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The American Flag Association

This Association is composed of indevidual 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 if from desceration. 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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A. J. June 14, 1902 May. Gen. O. O. Howard, U.S. a. Hashington &. C. Gran Sir: I have the honor to advise you that at a meeting of the Cemerican Flag association held on June 14, 1902, in the Governor's room of the City Hall, New York City, you were un anmounty re-elected a View President of the Essociation. Very respectfully fours, (Mrs.) Attellettrutivorthe. asst. Lecty.

THE REV. ALLAN D. BROWN, LL. D., COMMANDER, U. S. NAVY (RETIREO), PRESIDENT.

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HEBER C. CADY, C. E., TREASURER 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, Ut., at 10:30 am., Wednesday, June 25th, 1902.

By direction of the President:

W.a. Shaw, Secretary.

that a mite would be acceptable

Leve a morgan or a Rockafellev, Iwould lend more,

You of course knew Gen. armotroug
well. It may interest you to leave
that his mother & ister were among
my best friends in San Francisco

& Honolulu, informer years.

Sincerely Jours.

Theo. A. Jord.

Youkers.

Frankert, N. y. Gen O. O. Howard, Imydear Dir: -Jour favor of Jame 12, wat received yesterday afternoon, Jour account of Porter is splendid, - better even than & ex sected though & ex sected Something good von you, et would be excellent & most creditable to publish even if it were anonymous, & the added Sanction of your name en. - hancelits value, my application to Torler former pupils is already a great succell, though thad some a speremention about it at the start not that shad the Slightest doubt of their opinion, but Geared that From the labe of time there might be little that was ve-- membered, to tell, so little that man

would think it was not worth while trying to tell it, But can astonished at the musber + vividues to the velol-- tections, many giving dit fevent details, (not contradictory, & mean, Simply vary. - mg in the items). Hall agreeing that Porter was a model soldier & in Strue · Lov. Torlerd friends are immerable, Ithere are any good of ficer of the old army who are not his friends, I believe it is only because they have not taken the pains or had the obsportunity to ex--ansine the evidence in his ease. Such was Gen Jerry originally, & when I expressed uncertainty about Your opinion, Ethought that possibly you situation might be similar totics. at course if clead consulted any of you Lovter family before writing on & Hrould have learned the facts, but we live in different places, + & do not see themalotteral Should like to. The last paragraph of you letter

about your attitude in respect to the Cate gives me some doubt, at to whether you would wish it published or whether it was not written for my serbonal information. Eshould like to sublish it if you are willing, but & do not want to be a Kennedy, trucke public what was intended tolely for svivate pernoal, Tonter has doubtless told you how all his trouble came from a Confidential letter written to Kennedy in Washington, which Kennedy thoway indide of 24 hours, where it would do the most haver, I thank Jon with all my heart for

your very kind rely soude to my regnest, which gave me Journadium able letter.

Inote the inclosure that you Sent.
I know that it you are engaged in
the work, it is designed for the goods
humanity + Otherefore inclose \$10,5
which it only a mite, but you implied

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110 FIFTH AVENUE

EDITORIAL DEPARTMENT JOHN A. SLEIGHER, Editor

New York,

June 14,1902:

General O.O.Howard,
Bullington,
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 daid 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 theremoval 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 Bleicher.

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Chicago, --- June 14, 1902.

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

My dear sir:-

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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 Shay tor Syceum Bureau

· du per la company de la comp The consequence of the track 0 in

Dear tather: a letter today from Uns Weaver says Many is welcome to come at on July first so if you will let me know what train you Expect to take, come have between now o then, I will let them know So that they will west her in the depot in Ottoburg. We are all well + glad of the cool change. Chaincey + 9 took lunch with Bessie yestuday down town & met her friend who was Mus Buncroft. I camot recall her name just now. The my love to all there is

accept from us all a formori for your self. affectionately gover dangleter alice. P.S Come So zon can stay vou right if you can. June- Seventeentle 219023

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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 1etter 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.

ATTORS CHADAN'S COL . B. Howerd. Burlington, Vt. Teer Sin:

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Instrumes you extend the wester tose you to the Beyond The to the state of bys of Irretted to design to be again to be a like the total and the state of th and the state of the second relative the special of the second of the se in the case as well as the entrance of the court of the Theangrant sink of bolish I take wetter our more

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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, restining fully that the reacy paid and here irredical distributed in the payment of Toshes, you will see now not or impossible it tagier as to pay anything back we atsorver, and since there has been no accumulation, the money being distributed and to somethe of asset that of headed box bevloper on moon an so mad receipt, there can of course have been no interest carred. There can he go pretacted under any system of drawface that the that set will not pay more than the rane of the policy. This dopends wholly upon the it is not the individual. If he exceeds the expectancy at his are according to the tenies, he will in the tenies seagurg gire and free migrant all to I Immed e takense he very give at a supplication of the contraction of the contrac To your your to, easy out al . . your to que out to from I'm Still our mer hard the theutence has leen carried harded the actual orgrand won at hos notasta att bollillat and on how ettl to your read carried by some mender of the family really as a speculation and of as a protection to departments upon to the tremed.

In illustration of the offect of exopping the rate at all the dot for the supering that the class living senior in the Safety fund Department is now 89. His cost according to the Armicas Exportance Table is 8381.96 per thousand per arms. He is period un, source, only 80.00 a trouwend. To bier words, in is period or now found the remier at 65. In General Howard's case he were

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,

Sacratary

increased in measure. 1880, at me 50, his expectancy of life setted at that the 20 1/10 years. Alsout 28 years have elapsed alone the issue of a policy and me is now 52 years old measure birth day. The law one of mortality at this are in 405,80 per thousand per annum, whereas he paying as less the 405,80 per the sense amount of insurance had been taken on the non-participating legal reserve plan he would have paid to date at least 500 more than he has paid as, which with interest would now amount to rank thousands of dollars.

Secretary.

on Col. Dunnicks request morgantoione, n. Va. for me, at least, so said Yen Griscoe, 4th ass. my dear fen. Howard: V. m. Yen. huy partor Your liver Ver In Luther Wilson of trashingthe, saw here was forwarded me hi my behalf a few here I thank you days before I left hash. more than I em matou! Enderd he little for your sind admitted as much interrendese me my to me. Therefore, behalf. I think of Gel. Dimmed has everything depends no one else in mind

I shall hope for the duccess of my plans for Toral- Estime Allen I am comprise in Knowing that my cause is in most competent hunds and shal you will do for me all that come be done. I am writing now a porsonal application to lot. Dimmid Olive was ordered out of the City and we came here a well Lines: aux alix is much better for the greak sweet air of a country tower. But much live and many thank grabefully. mamarch & Orice fine englikeenble - 1902

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THE

UNITED SERVICE MAGAZINE
MONTHLY REVIEW OF MILITARY AND NAVAL

AFFAIRS

SUBSCRIPTION PRICE, \$3.00 PER ANNUM

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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,

LR Hamuglo.

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Chicago, June 18, 1902.

Mr. H. S. Howard, Bur lington, 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 Syceum Bureau

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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,

(Dict. C.L.W.)

Clas. L. Tragner.

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Season 1902.

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THE CHAUTAUQUA OF THE TROPICS, Melbourne, Florida. THE KENTUCKY CHAUTAUQUA, Lexington, Ky.

ourne, Florida. THE CONNECTICUT VALLEY CHAUTAUQUA, Northampton, Mass.

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

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

1354 KENYON STREET, N. W.,

Washington, D. C.

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,

Dict. CWB.

W. L. Cavidan

June 17, 1908. nor Charlen Thomar, The Markon Lycema Surent, Chicago, Ill. Dear Wagner: just have word from it. R. S. Fearce at Urbana, Ohio. that the sed to be of a con the the sea a brown and the his at Drowell . mon tast new us helt land mend and of fait amount is engaged for Urbana for August Ton. I engaged him you remember for the aftermoon of August 10th. Tour continue to reads. Floase noti-Ty con. Howard so there may be no via-understanding. atten bus a garmantal free now aged I Vours wery almeersly, Diet. Ows. 0 in

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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. DIRECTORS.

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THIS ASSOCIATION IS SUPPORTING A REPRE-SENTATIVE 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,

HE. Dodge

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EAR TEAT — Got has former to shaver upon you carre kind of blessing in abn kdonce, as that, having in all things and on all according that having and on all according to that amply for all your worth, you may be able to do an absolute of good according of speech limit—at laws or s.

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June 20, 1902.

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Yours very sincerely,

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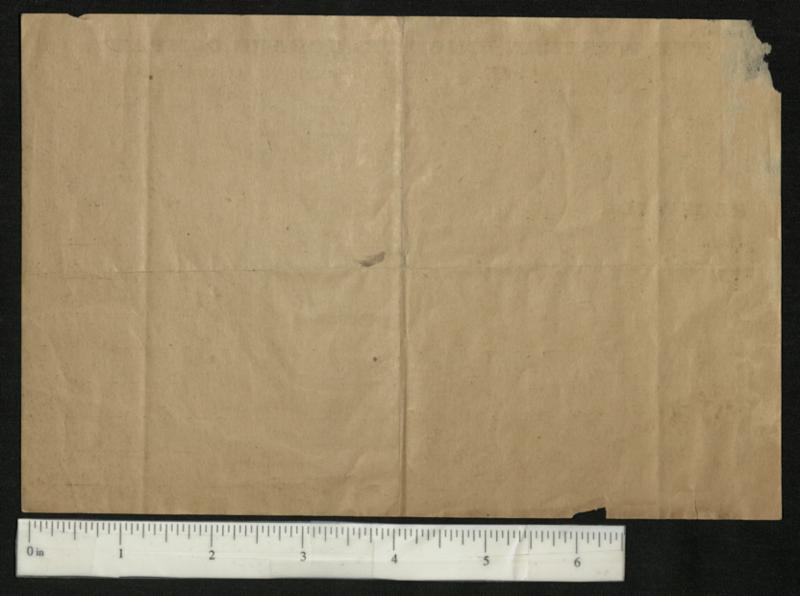
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This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above. THOS. T. ECKERT, President and General Manager. CHECK

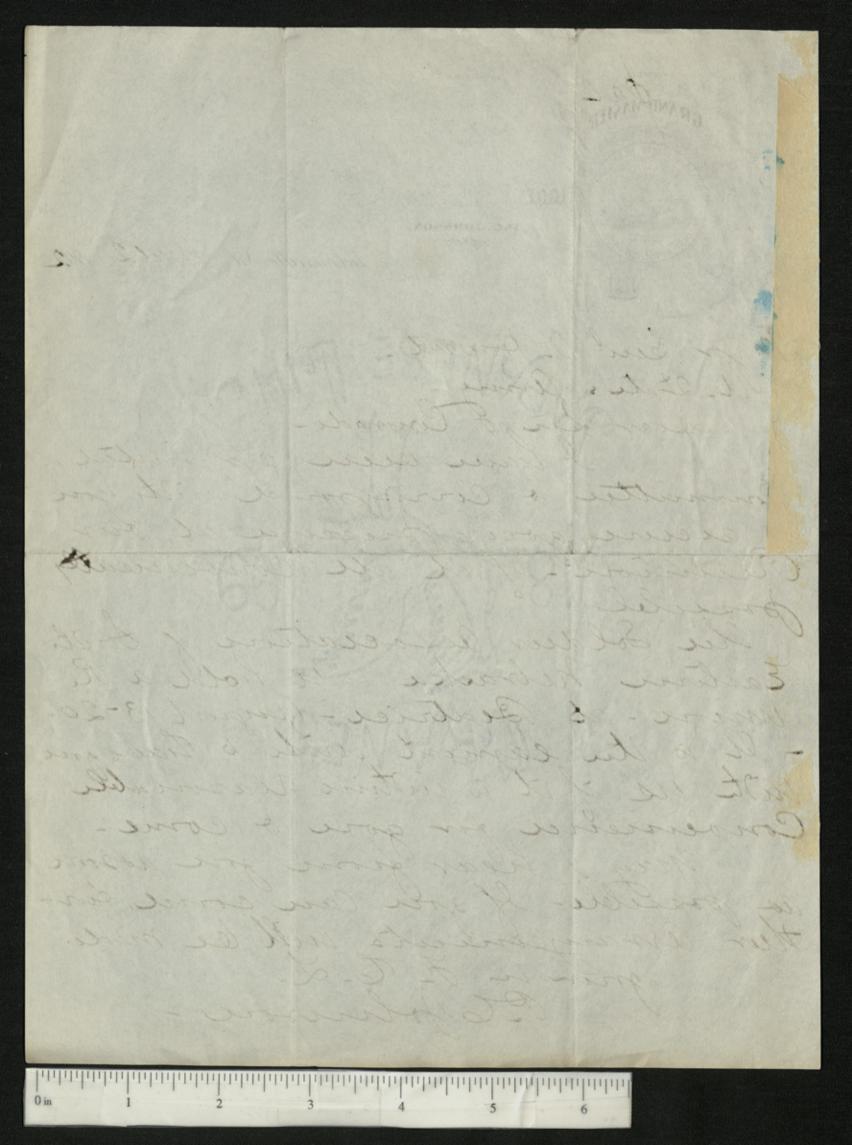


sollowing in Da Stons Footsteps, he used to say he believed in girls, Why die not Mis Dance " run oun a make me a call when he was in My I hope now Whall all much ausain somewhere in This Champing world in The meantime let me know how you are, & when you are, I shall not fright yen a will write you after I get setted in the Bucdsport home, my harment love to Mrs H. & Blence Ably sends her love & you wishes The is very well, P very livery.

Jane 21. 1402 Jen Donas Jane Jones Jane Jones to fear was now ensoring the som futo of your Some of had their wondering when you grand, you will no doubt be the prise to heen we we still in 40 Livingston St, Me have been Setaine hen by the Tickness of my old Meny The cook, The mus taken Suddeling Me more Than a

leave nech week our house week any of I would not Think of leaveny here this is all reads In us, & friends The was result again, The anserouse neiting to receive is slowly gaining & the Da us, the con humerin a pouring rain to day, a Thinks in the Course of a good time to parch, a get Dew clays we That her ready for a stent, our able to By to am country phinds & neighbors an home. I'm weather has all leaving for some I have not in any haste country forme, I ah seems to leave was leng thankful read yout to Tonelp. I mus at home to can Gen ministe à famile for May the has been a went to Page Beach It fuithful servent to us a few mucho engo. They in all our broubles, I sickne have had an distition to I was a creat pleasure to then Jamely since they left. another deemy the, This is return The dindness & attention I hope we shall be able to the south girl, They are

108 mg/ 108 Holmesville, Neb. June 2/ 1902 Mayor Gent O- Howard. UL- State: army -Dear Sie, & Comrade -I have been appointed a Committee & correspond with you of receive gover presence at our Posselle- y at all convenients Her Soldier association of South Eastern hebraska vill hold a Re-Union - at Beatrice - august 13-20-- It, is the earnest wish & travegne with us, if it is intime reasonable Convenience for gove à come. as possible- If gree Can come, for their arrangements will be made. gnin in F. C. L.



Maj, Gen. O.O. Honard, Muslington, Hermont. Dan his at the closing meeting of the young hople's fociety of the Fifth ave, these Church of Vennite the Secretary of that Society was instructed by the vote of those pre rent, to thank you for the address you delivered before them and their friends, and to express to you their appriciation of your courting and hindness, as the recutary of that reciety.

great pleasure in so doing buy truly yours

HALL FARM,

June 23rd 1902.

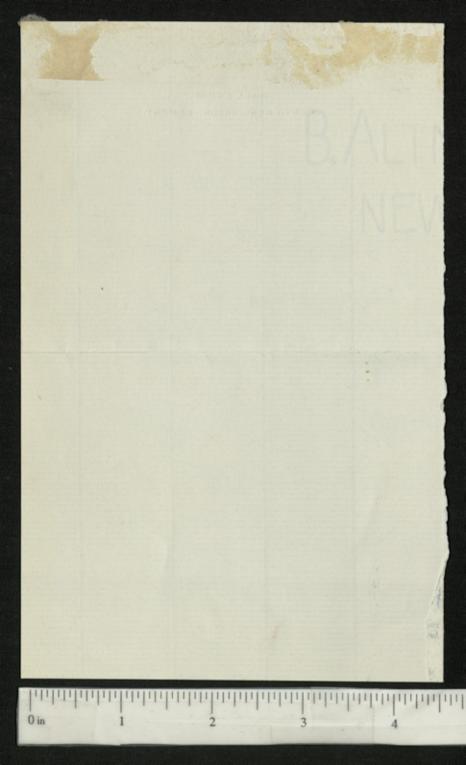
Gen O.O. Howard. Burlington, Ut.

My dear Greneral:

Please accept my warm

Itanks for your hearty congratulations.

Tous Voy Sucisely-5. Gr. M. Cullough

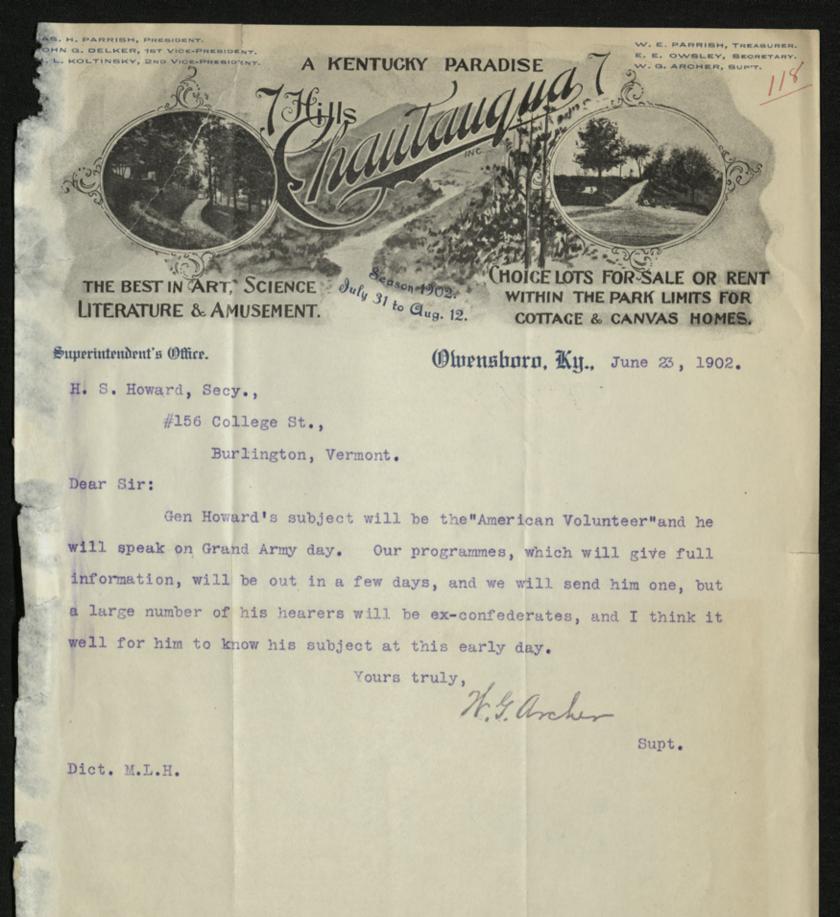


FRANCIS S. HESSELTINE, COUNSELLOR-AT-LAW, Boston, June 23rd, HEMENWAY BUILDING, 10 TREMONT ST., ROOMS 71 AND 72. TELEPHONE MAIN 4908-2 General Oliver O. Howard, Burlington, - Vermont. My dear General :-Permit me to write you in regard to my friend John N. McClintock of the class of 1867, Bowdoin College, 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,

0 in

Surlington, - vermont. -: Levenso Tesh VM Permit me to write you in regard to my friend John H. Hedlinted of -diam bas reeniane livio freeze as accessions and at inertiae eithe read the public sewerage, he being President and Manager of the American Sewers Disposal Company of Boston, and he possesses several patents taken out for the disposal of sewage which is so therough that even the water from the sewage is rendered perfectly pure and even drinkable.

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ABOVE LETTER WRITTEN ON REMINGTON STANDARD TYPEWRITER.

AND TOPICS OF STREET iss college St., Bu lington, Vermont. : TIE TE