTAUQUA, Northampton, Mass.
THE MOUNTAIN CHAUTAUQUA, Mountain Lake Park, Md.
THE URBANA CHAUTAUQUA, Urbana, Ohio.

Rev. Wilbur L. Davidson, D. D.,

SUPERINTENDENT OF INSTRUCTION.

Also Field Secretary Chautauqua Literary and Scientific Circle.
Secretary The American University, Washington, D. C.

1354 KENYON STREET, N. W.,
Washington, D. C.

June 17, 1902.

Mr. Charles Wagner,
The Slayton Lyceum Bureau,
Chicago, Ill.

Dear Wagner:

I just have word from Mr. R. S. Pearce at Urbana, Ohio. that Gen. Howard's secretary who I take to be his son, has written him at Urbana that he has been notified by you that Gen. Howard is engaged for Urbana for August 7th. I engaged him you remember for the afternoon of August 10th. Your contract so reads. Please notify Gen. Howard so there may be no mis-understanding.

I hope you sent lithographs and cuts.

Yours very sincerely,

W. L. Davidson

Dict. CWB.

June 17, 1908.

Mr. Charles Wagner,

The Hayden Jewess Bureau,

Chicago, Ill.

Dear Wagner:

I just have word from Mr. R. S. Pearce at Urbana, Ohio, that Gen. Howard's secretary who I take to be his son, has written him at Urbana that he has been notified by you that Gen. Howard is engaged for Urbana for August 7th. I engaged him you remember for the afternoon of August 10th. Your contract so reads. Please notify Gen. Howard so there may be no mis-understanding.

I hope you sent lithograph and cuts.

Yours very sincerely,

Dict. GVR.

79

YOUNG MEN'S CHRISTIAN ASSOCIATION,

WARREN, PA.

(INCORPORATED.)

YEAR TEXT.—God has power to shower upon you every kind of blessing in abundance, so that, having in all things and on all occasions a full supply for all your wants, you may be able to do an abundance of good actions of every kind.—2d Cor. 9:8.

This Association is supporting a Representative at Calcutta, India.

June 20, 1902.

Gen'l. O. O. Howard,

Burlington, Vermont.

My Dear Sir:-

We are making up the schedule of speakers for our men's meetings for the season 1902-03. Last year was our most successful season in point of attendance, interest and results, and we are planning for even larger things this coming season. We are very desirous that you shall be one of ourm speakers during the coming season. We are perfectly willing to pay expenses and any other reasonable charge for services. We trust that you may be able to accede to our wish, and that we may hear from you very shortly with an affirmative reply.

Yours very sincerely,

H. E. Dodge

June 20, 1902.

Gen'l. O. O. Howard,

Burlington, Vermont.

My Dear Sir:-

We are making up the schedule of speakers for our men's meetings for the season 1902-03. Last year was our most successful season in point of attendance, interest and results, and we are planning for even larger things this coming season. We are very desirous that you shall be one of our speakers during the coming season. We are perfectly willing to pay expenses and any other reasonable charge for services. We trust that you may be able to accede to our wish, and that we may hear from you very shortly with an affirmative reply.

Yours very sincerely,

H. C. Moody

Form No. 1.

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120

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THOS. T. ECKERT, President and General Manager.

NUMBER	SENT BY	RECD BY	CHECK
818	Tem	Ag	Paid

RECEIVED at Orr June 20 1902

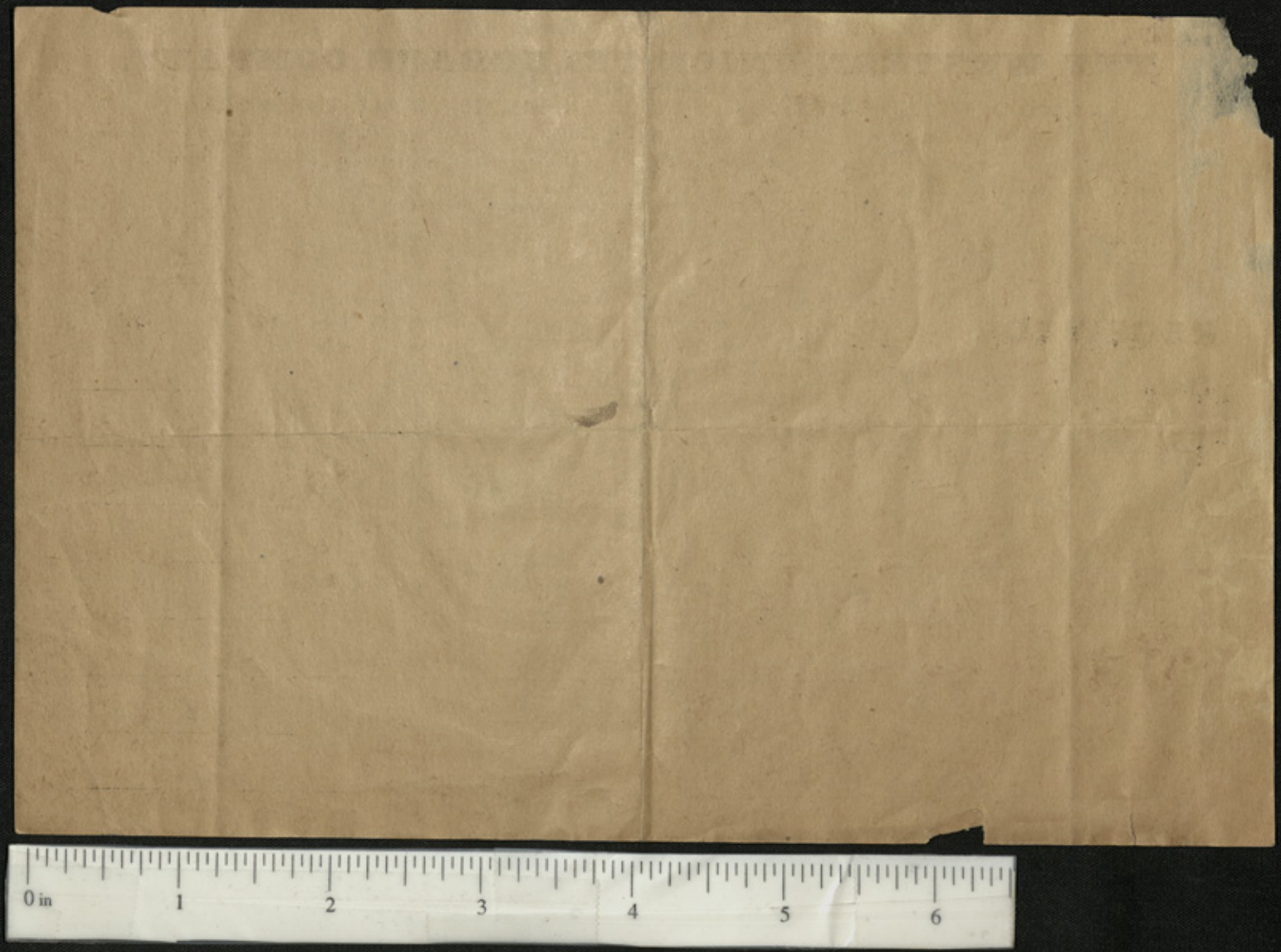
Dated Dorchester Mass 20

To Gen. O. O. Howard

Burlington Vt

Yes Sunday morning come to my home

37 Arthur Little



following in Dr Stons footsteps, he used to say he believed in girls. Why did not Mrs Bonney run over & make me a call, when she was in N.Y.? I hope we shall all meet again somewhere in this changing world. In the meantime let me know how you are, & when you are, I shall not forget you, & will write you after I get settled in "the Buckeye Home." My warmest love to Mrs H. & Bessie. Abby sends her love & good wishes. She is very well, & very busy.

H

June 20. 1902

My dear Gen Dorian,

I had hoped to have seen you, & to learn how you were enjoying the cool fruits of Cyprus Point. I had been wondering when you would come. You will no doubt be surprised to learn we are still in 40 Livingston St, the have been detained here by the sickness of my old Henry, the cook. He was taken suddenly ill more than a

have written to you
I had to leave
with the Colonels.
Mr Livingston
Mrs Livingston
Mrs Livingston

week ago, & I could not think of leaving here till she has recovered again, she is slowly gaining, & the Dr thinks in the course of a few days we shall be able to go to our country home. The weather has been so cool & comfortable I have not been in any haste to leave. was very thankful I was at home to care for Mary, she has been a faithful servant to us in all our troubles, & sickness. It was a great pleasure to return her kindness & attention. I hope we shall be able to leave next week. our house is all ready for us, & friends anxiously waiting to receive us. We can have in a pouring rain the day, a good time to pack, & get ready for a start, our friends & neighbors are all leaving for some country home, so it seems very quiet, & lonely. Our minister & family went to Rye Beach Sept a few weeks ago. they have had an addition to their family since they left. another dearing little, this is the fourth girl. they are

P.C. JOHNSON,
Grand Master.

General 1/50 Ret
Boxed

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Holmesville, Neb. June 21 1902

Major Genl O. Howard -
U. States Army -
Dear Sir & Comrade -

I have been appointed a Committee to correspond with you & secure your presence at our Reunion - if at all convenient & possible -

The Soldiers Association of South Eastern Nebraska will hold a Reunion - at Beatrice - August 13-20 - It is the earnest wish to have you with us, if it is within reasonable convenience for you to come -

May I hear from you as soon as possible - If you can come, further arrangements will be made.

Your in F. C. L.

P. C. Johnson -

Newark, N. J.
June 23/02.

Maj. Gen. O. O. Howard,
Burlington,
Vermont.

Dear Sir:

At the closing meeting of the Young People's Society of the Fifth Ave. Pres. Church of Newark, the Secretary of that Society was instructed by the vote of those present, to thank you for the address you delivered before them and their friends, and to express to you their appreciation of your courtesy and kindness. As the secretary of that society I take

great pleasure in so doing

Very truly yours,

Eugene Cagles Jr

HALL FARM,
NORTH BENNINGTON, VERMONT.

June 23rd 1902.

Genl O. O. Howard.
Burlington, Vt.

My dear General:

Please accept my warm thanks for your hearty congratulations.

Yours Very Sincerely—
J. G. McCullough

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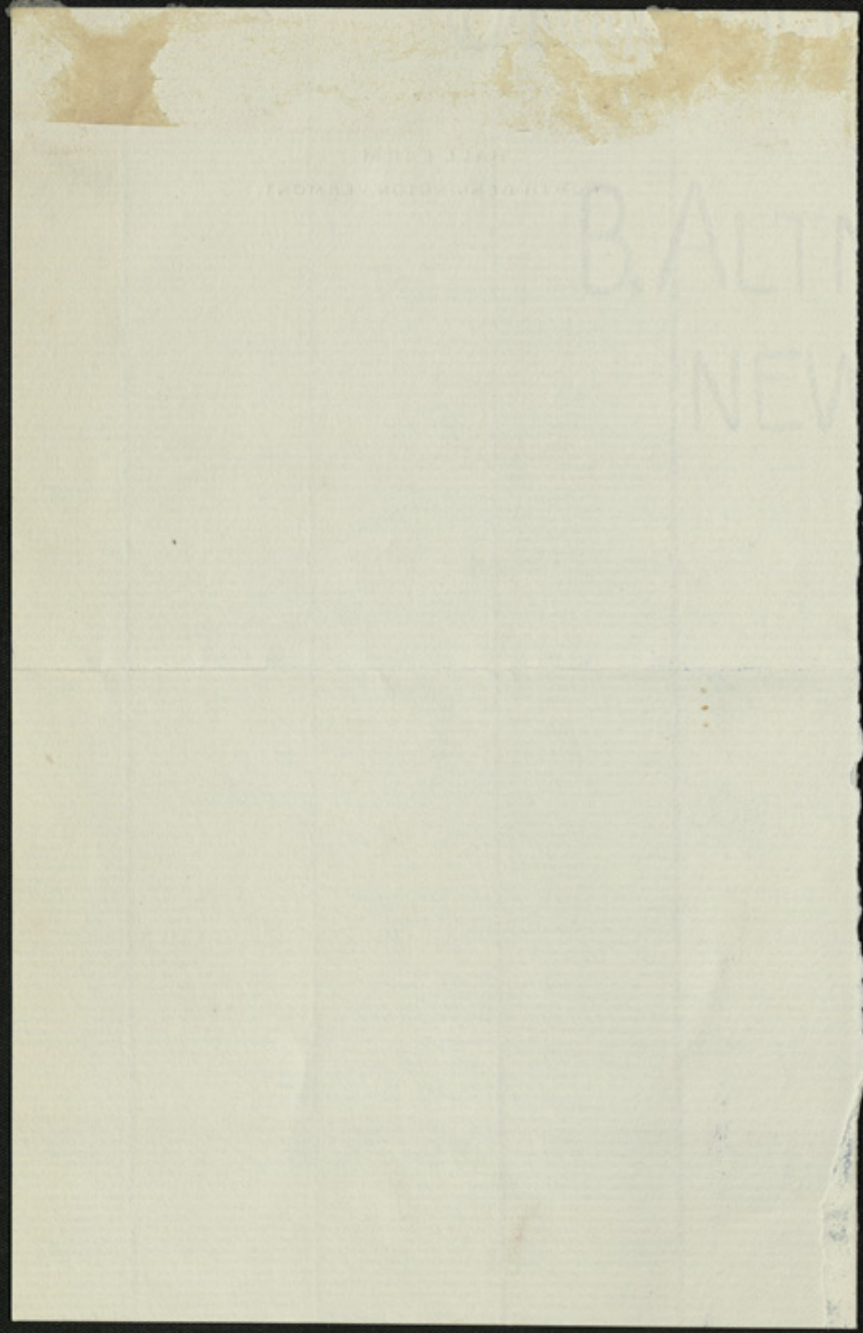

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107

Boston, June 23rd, 1902.

General Oliver O. Howard,
Burlington, - Vermont.

My dear General :-

Permit me to write you in regard to my friend John N. McClintock of the class of 1867, Bowdoin College, a somewhat eminent class, and he has been quite eminent in his profession as an expert civil engineer and mathematician, and has devoted late years to the matter of the disposal of the public sewerage, he being President and Manager of the American Sewage Disposal Company of Boston, and he possesses several patents taken out for the disposal of sewage which is so thorough that even the water from the sewage is rendered perfectly pure and even drinkable.

I want to recommend him to the consideration of his Alma Mater for a degree of "Ph.D" or Doctor of Science, he having devoted his time for thirty odd years successfully to scientific studies. I might, if desired, give more in detail the life of John N. McClintock but I think there are members of the committee who have the decision of the matter of this degree, who know Mr. McClintock personally.

I wish that you would consider the matter, and on further inquiry I have no doubt that you will find it will be a deserving honor for the College to give him this degree.

I hope to meet you again some time when you are in this city, and shall be pleased to see you if you will let me know where I can call upon you. I am

Very truly yours,

F. S. Hesseltine

FRANCIS S. HESSELTINE,
COUNSELLOR-AT-LAW,
HEMENWAY BUILDING,
10 TREMONT ST., ROOMS 11 AND 12.
TELEPHONE MAIN 4000-R.

Boston, June 23rd, 190 2.

General Oliver O. Howard,
Burlington, - Vermont.

My dear General :-

Permit me to write you in regard to my friend John N. McGintock of the class of 1887, Bowdoin College, a somewhat eminent class, and he has been quite eminent in his profession as an expert civil engineer and mathematician, and has devoted late years to the matter of the disposal of the public sewerage, he being President and Manager of the American Sewage Disposal Company of Boston, and he possesses several patents taken out for the disposal of sewage which is so thorough that even the water from the sewage is rendered perfectly pure and even drinkable.

I want to recommend him to the consideration of his Alma Mater for a degree of "Ph.D" or Doctor of Science, he having devoted his time for thirty odd years successfully to scientific studies. I might, if desired, give more in detail the life of John N. McGintock but I think there are members of the committee who have the decision of the matter of this degree, who know Mr. McGintock personally.

I wish that you would consider the matter; and on further inquiry I have no doubt that you will find it will be a deserving honor for the College to give him this degree.

I hope to meet you again some time when you are in this city, and shall be pleased to see you if you will let me know where I can call upon you. I am

Very truly yours,

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Superintendent's Office.

Owensboro, Ky., June 23, 1902.

H. S. Howard, Secy.,

#156 College St.,

Burlington, Vermont.

Dear Sir:

Gen Howard's subject will be the"American Volunteer"and he will speak on Grand Army day. Our programmes, which will give full information, will be out in a few days, and we will send him one, but a large number of his hearers will be ex-confederates, and I think it well for him to know his subject at this early day.

Yours truly,

W. G. Archer

Supt.

Dict. M.L.H.