

No. 4179

American Library and Literary Agency.

4 Trafalgar Square, Charing Cross,

London, 19 Aug 1895

Received of

Prof. W. Patterson

the sum of

Six pounds

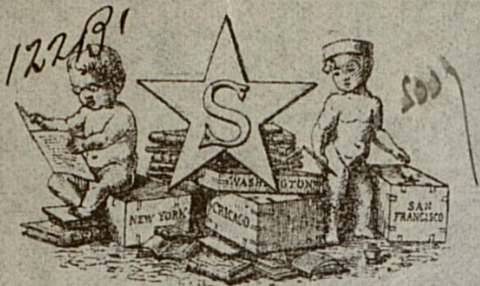
for

Credit note

£6

for B. F. Stevens

W. H. Stevens



4, Trafalgar Square,
London, W.C. *Aug 21* 1895
Abbreviated Address for Telegrams: *Mosda London*.

B. F. Stevens,

Prof. J. K. Patterson

Order

<i>april 95</i>	<i>The Times Atlas. h/mor. 1895</i>	<i>19 2</i>
<i>aug 6</i>	<i>Burkes Peerage. 1894</i>	<i>16 .</i>
	<i>10% Commission 1.15.2</i>	<i>36</i>
		<i>£ 118 8</i>

47-M-64



B. F. Stevens,
4, Trafalgar Square,
London, W.C. 23rd Aug 1895
Abbreviated Address for Telegram: Boda London.

Prof. J. K. Patterson
State College of Kentucky
Lexington, Ky.

Dear Sir

I have the pleasure
to acknowledge your letter of
the 6th inst covering a remittance
of £6 0 0, which I have
placed to your credit & for
which I enclose a receipt with
best thanks.

I have secured the cheapest
recent edition of 'Burke's Peerage'
I could find & have forwarded
it with the 'Times Atlas' in
a shipment to the care of
Messrs. Sice & Synnab, and I

enclose invoice £1.18.8 for
them. I also enclose invoice
4/6 for your proportion of
the freight to New York, &
Messrs J. & L. will collect from
you the duty & carriage from
there by your address as usual

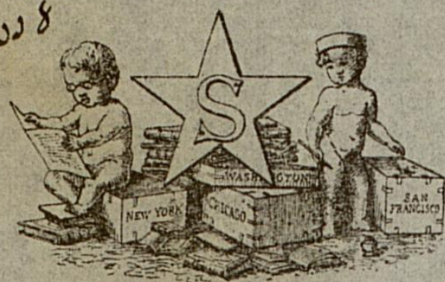
Trusting the books will
safely reach you, & thanking
you for your favours.

Yours faithfully

B. F. Stevens

pf

5558



4, Trafalgar Square,
London, W.C. 23 Aug 1895
Abbreviated Address for Telegrams - Udda London.

B. F. Stevens,

J. H. Patterson Esq

£ s p

Proportion of Freight to New York, Insurance,
Shipping Expenses, Consular Invoice Fee,
Clearing through Custom House New York, and
transit to Memphis & Lynch } = 46

47-M-64

It is hard to get a little
more freedom. Mr. M. &
myself fully intend to
visit you at Kintilly,
but this in the future,
when I told uncle James
I meant to visit you,
he reminded me to
tell you how that Helen
Kinnedy (Mr. O'Donoghue's young) died
about a week or ten days
ago. Friday morn. her two
sons in Glasgow since &
they told him that she died
suddenly whilst buttoning
her glove. They had been
staying at Rathfriland.

With kind remembrances
to all, I remain
Yours aff. cousin
John M. Lintott

Clyde Shipping Company, Limited.

REGULAR STEAM COMMUNICATION BETWEEN

GLASGOW, GREENOCK, PLYMOUTH, SOUTHAMPTON,
NEWHAVEN [SUSSEX] DOVER, AND LONDON.
BELFAST, PLYMOUTH, SOUTHAMPTON, AND LONDON.
WATERFORD, PLYMOUTH, SOUTHAMPTON, AND LONDON.

GLASGOW, GREENOCK, WATERFORD, AND CORK
GLASGOW, GREENOCK, AND LIMERICK.
BELFAST, DUBLIN, WATERFORD, AND CORK.
CORK, AND SOUTH-WEST COAST OF IRELAND PORTS.

GLASGOW, GREENOCK, ANTWERP, AND GHENT.

FLEET OF POWERFUL TUG STEAMERS AT GLASGOW, GREENOCK,
DUBLIN, QUEENSTOWN, AND CARDIFF.

Steam Ship "Pladda"

at Coast of Wales 26 Aug- 1895

My Dear Cousin

I have just be-
thought me to pen you a
few lines whilst passing
down the Channel. I am
on my way to London to
spend a fortnight, and took
the fancy to rail up, and
I do not regret it. As the
weather is good, the Company
amusing, and everything -
fair to come over to enjoy

themselves. Uncle James is
still with me at Bull's Head, when
I left there was no in-
provement in his state. In-
deed the Dr. warns us not
to look for such, as he
will get gradually worse.
we both get your last
letter, and since Sam had
quite talk about you,
and your recent bereavement.
I can assure you that we
both feel very much and
often think about you loss,
and I am sure that you
and Mr. Patterson is often
in much James thoughts.
I hope in the course of
time you may to a certain
extent get reconciled, &

Regain your wonted
cheerfulness of mind.
You would be -
I am sure gratified with
the result of the Election,
Gladstonism, and Home
Ruleism, and all other
pampered issues, have
got their death blow
for six or seven years
to come. we managed
to put English in, but
I do not think he has
got a very secure seat.
There are a very great
number of Americans now
here at present. Un-
fortunately the weather
has not been very good.

State National Bank.

ST. JOSEPH, MO., SEPT. 18, 1895.

TO THE STOCKHOLDERS:

Mr. C. B. France, President of this association, died on August 30th, 1895, and at a regular meeting of the directors held on September 17th, 1895, Mr. Ernest Lindsay was elected President to fill the vacancy, and Mr. J. H. Robison, one of the leading merchants of St. Joseph, was appointed to fill the vacancy in the directory.

At the same meeting a dividend of five per cent was declared, payable October 1st, 1895, from the assets of the association retired at the time of the reduction of the Capital Stock. Collections for this fund are encouraging, and indicate that another like dividend may be expected at an early day.

Respectfully,

E. LINDSAY,

President.

ESTABLISHED 1784

University of the State of New York

ANSON JUDD UPSON, Chancellor

WILLIAM CROSWELL DOANE, Vice-Chancellor

MELVIL DEWEY, Secretary

ORGANIZED 1889

Examination Department

James Russell Parsons, jr, *Director*

[*Sept. 18, 1895*]

MEDICAL STUDENT CERTIFICATES

The regents will issue a medical student certificate on either of the following credentials:

a A certificate of having successfully completed at least one full year's course of study in the collegiate department of any college or university, registered by the regents as maintaining a satisfactory standard.

b A certificate of having passed in a registered institution examinations equivalent to the full collegiate course of the freshman year or to a completed three years' academic course.

To the University of the State of New York

This certifies that

of

a full course of

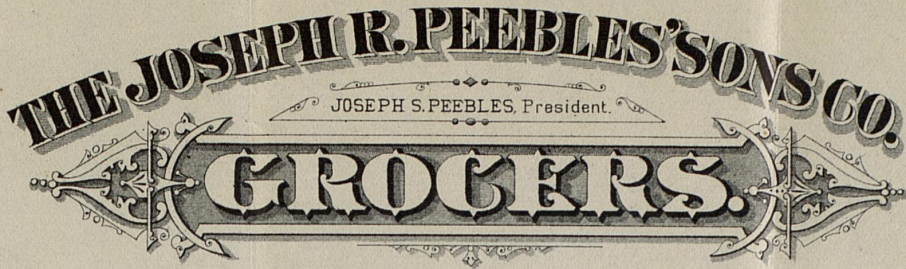
department of

successfully completed

year in the

189

ESTABLISHED 1840.



THE PIKE BUILDING.

Cincinnati

Sept. 24th. 1895.

Dict. by G. K.

Mr. Jas. K. Patterson,

Pres't. State College of Kentucky.

Lexington, Ky.

Dear Sir ; -

Yours of the 21st. to hand. In regard to the Vina Vineyard Port Wine will state, what you had before must have been the "Fine Old." If you will purchase this in five dozen lots, we will make it to you at \$3.75 per dozen. Or, if you prefer to have it in bulk, we will sell it to you at \$1.00 per gallon. This is a special figure to you, as you are President of the College. We would like you to treat it confidential. The quality of the Wine is A.1 and will certainly give you satisfaction.

We would be pleased to have your order. If you purchase a ten gallon package the package would cost you 90 cts. extra. We will be pleased to supply you, either in bulk or glass, whichever you prefer.

Trusting that we may hear from you we remain,

Yours truly,

The Joseph R. Peebles' Sons Co.

A. L.

2abr 31 1895

Form No. 2, 10 Rms., 11-'94.

ALL BILLS ARE TO BE SETTLED MONTHLY. ALL CLAIMS FOR REBATE MUST BE MADE WITHIN THREE DAYS.

ESTABLISHED 1840.

on James K. Patterson Cincinnati, Sept 26 1895
Lexington Ky

BOUGHT OF

TELEPHONE CALL
878

THE JOSEPH R. PEEBLES' SONS CO.

IMPORTERS OF

FINE * GROCERIES, * HAVANA * SEGARS, * ETC.

Terms: _____

THE PIKE BUILDING.

W. B. SANDPETER & CO., PRS., CHIC.

10 Cases Fine Old Port Wine 1000
Special 90

\$1090

SHIPPED IN GOOD CONDITION
BREAKAGE
IF ANY
AT BUYER'S RISK.

PAID
The W. B. Sandpeter & Co.

ORIGINAL

Cincinnati, Ohio

189

Received from THE JOSEPH R. PEEBLES' SONS CO.

The property described below, in apparent good order, except as noted (contents and condition of contents of packages unknown), marked, consigned and destined as indicated below, which said Company agrees to carry to the said destination, if on its road, otherwise to deliver to another carrier on the route to said destination.

It is mutually agreed, in consideration of the rate of freight hereinafter named, as to each carrier of all or any of said property over all or any portion of said route to destination, and as to each party at any time interested in all or any of said property, that every service to be performed hereunder shall be subject to all the conditions, whether printed or written, herein contained, and which are hereby agreed to by the shipper and by him accepted for himself and his assigns as just and reasonable.

Upon all the conditions, whether printed or written, herein contained, it is mutually agreed that the rate of freight from

above named station to

is to be cts. per

And advanced charges at \$

Marked

Via

DESCRIPTION OF ARTICLES

WEIGHT
Subject to correction

One Keg Wine

108

Subject to all the Conditions on the back of this Receipt, which are hereby agreed to.

Agent

47-M-64

CONDITIONS.

1. No carrier or party in possession of all or any of the property herein described, shall be liable for any loss thereof or damage thereto, by causes beyond its control; or by floods or by fire from any cause or wheresoever occurring; or by riots, strikes or stoppage of labor; or by leakage, breakage, chafing, loss in weight, changes in weather, heat, frost, wet or decay; or from any cause if it be necessary or is usual to carry such property upon open cars.

2. No carrier is bound to carry said property by any particular train or vessel, or in time for any particular market, or otherwise than with as reasonable despatch as its general business will permit. Every carrier shall have the right, in case of necessity, to forward said property by any railroad or route between the point of shipment and the point to which the rate is given.

3. No carrier shall be liable for loss or damage not occurring on its own road or its portion of the through route, nor after said property is ready for delivery to the next carrier or to consignee. The amount of any loss or damage for which any carrier becomes liable shall be computed at the value of the property at the place and time of shipment under this Bill of Lading, unless a lower value has been agreed upon or is determined by the classification upon which the rate is based, in either of which events such lower value shall be the maximum price to govern such computation. Claims for loss or damage must be made in writing to the agent at point of delivery promptly after arrival of the property, and if delayed for more than thirty days after the delivery of the property, or after due time for the delivery thereof, no carrier hereunder shall be liable in any event.

4. All property shall be subject to necessary cooperage and baling at owner's cost. Each carrier, over whose route Cotton is to be carried hereunder, shall have the privilege, at its own cost, of compressing the same for greater convenience in handling and forwarding, and shall not be held responsible for unavoidable delays in procuring such compression. Grain in bulk consigned to a point where there is an elevator may (unless otherwise expressly noted herein, and then if it is not promptly unloaded) be there delivered, and placed with other grain of same kind, without respect to ownership, and if so delivered shall be subject to a lien for elevator charges in addition to all other charges hereunder. No carrier shall be liable for differences in weights or for shrinkage of any grain or seed carried in bulk.

5. Property not removed by the person or party entitled to receive it within twenty-four hours after its arrival at destination, may be kept in the car, depot or place of delivery of the carrier, at the sole risk of the owner of said property, or may be, at the option of the carrier, removed and otherwise stored at the owner's risk and cost and there held subject to lien for all freight and other charges. The delivering carrier may make a reasonable charge per day for the detention of any car and for use of track after the car has been held forty-eight hours for unloading, and may add such charge to all other charges hereunder, and hold said property subject to a lien therefor. Property destined to or taken from a station at which there is no regularly appointed agent, shall be entirely at risk of owner when unloaded from cars, or until loaded into cars; and when received from or delivered on private or other sidings, shall be at owner's risk until the cars are attached to, and after they are detached from trains.

6. No carrier hereunder will carry, or be liable in any way for any documents, specie, or for any article of extraordinary value not specifically rated in the published classifications, unless a special agreement to do so, and a stipulated value of the articles, are endorsed hereon.

7. Every party, whether principal or agent, shipping inflammable, explosive or dangerous goods, without previous full written disclosure to the carrier of their nature, shall be liable for all loss or damage caused thereby, and such goods may be warehoused at owner's risk and expense, or destroyed without compensation.

8. Any alteration, addition or erasure in this Bill of Lading, which shall be made without the special notation hereon of the agent of the carrier issuing this Bill of Lading, shall be void.

9. If the word "order" is written hereon immediately before or after the name of the party to whose order the property is consigned, without any condition or limitation other than the name of a party to be notified of the arrival of the property, the surrender of the Bill of Lading properly endorsed shall be required before the delivery of the property at destination. If any other than the aforesaid form of consignment is used herein, the said property may, at the option of the carrier, be delivered without requiring the production or surrender of the Bill of Lading.

10. Owner or consignee shall pay freight at the rate above stated, and all other charges accruing on said property, before delivery, and according to weights as ascertained by any carrier hereunder; and if upon inspection it is ascertained that the articles shipped are not those described in this Bill of Lading, the freight charges must be paid upon the articles actually shipped, and at the rates and under the rules provided for by published classifications.

11. If all or any part of said property is carried by water over any part of said route, such water carriage shall be performed subject to the conditions, whether printed or written, contained in this Bill of Lading, including the condition that no carrier or party shall be liable for any loss or damage resulting from the perils of the lakes, sea or other waters; or from explosion, bursting of boilers, breakage of shafts, or any latent defect in hull, machinery or appurtenances; or from collision, stranding, or other accidents of navigation; or from the prolongation of the voyage. And any vessel carrying any or all of the property herein described shall have liberty to call at intermediate ports; to tow and be towed, and to assist vessels in distress, and to deviate for the purpose of saving life or property. And any carrier by water liable on account of loss of or damage to any of said property, shall have the full benefit of any insurance that may have been effected upon or on account of said property.

STATE NATIONAL BANK

St. Joseph, Mo.

E. LINDSAY, PRES.

S. M^c DONALD, JR. CASHIER.A. H. M^c DONALD, ASST. CASHIER.

September 26, 1895.

James K. Patterson, Esq.

Lexington, Ky.

Dear Sir:

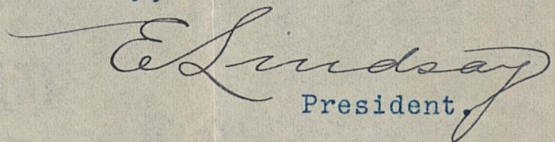
We have your letter of September 24th and thank you for your good wishes for the State National bank under the new management. You may rest assured that we will do all we can to make the stock of this Bank dividend paying.

You have notice of a dividend from retired assets payable October 1st, and you may expect a similar payment from the same fund on January 1st, 1896.

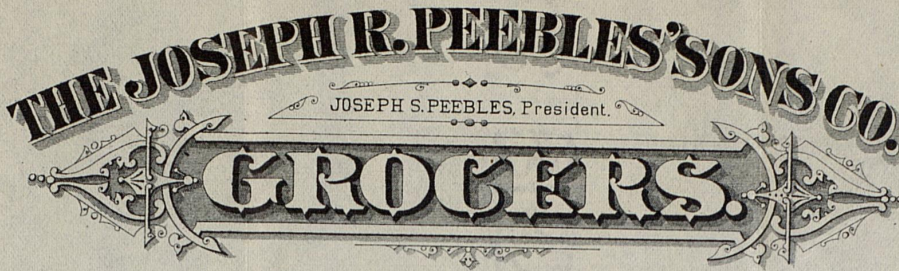
We have a considerable amount of undivided profits which will be reduced somewhat by some probable losses, taxes &c, but we hope to be able to pay a dividend from active stock January 1st in addition to the special dividend mentioned above.

I am always pleased to give the stockholders any information relating to the business of the Bank.

Respectfully,


President.

ESTABLISHED 1840.



Diet. G.K.

THE PIKE BUILDING.

Cincinnati

Sept. 26th, '95.

Jas. K. Patterson, Esq.,
State College,
Lexington, Ky.

Dear Sir:-

We received your order for Wine, and will forward it at once, by freight, as requested. Very much obliged to you.

We mail you this day under separate cover a copy of our monthly price current, and at any time you wish to purchase the goods in quantity, kindly write and let us know, and we will try and quote you special prices. We are anxious to do business with you.

Do any of the students board at the College? If so, we can make you a special price, for anything you may need. We only keep first-class goods, and guarantee everything we sell to give entire satisfaction. Whenever you are in Cincinnati, we will be pleased to have you make our Store, your head-quarters.

Yours truly,

The Joseph R. Peebles' Sons Co.

L.W.

Sept 26th 1895

R. P. SMYTH, Surveyor.
J. M. CARTER, Notary Public.
L. S. KINDER, Attorney.

OFFICE OF

THE SMYTH CARTER CO.,

Titles Investigated, Abstracts Furnished, Surveys Made, Report on Value of Land, Lease and Pay Taxes for Non-residents. Land Litigation a Specialty. A Surveyor and Notary Public in office.

Land and Live Stock Agents.

BUY AND SELL LAND AND LIVE STOCK ON COMMISSION.

Plainview Texas,

Sept 28th 189

Mr Robt. M. Keller

Dear Sir: We have with enclose
Statement of taxes due for the year 1895 on
the following described land:
County Abilene Original Grantee acres Total Tax
Hale 120 150 25 C. & M. R. Co 640 \$11.04

Our fee at 50 cents per tract
Total amount to be remitted

50
\$11.54

Respectfully
Smyth Carter Co

R. P. SMYTH, Surveyor.
J. M. CARTER, Notary Public.
L. S. KINDER, Attorney.

OFFICE OF

THE SMYTH CARTER CO.,

Titles Investigated, Abstracts Furnished, Surveys Made, Report on Value of Land, Lease and Pay Taxes for Non-residents. Land Litigation a Specialty. A Surveyor and Notary Public in office.

Land and Live Stock Agents.

BUY AND SELL LAND AND LIVE STOCK ON COMMISSION.

Plainview Texas,

Sept 28th 1895

Mr. James K Patterson
Lexington

Dear Sir: We have with enclosed
Statement of tax is due for the year 1895 on
the following described land:
County Abilene Sur Original Granters acres True Tax
Hale 119 149 27 CVM RRB 640 \$11⁰⁴

Our fee at 50 cents per tract.
Total amount to be remitted

50
\$11⁵⁴

Respectfully
Smyth Carter Co

KNIGHTS OF HONOR—SPECIAL NOTICE

Present this Notice to the Financial Reporter to be Receipted when you pay your Assessments

Entered according to Act of Congress in the year 1886.

ASSESSMENTS NOS. 447 AND 448

UNA LODGE No. 518, K. of H., Lexington, Ky.

L. H. NOTTNAGEL, Reporter

Bro. *J. K. Patterson*

Oct. 1st, 1895.

EXPENSE ASSESSMENT.

Every member of the Order is assessed **ONE DOLLAR** to be paid to the Financial Reporter between the first and 31st days of October, in accordance with Section 5 of Law II, and Section 3, Article VII, Supreme Lodge Constitution.

You are hereby notified that you are assessed in accordance with the provisions of Article VII Supreme Lodge Constitution for *Assessments Nos. 447 and 448* which are now due. The last day of payment will expire Oct. 31, 1895, and if not paid on or before that date you will stand suspended by operation of law, without any action of the lodge.

Am't of Ass't, - - - \$ *2.00*

Dues Or end'g - - - \$ -

Rec'd Pay't, - - - 1895

Fin. Reporter.

You are in arrears for Dues, \$ -

" " " " Assessments, \$ -

For information of members the following abstract is given from the official Notice of the Supreme Reporter St. Louis, Mo. of above date. Enclose Stamp for postage on returned receipt

Notice of Expense Assessment Levied Upon All Members.

THIS NOTICE MUST BE READ IN OPEN LODGE.

SUPREME LODGE KNIGHTS OF HONOR,
OFFICE OF SUPREME REPORTER,
St. Louis, Mo., Sept. 20, 1895.)

To all Subordinate Lodges Wherever Existing:

Section 5 of general law II, in addition to the other provisions therein contained, provides as follows:

And from an assessment of one dollar per annum upon all members in good standing, and upon all under suspension at the time such assessment is made, who shall thereafter become reinstated. Such assessment shall be known as the general fund assessment, and shall be levied by the supreme dictator and supreme reporter, and shall be payable in October of each year. The same notice of the levy of such assessment shall be given to the reporters and financial reporters of subordinate lodges, as is required of the levy of assessments by article VII, section 2, supreme lodge constitution. The provisions of section 3 of said article shall be applicable to the general fund assessment. Each member failing to pay such assessment as required by this law shall stand suspended, and shall not thereafter be entitled to the benefit of the widows and orphans' benefit fund until he has been duly reinstated in his subordinate lodge, in accordance with the laws of the order. All provisions of law relating to the collecting and forwarding of assessments for the widows and orphans' benefit fund, and to receipts for the same, shall be held equally applicable to the general fund assessment.

The expense assessment is due and payable by members on or before the 31st day of October, 1895. The attention of lodge officers is called to the provisions of section 3 of article VII, supreme lodge constitution, which is as follows:

SEC. 3. NOTICE OF ASSESSMENTS.—Each subordinate lodge may, at its option, provide for notification to its members of the number of assessments thus levied, which may be by written or printed notice, or by the newspaper containing the supreme reporter's official notice of such levy, mailed, or personally delivered to the members; but no failure on the part of such lodge to give notice to members, or failure to receive such notice shall operate to relieve from suspension any member who shall fail to pay the assessments as required by section 7 of this article.

The expense assessment must be forwarded to the Supreme Treasurer between the 1st and 10th days of November, 1895, and must be sent separate from the W. O. B. Fund assessments.

B. F. NELSON, Supreme Reporter.

JOHN MULLIGAN, Supreme Dictator.

Your expense assessment is \$1.00.

Received payment,

26447	E Felsenthal	321	Brownsville Tenn	34	"	28	"	"	388 00	Rup're of Blood Vs'l Aorta
26448	E Priddy	447	Richmond Va	43	"	31	"	"	418 00	Cancer of Liver
26449	Theodore R Gooding	1030	Paris Tex	29	Aug	5	"	"	274 00	Organic Heart Disease
26450	Wm H Baker	1206	Westfield Pa	44	"	8	"	"	361 00	Locomotor Ataxia
26451	Jesse A Ellis	1407	Wilona Miss	28	"	9	"	"	48 00	Acute Dysentery
26452	David B Witt	2490	Evening Shade Ark	45	June	8	"	"	256 65	Poison suicide
26453	Wm Obrist	73	Toledo Ohio	41	"	21	"	"	377 00	Cerebral Apoplexy
26454	Geo W Leigh	1150	Portsmouth Va	43	July	19	"	"	250 00	Acute Meningitis
26455	A C Edmunds	241	Paris Tenn	48	"	21	"	"	432 30	Diabetes
26456	Wm Kehn	837	Saginaw Mich	51	Aug	5	"	"	1022 50	Paralysis of Heart
26457	Andrew Weber	2515	New Orleans La	45	"	7	"	"	311 85	Chronic Bronchitis
26458	C H Lindsey	501	Mobile Ala	33	"	7	"	"	321 00	Ulcer of Stomach
26459	Gustav Zibelln	1983	New York N Y	48	July	21	"	"	487 50	Cirrhosis of Liver
26460	Chas Jacob	1211	Iowa Falls Ia	47	"	23	"	"	464 40	Bright's Disease
26461	Franz Lang	1163	Chicago Ill	34	"	25	"	Half	171 00	Gunshot Wound suicide
26462	B R Wells	1261	Baldwin Miss	41	"	30	"	Full	375 00	Chronic Pneumonia
26463	Jno B Brookhaver	428	Mannington W Va	45	"	30	"	"	343 35	Inflammation of Liver
26464	Ernst Kirstein	1983	New York N Y	40	"	30	"	"	195 00	Organic Heart Disease
26465	Willie Stewart	2232	Crawford Ga	24	"	30	"	"	403 00	Consumption
26466	Henry A Adams	2138	Malvern Ark	29	"	31	"	"	287 00	Typhoid Fever
26467	Julius A Taylor	196	Memphis Tenn	42	Aug	1	"	"	343 00	Chronic Cystitis
26468	Joseph Koppal	394	Richmond Va	33	"	2	"	"	352 00	Surgical Kidney
26469	Rudolph Romagosa	2501	Shreport La	30	"	7	"	"	350 00	Ulcer of Stomach
26470	N Malatesta	196	Memphis Tenn	44	"	8	"	"	372 00	Meningitis
26471	George Samuel	1677	Elmira N Y	45	June	27	"	"	166 55	Organic Heart Disease
26472	Francis D Blake	620	Boston Mass	31	July	6	"	"	350 00	Cancer of Throat
26473	J L McMillan	69	Pittston Pa	44	"	13	"	"	435 00	Organic Heart Disease
26474	Hiram Myers	2352	Palestine Ill	40	"	25	"	"	373 00	Neuralgia of Heart
26475	Z H Campbell	192	Boston Mass	49	"	30	"	"	615 00	Cerebral Apoplexy
26476	H H McConnell	3192	Jacksboro Tex	45	"	31	"	"	284 45	Corges'n of Stom'h & Bwis
26477	Albert E Howard	1657	Waldoboro Me	54	Aug	2	"	Half	796 00	Cerebral Apoplexy
26478	J D Kirkpatrick	222	Lebanon Tenn	41	"	2	"	Full	412 00	Obstruction of Bowels
26479	L Fazio Calcate	3017	Ruston La	37	"	7	"	Half	13 69	Billious Fever
26480	Henry Holton	2860	Lampassas Tex	40	"	8	"	Full	37 50	Gunshot Wound accident
26481	Bascom Murlick	627	Americus Ga	25	"	8	"	"	432 00	Measels
26482	Sam'l W Montgomery	1032	Bryan Tex	46	"	11	"	"	292 60	Inflammation of Bowels
26483	Achille Fayard	3883	Bay St Louis Miss	35	July	6	"	Half	6 12	Blow upon Head accident
26484	Berend Johanson	1992	Modesta Cal	47	"	16	"	Full	439 20	Diabetes
26485	W H Gengrich	1197	Norfolk Va	25	"	20	"	"	397 00	Consumption
26486	Frank Glueck	3707	Cincinnati O	37	Aug	10	"	Quar	20 44	Appendicitis
26487	A F Conwell	2029	Provincetown Mass	23	July	6	"	Full	373 00	Softening of Brain
26488	H J Lewis	1	Louisville Ky	46	"	16	"	"	446 60	Cancer of Rectum
26489	Carl J Berg	420	Brooklyn N Y	25	"	22	"	"	352 00	Consumption
26490	John G Kimball	543	Lawrence Mass	43	"	28	"	"	415 00	Suicide by Chloroform
26491	D M Heath	1963	New Baltimore Mich	35	Aug	5	"	"	378 00	Asthma Pulmonary
26492	N S Walker	1918	Port Gibson Miss	44	"	11	"	"	378 00	Chronic Dysentery
26493	Nat Collin	1658	Xenia Ohio	33	"	12	"	"	356 00	Organic Heart Disease
26494	Theodore Schlange	3143	Louisville Ky	29	July	26	"	"	138 00	Consumption
26495	B F Smith	580	Parkers Landing Pa	50	Aug	3	"	"	762 00	Neuralgia of Heart
26496	Josiah S McCormick	629	Omaha Neb	44	"	3	"	"	371 00	Cerebral Apoplexy
26497	Louis D Clalin	647	Holliston Mass	19	"	9	"	"	113 00	Consumption
26498	Peter A Burglund	829	Omaha Neb	46	"	11	"	"	450 10	Cerebral Apoplexy
26499	Felix A Quirk	296	Memphis Tenn	22	"	12	"	"	315 00	Abscess of Liver
26500	Jno Wesley Hurxthal	1420	Crystal Spr'gs Miss	46	"	12	"	"	341 00	Cirrhosis of Liver
26501	Julius Anderson	2826	Conway S C	27	June	26	"	"	331 00	Killed by Expl'n of Boiler
26502	Leonidas Gounar	3229	Berwick La	41	July	21	"	"	155 00	Malarial Fever
26503	Amos St Clair	308	Charleston Ind	47	"	30	"	"	426 00	Consumption
26504	Jno A Still	166	Blarsville Pa	47	Aug	2	"	"	511 20	Acute Dysentery
26505	John B Baumgartner	585	Newark N J	49	"	3	"	"	537 00	Tumor of Brain
26506	F C Berner	1104	Charleston S C	48	"	6	"	"	468 00	Insanity
26507	George G Thayer	3596	New Orleans La	43	"	8	"	Half	32 40	Abscess of Liver
26508	William Stadler	1297	N Manchester Ind	50	"	11	"	Full	680 00	Diabetes
26509	William S Terry	1961	Hamburg Ark	50	"	14	"	"	726 00	Typhoid Fever
26510	Jno R Trower	734	Norfolk Va	44	June	23	"	"	385 00	Cirrhosis of Liver
26511	Francis G Pow	2505	Pensacola Fla	50	July	29	"	"	702 00	Cerebral Apoplexy
26512	James Curtis	1245	Hamilton Ohio	50	"	30	"	"	750 00	"
26513	James A Shea	232	Clarksville Tenn	31	Aug	7	"	"	417 00	Abs'ss of Lung f'm Pneum

NO	NAME OF MEMBER	Age	LOCATION	Age	DATE OF DEATH	Rate	Am Paid	CAUSE OF DEATH
26516	J W Latham	925	Nebraska City Neb	44	Aug 1 "	"	407 00	Cerebral Apoplexy
26517	Philip Esper	241	New York N Y	30	" 3 "	"	316 00	Bright's Disease
26518	Thomas H Templeton	79	Nashville Tenn	32	" 5 "	"	320 00	Malarial Fever
26519	John A B Rattiffe	820	Hopkinsville Ky	43	" 5 "	"	320 00	Chronic Asthma & Bron's
26520	Maurice N Perrault	1895	San Francisco Cal	31	" 7 "	"	376 00	Hemorrhage from Lungs
26521	Joseph Abr	1905	San Antonio Tex	40	" 6 "	"	150 00	Uræmia fol g Acute Nep's
26522	J A B Johnson	820	Hopkinsville Ky	40	" 8 "	"	382 00	Acute Dysentery
26523	Friedrich Otten	2962	Brooklyn N Y	40	" 8 "	"	386 00	Acute Bronchitis
26524	Ben J Lewis	2531	New Orleans La	44	July 17 "	"	183 00	Perf's f'm Dysen's Per in
26525	Fred W Schlamp	3577	Zipp's P O Ind	46	" 22 "	"	171 60	Consumption
26526	John R Moore	2339	Boonville Miss	46	" 22 "	"	391 60	Cut Throat Suicide
26527	Peter Tross Jr	7	Louisville Ky	25	Aug 7 "	"	360 00	Paralysis
26528	Thomas Kirby	1822	St Louis Mo	39	July 27 "	Half	229 50	Chronic Bronchitis
26529	Thomas Caulfield	193	Clinton Mass	43	Aug 3 "	Full	285 00	Pistolshot suicide
26530	Philip J Malloy	200	Louisville Ky	33	" 9 "	"	189 60	Organic Heart Disease
26531	Wm McNamara	235	Roxbury Mass	40	" 10 "	"	255 00	"
26532	Pat Lang	200	Louisville Ky	37	" 10 "	"	255 00	Cancer of Liver
26533	David Moon	2429	Harrison N J	47	" 15 "	"	421 20	Cancer of Throat
26534	Hamilten W Miller	2108	San Francisco Cal	32	" 17 "	"	370 00	Bright's Disease
26535	John P Jones	2069	Winchester Tex	27	" 19 "	"	118 00	Myelitis
26536	Louis Weinlaub	698	Helena Ark	42	July 16 "	"	406 00	Drowned acc'dt or mur'r
26537	Charles Ayer	163	Lawrence Mass	45	" 30 "	"	434 70	Chronic Peritonitis
26538	Thomas Thompson	47	New Albany Ind	45	" 30 "	"	452 55	Erysipelas of Hand & Arm
26539	Chas M Butts	653	Longview Tex	44	Aug 12 "	"	359 00	Aconite Pois'n acciden'l
26540	Wiehelm Gutknecht	93	Cincinnati Ohio	27	" 13 "	"	315 60	Erysipelas
26541	Th H Phillips	418	Austin Tex	37	" 14 "	"	378 00	Acute Pneum'a fl'g Alch'm
26542	John C Robertson	421	Tyler "	54	" 16 "	"	1560 00	Malarial Fever
26543	D H Stayton	713	Marianna Ark	40	" 19 "	"	410 00	Acute Dysentery
26544	Sam'l Hardwick	2304	Liberty Mo	47	July 18 "	"	435 60	Lencocythemia
26545	Edward del Corral	2519	New Orleans La	46	" 28 "	"	194 70	Cirrhosis of Liver
26546	Edcar D Pearce	3463	Sumner Ga	32	" 30 "	Half	136 00	Acute Gastritis
26547	G W Didlake	518	Lexington Ky	42	" 30 "	Full	411 00	Cirrhosis of Liver Alcoholic
26548	James Atkinson	415	St Louis Mo	47	Aug 4 "	"	597 00	Gastro Enteritis
26549	William Thornton	189	Somerville Mass	46	" 4 "	"	430 10	Chronic Peritonitis
26550	Tobias Brown	2585	Gainesville Fla	54	" 18 "	"	1400 00	Uramia
26551	E J Williamson	13	St Louis Mo	35	" 19 "	"	443 00	Consumption
26552	Alexander Billstein	339	Neehan Wis	46	" 23 "	"	453 20	Neuralgia of Heart
26553	Walton T Linton	775	Salisbury N C	37	June 24 "	"	407 00	Cirrhosis of Liver alcoholic
26554	Jacob Schimmel	3196	Brooklyn N Y	40	" 19 "	Half	39 69	Suicide by Drowning
26555	Edward B Harper	1859	New York "	41	July 2 "	Full	307 00	Organic Heart Disease
26556	Hermann Scholz	2337	" " "	42	" 22 "	"	235 00	Pistolshot suicide
26557	Alexander Mosberg	2304	San Francisco Cal	38	" 26 "	"	331 00	Apoplexy
26558	Michael R Murphy	2567	New York N Y	49	" 31 "	"	370 50	Cholera Morbus
26559	Wm B Holliday	2840	Goliad Tex	35	Aug 9 "	"	199 00	Blood Pois'g fl'g Proctites
26560	William McMahon	456	Newark N J	48	" 11 "	"	444 60	Consumption
26561	Addison Gates	63	Susquehanna Pa	34	" 13 "	"	148 00	Acute Inflam'n of Kidn's
26562	Frank H Erbach	2511	New Orleans La	21	July 1 "	Half	72 00	Consumption
26563	W D Perrine	2058	Oakland Cal	52	Aug 15 "	Full	1131 00	Blow upon Leg accident
26564	Marcellus Layne	394	Richmond Va	43	" 18 "	"	308 00	Cirrhosis of Liver
26565	William C Butler	1668	San Marcos Tex	28	" 22 "	"	227 00	Typhoid Fever
26566	Hannibal G Engenholm	2155	New York N Y	32	" 23 "	"	145 00	Cut Throat suicide
26567	Henry A Osborn	91	Jolietville Ind	41	" 26 "	Half	65 59	Consumption
26568	Jno B Bonine	3271	Franklin La	47	July 15 "	Full	271 20	Organic Heart Disease
26569	W P Maxwell	1603	Montezuma Ga	35	" 19 "	"	381 00	Bright's Disease
26570	A Jones	386	Harrodsburg Ky	43	" 31 "	"	544 70	"
26571	Jno D Usener	751	Houston Tex	37	Aug 9 "	"	384 00	Cirrhosis of Liver
26572	Samuel Nesmith	3099	Martin Miss	32	" 11 "	"	356 00	Uramia f'g Malar'l Hem'ta
26573	Wm Kuttruff	3004	Chicago Ill	29	" 24 "	"	324 00	Paralysis
26574	Friedrich Schnerring	1646	New York N Y	44	July 24 "	"	302 00	Consumption
26575	Arthur T Wood	1929	Talladega Ala	34	" 30 "	"	197 00	Gunshot Wound murder
26576	William Ludlow	2185	Flora Miss	47	Aug 19 "	"	426 00	Cong't'n of Stem'b & Bwis
26577	A O Olsen	1211	Chicago Ill	39	" 24 "	"	374 00	Organic Heart Disease
26578	George D Wells	2791	Amite City La	40	June 20 "	"	294 00	Bright's Disease
26579	George O Keeler	1229	Denver Col	47	July 14 "	"	361 20	"
26580	C W Jenner	1229	"	34	Aug 11 "	"	429 00	Organic Heart Disease
26581	F A Reed	2388	Alexandria Va	46	" 23 "	"	394 90	Gunshot Wound Suicide
26582	Louis Brandenburg	570	Brooklyn N Y	46	July 18 "	Half	315 70	Bright's Disease
26583	Philip Edwd Pearson	2252	Richmond Tex	40	" 31 "	Full	352 00	Conges'n of Lungs & Bwis
26584	Henry Glatz	1234	New York N Y	48	Aug 6 "	"	492 70	Drowned accident
26585	Charles Dickerson	2913	Cuero Tex	31	" 23 "	"	137 00	Bright's Disease
26586	Walter E Stewart	1364	Herrando Miss	44	July 7 "	"	269 00	Hemorrhage from Tooth
26587	Jacob Wuertenbaecher	361	St Louis Mo	30	" 30 "	"	422 00	Cirrhosis of Liver
26588	Jno Monk	2925	Los Angeles Cal	34	Aug 9 "	"	284 00	Cancer of Kidney
26589	Frank Effert	2214	New York N Y	27	" 12 "	"	211 00	Sub-acute Pneumonia
26590	Rob't C Rodman	219	Richmond Va	42	" 13 "	"	353 00	Organic Heart Disease
26591	Ruben M Lee	452	Little Rock Ark	24	" 17 "	"	371 00	Consumption
26592	Edward H Mosher	167	Blossburg Pa	40	" 20 "	"	364 00	Acute Bronchitis
26593	James T Faub	637	Holley Springs Miss	41	" 21 "	"	390 00	Consumption
26594	Chas M Blaque	2526	New Orleans La	34	" 22 "	"	258 00	Bright's Disease
26595	Jas W Martin	1784	Libanon Ind	46	" 26 "	"	442 20	Softening of Brain
26596	Jerome Sommers	737	Petersburg Va	54	" 26 "	"	1648 00	Rheumatism
26597	Bardy G Springfield	157	Cleveland Tenn	49	" 27 "	"	44 00	R R Accident
26598	Friedrich Staehr	3532	Moulton Tex	38	" 4 "	"	84 68	Cerebral Apoplexy Alcoholic
26599	Polard C Bradley	3925	Indianola Miss	45	" 10 "	"	18 72	Sun Stroke
26600	Chas F J Lehbach	1019	Newark N J	46	" 14 "	"	386 10	Fatty Degener'n of Heart
26601	Frederick O Schuckhart	3327	Minneapolis Minn	30	" 26 "	"	148 00	Consumption
26602	P M Gaddis	2538	Floyd La	31	" 26 "	"	353 00	Acute Dysentery
26603	G H Rover	1336	Cincinnati Ohio	33	Sept 2 "	"	395 00	Cerebral Apoplexy
26604	J M Stovey	1379	Greensboro Ga	41	" 4 "	"	391 00	Organic Heart Disease
26605	Jno W Zimmermann	1426	St Matthews S C	26	Aug 28 "	"	382 00	Bl'd Pois'g f'm Gunst W'd
26606	R H Morgan	682	Caldwell Tex	42	" 30 "	"	393 00	Cancer of Face
26607	Jno Kirk	922	New Albany Ind	27	" 31 "	"	378 00	Chronic Inflam'n of Liver
26608	James T Buttrill	653	Longview Tex	26	Sept 2 "	"	273 00	Meningitis Tubercular
26609	Joel D Malone	3810	Waldo Tex	29	July 26 "	"	12 80	Intermittent Fever Pern's
26610	Jno H mmes	1234	New York N Y	53	Aug 15 "	"	1372 00	Cirrhosis of Liver
26611	Chas O Orr	1724	Columbiana O	29	" 29 "	"	383 00	Organic Heart Disease
26612	Felix Padron	2515	New Orleans La	40	Sept 6 "	"	191 00	Gastro Enteritis
26613	G M Greene	166	Blairsville Pa	47	July 18 "	"	487 20	Main'u'n fl'g Neurasthenia
26614	Erderick J Crosby	1226	Roxbury Mass	29	Aug 6 "	"	372 00	Chronic Bright's Disease
26615	Henry K Maxwell	1157	Batesville Ark	48	" 14 "	"	512 20	Neuralgia of Heart
26616	T F Mahone	269	Opelika Ala	45	" 25 "	Half	157 22	Congestion of Brain
26617	Wm W Allen	3439	Unifita Tex	37	" 29 "	Full	172 00	Typhoid Fever
26618	Geo Feiss	1641	Brooklyn N Y	50	" 30 "	"	722 00	Cancer of Neck
26619	Jas A Glenn	350	Columbia S C	32	Sept 3 "	"	115 00	Consumption

STATEMENT OF W & O. B. FUND

To Balance on hand Aug. 14, 1895 \$ 188 08
 To Amount received since on Assessments 341.235.59
 Held for delayed claims 16000 00
 Total 387.423.67

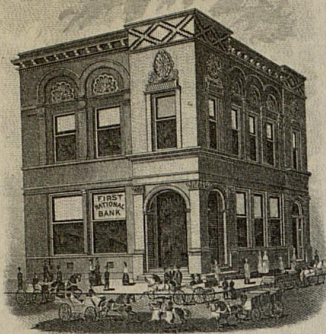
By Amount paid on 171 Death Claims \$ 336.500 00
 Held for delayed claims 20.000 00
 Balance on hand Sept 14 1895 923 67
 Total Amt. of Benefits paid to Sept. 14, '95 51.891 928 66
 Total Membership January 1 1895 121 085

Thos. H. Martin, President.

Lewis Reno, Vice President.

Edgar D. Martin, Cashier.

No. 4356.



The First National Bank

Greenville, Ky. **OCT 7 1895** 189

Bro. James K. Patterson
Lexington Ky. My Dear Sir
Yours enclosing notes of Mr W. H. Pettitt duly
received.

He now asks us to hold, a few days
thinking that he may be able to pay
them, and if he does not, Mr. Atkins
will take them as per agreement
We sincerely hope that you and
Aunt Lida, can be with us next
month and hope you can remain
longer than you mention.

We think and speak of you often
and our hearts go out in love and
sympathy, all the time.

Write me when we may expect
you and will meet you at
the train.

With much love

Yours Affly
L. D. Martin

R. P. SMYTH, Surveyor.
J. M. CARTER, Notary Public.
L. S. KINDER, Attorney.

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Plainview Texas, Oct 12th 1893.

Mr. James K. Patterson
Lexington Ky

Dear Sir - Yours of the 7th rec^d.
Taxes are due Oct 1st but not past due there
which ever is the most convenient. Ex or money
order. does not matter Crops good this year
Cattle fat, but no emigration we think we can
lease your lands. (both surveys) for the annual
payment of taxes. If so advised we will try
and do so. When we lease we lease by the year
Subject to sale. at expiration of any rental
year. Would not advise selling now. hope for
better times next year. prompt remittance of
taxes is best.

Very truly Yours
Smyth Carter Co.

[Oct. 12, 1895]

Lexington, Ky., 189

Mackeans Tax Hale Co. Treas, 1894
Paid by J. S. Daugherty March 7 1895
Abs. 120, Certificate 150, Survey 25,
Orig. Grantee C. & M. Ry. Co. 640 acres
State \$1.44
School 1.20
County 3.40
Co. paid 3.36
Dist. School 1.92
Total \$10.32

R. E. Burch

Tax Collector

Hale Co. Treas.

Georgetown College,
GEORGETOWN, KY.
PRESIDENT'S OFFICE.

Dear Doctor Patterson

Oct-14, '95

Yours of the 11th notifying Georgetown College
of the resolution of Sep. 4. '95 is at hand. The matter
shall receive the attention it deserves at our earliest
convenience. Accept many thanks. With kindest regards

I am yours

A. C. Davidson

5 State Coll. Ky.

CENSUS 1890.

Department of the Interior.

10-19-95

You are hereby notified that a copy
of the Report on
*Manufacturing Industries of the United
States at the Eleventh Census, Part 3,*
has been sent to your address at the
request of the

Hon. J. C. Blackburn

Immediately upon its receipt please
date, sign, and return this card.

Pk. 1+2 not yet published.

Date, _____, 189____

The receipt from the Secretary of
the Interior of one copy of the above-
named Report is hereby acknowl-
edged.

Name, _____

Residence: { Town, _____
State, _____

Department of the Interior,
OFFICE OF THE SECRETARY.

OFFICIAL BUSINESS.

Penalty for private use, \$300.

The SECRETARY OF THE INTERIOR,

Washington, D. C.

 Mail this card without postage or envelope.

o-9

47-M-64

5 A. & M. Coll.
CENSUS 1890.

Department of the Interior.

10-19-95

You are hereby notified that a copy
of the Report on

Transportation Business in the United
States at the Eleventh Census *At 2*

has been sent to your address at the
request of the

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Immediately upon its receipt please
date, sign, and return this card.

Part 1 is not yet completed.

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the Interior of one copy of the above-
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[OVER.]

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Dictated by J.H.S.

355-361 Wabash Ave., Chicago, Oct. 26, 1895.

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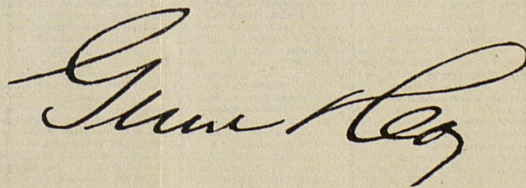
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As you see, the volume treats only of Greece. The very latest investigations have been made available. The illustrations and maps have had their full share of attention. The amount of space allowed the various topics and the subject as a whole is believed to be about right. In accuracy and charm of style, the work is thought to be equal to any of the author's remarkable histories, and in all respects, we feel that we can recommend it heartily for the place it was intended to fill.

We shall be very glad to learn your opinion of the book if you have not already written to one of our agents or houses.

Very truly yours,





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PHILADELPHIA, Oct. 30, 1895. 189

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Lexington, Ky.

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We trust that an examination will convince you of the real value of the work, and that you will send along your order. In furnishing the work at one-third off, the cloth set will cost \$10.67, the Half Russia, \$13.34 and the sheep, \$16.00. The Morocco with marveled edges, \$23.34 and the morocco with gilt edges, \$26.67.

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Yours very truly,

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47-M-64

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[Oct. 31, 1895]

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III.

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V.

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VI.

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P. V. N. Myers, *Prof. in Univ. of Cincinnati*: The book was an admirable one as first issued, but the careful revision and the addition of maps and tables have added greatly to its value. In my judgment it is by far the best English History for school-room use now before the public.

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F. B. Palmer, *Principal of State Normal School, Fredonia, N.Y.*: I have not examined anything that seems to me equal to it for a class in English History.

John Fiske, *Prof. of History, Washington University*: It seems to me excellent.

Frances A. Cooke, *Teacher of History, Penn Charter School, Philadelphia, Pa.*: My verdict on Montgomery's History is unqualified approval. I have not seen a text-book upon English History so well adapted to school use.

C. B. Gilbert, *Supt. Pub. Schools, St. Paul, Minn.*: In many respects I consider it the best text-book on English History for high schools that I have seen. Its arrangement is excellent, its style clear and very attractive.

Frank E. Plummer, *Prin. of High School, Des Moines, Ia.*: I examined it very carefully, and pronounce it the best English History for high-school use of any with which I am familiar.

A FEW PRESS NOTICES.

The Educational Courant, Louisville:—If asked to name the best book to give one an insight into English History, we should name this one.

The New England Journal of Education, Boston:—The author, in this revised edition, improves upon what was well-nigh perfect before, by giving in an usable, retainable form, so much of English history as our children must know.

The Dial, Chicago:—The plan was original, the style simple, and the book was remarkable for the number of facts not usually to be met with in manuals and school histories. The work now comes to us under the same title, but enlarged to at least double its original length. Its character is still more pronounced as a book containing just those facts one needs most to know. Any one comparing it with other compendious historical sketches will be struck by the rarity of the good sense shown by this author in the selection of his material.

The Unitarian Review, Boston:—We have seldom, if ever, seen a text-book of English History so thoroughly excellent as this by Mr. Montgomery. Its four hundred clear and open pages give one a comprehensive view of what is really worth knowing in the long story of England's progress through the ages. The author has written under the influence of the modern school of historians, who give due weight to the development of art, commerce, science, and literature, and treat the political element itself from the standpoint of comparative politics. . . . All in all, it is the best handbook of English History we have laid eyes upon.

The Educational Times, of London, England:—There are several features in which this excellent school-book of English History differs from the similar books with which we are most familiar. These features, however, are exactly such as we should expect in a book for Americans, published by the enterprising firm of Boston publishers. It goes definitely and carefully into changes affecting the moral and physical condition of the people, the development of the Constitution, the evidences of material progress, national characteristics, and the bonds of union between the English-speaking nations. The work is remarkably accurate as regards statements of fact, and frequently quotes actual documents in proof.

EDWIN GINN.
G. A. PLIMPTON. S. S. WHITE.
FRED B. GINN. O. P. CONANT.
JUSTIN H. SMITH. RALPH L. HAYES.
T. P. BALLARD. T. W. GILSON.
LEWIS PARKHURST. F. M. AMBROSE.
H. H. HILTON.

Ginn & Company, Publishers

OF

SCHOOL AND COLLEGE TEXT-BOOKS.

BOSTON. NEW YORK. CHICAGO. LONDON.

Dictated by J.H.S.

355-361 Wabash Ave., Chicago, Oct. 31, 1895.

Dear Sir:-

Montgomery's English History treats as fully of constitutional development as a small text-book could. This subject is one of great interest and importance, and we have therefore brought out Feilden's book on the subject which is regarded in England as the best brief discussion of the question, and it can be confidently recommended to all American teachers and students who desire such a work.

We had the pleasure of sending you a copy some time since, and shall be glad to learn your opinion if you have not already written to one of our houses or agents.

Very truly yours,

Ginn & Company.

THE LEXINGTON BUSINESS COLLEGE.

LEXINGTON, KY., November 4, 1895.

DEAR SIR:

At a meeting of stockholders of the Lexington Business College, held October 28th, the accompanying resolutions were adopted. In pursuance thereof, the undersigned were appointed a committee to supervise the funding of the debts and to make contracts for the sale of securities:

It is proposed by us to sell \$30,000 of first mortgage bonds, the rate of interest on which *may* be 6 per cent.—will not be more. These will be offered by us in a lump, to some investor able to take them all, in order to secure a low rate of interest.

We propose to offer second-mortgage bonds, or preferred stock, to an amount sufficient to discharge the remaining indebtedness of the company, which, with accrued interest to January 1, 1896 (on which day it is proposed that the new securities shall be dated and the mortgage executed), will be \$21,000.00. In selling the second securities preference will be given to bonds.

The pro rata of second-mortgage bonds, or preferred stock, which you are entitled to take, as near as can be allotted, is \$100.00.

Please execute the attached agreement, signifying the amount of second-mortgage bonds, or preferred stock, which you will take, and return this, together with your check for 10 per cent. of the amount, to the undersigned committee or any member thereof—this, as well as subsequent check, to be payable to the order of W. L. Threlkeld, President—so that the same shall be received within the five days allowed by the resolutions.

Very respectfully,

W. L. THRELKELD, Chairman.

M. A. SCOVELL,

C. H. STOLL,

Committee.

THE LEXINGTON BUSINESS COLLEGE.

At a Meeting of the Stockholders of The Lexington Business College the following plan of Re-adjustment and Refunding of the Debts of the Corporation was unanimously adopted.

It is moved that a Committee of Three be appointed by the President, of which Committee the President shall be one, whose duty it shall be to supervise the refunding of the debts of the corporation and submit to a future meeting their contracts, which must be pursuant to and within the following powers :—

First. Said Committee shall sell \$30,000 of first mortgage bonds, bearing interest at the rate of 5 per cent. per annum, if possible, or such an amount of bonds and preferred stock as that the same, at par, will equal the entire indebtedness of the Company; and the same shall be sold at not less than par, and upon a basis that will carry the whole debt at not exceeding 6 per cent., payable semi annually—guaranteed dividends upon preferred stock being treated for this purpose as interest.

Second. As an inducement to the purchasers to buy, they may offer as a bonus one share of common stock with each \$100 of second mortgage bonds, or each share of preferred stock— all shares being of par value of \$100. The Committee, in selling securities hereunder, shall sell second mortgage bonds in preference to preferred stock.

Third. The first mortgage bonds may be offered to anyone in a bulk, but at terms to be fixed by the Committee and on the condition that the whole debt is refunded, as provided herein; but the second mortgage bonds or preferred stock shall be offered, first, to all stockholders in proportion to their present holdings of full-paid stock, and whatever may not thus be subscribed may be offered by the Committee to others.

Fourth. No contract shall be made binding upon the Company until enough securities have been placed with good and solvent parties to refund the entire debt of the Company, and in accordance with the conditions herein imposed.

Fifth. As soon as the Committee have made contracts for the sale of the whole of said securities, upon the basis herein stated, to good and solvent persons, a meeting of stockholders shall be called by the President for the purpose of receiving such contracts; and at such meeting orders will be passed directing and empowering the proper officers to carry out the contracts as made.

Sixth. Both bonds and preferred stock shall be of the usual form, the trustee to be named by the purchasers, or a majority thereof. The first mortgage bonds shall not be payable in less than ten years; but the second mortgage bonds may be payable semi-annually from and after the end of the fifth year, in the discretion of the Committee.

Seventh. After the Committee have perfected a plan which to them may seem feasible, they shall give all stockholders five days within which to subscribe for the securities which they may be entitled respectively to take, and if the securities cannot be apportioned in accordance with an exact *pro-rata* distribution, the Committee shall make an allotment as near an exact *pro-rata* as possible, and advise each stockholder of the amount which he can take and of the terms upon which the subscription is to be made.

Eighth. If the Committee, so appointed, shall, within three weeks, perfect its plan and secure a sale of the securities upon terms herein stated, they shall receive each \$100 for his services, which shall then be treated as a part of the debt of the Company and be paid out of the sale of bonds.

Ninth. Unless the Committee find purchasers for all of said securities upon the terms herein stated, within three weeks from this day, the Company may withdraw the powers placed in them by these resolutions.

[Nov. 4, 1895]

I hereby agree to subscribe for and takeDOLLARS
(\$) of second-mortgage bonds, orDOLLARS
(\$) of preferred stock, to be issued by the Lexington Business College, in
accordance with the aforesaid resolutions and plan of the Committee, and in payment of the
same hereby enclose my check for \$..... being 10 per cent. of the amount, and
will pay to the Chairman of said Committee, or to his order, the remaining 90 per cent. on
demand of the above Committee, it being understood that the securities which I thus agree to
purchase will be dated not later than January 1, 1896, and that the second-mortgage bonds will
bear a rate of interest not less than 6 per cent., and that the preferred stock will have guaranteed
a dividend of not less than 6 per cent.

James H. Sullivan

We enclose duplicate for you to retain.

Nov. 5, 1895

Webster's International.

Superiority of This Dictionary over Other Publications of Its Class.

All have no doubt noticed of late the increased interest in dictionaries in general, and the efforts of some publishers to push their books on the market on the strength of their claims for greatness in many lines cannot have failed to attract the attention of literary people.

It is a singular fact that all of these aspirants for public favor have exhibited the same weakness—that of claiming superiority on account of the increased number of words; though just what class this surplus of words is composed of, is a point on which one can only be informed by a very careful examination.

Propriety would not permit us to give illustrations in these columns of the class of words for which some of the publishers of recent dictionaries have searched the slums of our great cities and incorporated in their vocabularies.

They have secured lists of words whose only meaning is of the most obscene, and have recorded them for the use of our children in works which they loudly proclaim to be "Standard Dictionaries of the English Language."

It is also a noticeable fact that all of these works measure themselves by one standard, and draw all comparisons upon one basis—their superiority over one book—Webster's International Dictionary.

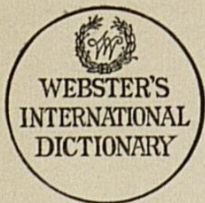
Truly no higher compliment could be paid the publishers of this one great authority than that their work should be taken as a criterion by those who seek to establish the merit of their production in the minds of the public.

The publishers of Webster have made a life work of dictionary making, and have treasured up at countless cost the wealth of our great language—retaining the good and refusing that which only tends to degrade the dignity of our speech. No effort has been made to parade any great lists of meaningless words, but it has been their constant effort to make a book that in the eyes of scholars should stand as a monument to guide all who seek the purest and best in our language.

From the above the reader will doubtless infer that Webster's International Dictionary is THE SENTINEL's standard, and the inference is quite correct. We have used it in our office since its publication, and have never gone in vain to its pages for help on any point for which a dictionary may be consulted. We have always found its vocabulary sufficient, its definitions the most concise, its method of indicating pronunciation the plainest, and its scholarship in etymologies unexcelled.

It is not surprising that of all the dictionaries in the market, Webster's International is taken by the supreme court of the United States and by the supreme court of every state in the Union as their standard authority, and we predict it will long continue to hold its exalted position.—*From the Indianapolis Sentinel, Indianapolis, Indiana, October 26, 1895.*

5 Nov. 5, 1895

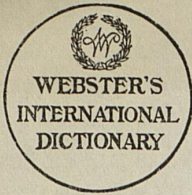


FROM J. A. JOSEPH,

Pres't Central Normal College and Commercial Institute.

DANVILLE, IND., OCTOBER 12, 1895.

* * * I have used the INTERNATIONAL DICTIONARY or its predecessor for ten years pretty constantly, and have also had in my library two or more other works. The International is my favorite. I admire it because it preserves and seeks to advance the purity of the English language. While it may not have as many words as some others, yet the student may rest assured that every word is standard and in the best use. It does not seek to preserve "slang" or vulgar terms, in use only on street corners or in barrooms. This can not be said of all such works.



G. & C. MERRIAM COMPANY,

PUBLISHERS OF

WEBSTER'S DICTIONARIES, CHITTY'S PLEADINGS, ETC.

SPRINGFIELD, MASS.,

November 5,

18 95

James K. Patterson, Ph.D., F.S.A.,
President of State College of Kentucky,
Lexington, Ky.

Dear Sir:-

A number of the leading educators, scholars and publications *of Kentucky* having favored us with commendations of Webster's International Dictionary, we have decided to revise the inclosed Ky.state circular and should like very much to incorporate in the new issue a brief expression of your opinion of the International if you are disposed to favor us with the same. In your letter of Dec.14,1891, you intimated that it was your intention to send us such an expression, but we presume the pressure of other matters crowded it out of your mind.

As publishers for half a century of Webster's Dictionary, we are naturally quite proud of our "latest, largest and best", which is the product of more than ten years of active labor by a numerous editorial staff and upon which a fortune was expended. Perhaps you will be interested in looking over the pamphlet sent under another cover in this mail.

The International is constantly growing in popularity,-our sales during September having been larger than in any previous month in the fifty years history of our business.

Hoping to hear from you, we remain

Very respectfully and truly yours,

G. & C. Merriam Co.

a.s.m.

47-N-64

Nov. 5, 1895

A FEW FACTS

CONCERNING

WEBSTER'S UNABRIDGED DICTIONARY.

STANDARD IN COURTS OF JUSTICE.

Webster's Unabridged is recognized as standard authority in the Court over which I preside, and its usefulness increases as the successive editions appear.—*Hon. Morrison R. Waite, Chief Justice of the U. S., January, 1881.*

On October 1, 1880.—We have examined the latest edition of Webster's Unabridged, and unhesitatingly pronounce it, in our opinion, the best in the English language. We not only recognize it as standard authority, but deem it imperative—Signed by all the Justices of the Supreme Court of the United States.

January 1, 1881.—Such uniformity in authority and definition as it is possible to attain is extremely desirable, and the result can hardly be reached in a better way than by consulting Webster's Dictionary the rank and authority of a standard.—Signed by all the Justices of the Court of Appeals of N. Y.

Expressions similar to the above have been received from the Supreme Courts of many of the other States, including Nebraska, Minnesota, North Carolina, Georgia, Indiana, Missouri, Ohio, Pennsylvania, &c.

STANDARD IN THE GOV'T PRINTING OFFICE.

GOV'T PRINTING OFFICE, WASHINGTON, April 23, 1873.—Webster's Dictionary is the Standard Authority for printing in this office, and has been for the last four years.—*A. M. Carey, Comptroller Printer.*

WASHINGTON, D. C., April 20, 1882.—I shall continue Webster's Dictionary as the Standard in spelling, pronunciation and definition in the Government Printing Office.—*S. P. Rowan, Public Printer.*

GOVERNMENT PRINTING OFFICE, WASHINGTON, D. C., October 27, 1880.—Webster will continue to be the Standard in the use of the English language in this Office.—*T. E. Bissener, Public Printer.*

WASHINGTON, D. C., February 25, 1880.—When I accepted the position of Editor in the United States Patent Office, I again had to come to a determination, so that the "Official Gazette" of the office and its printed Specifications should not only agree with each other, but should follow the best authority. The question involved points of interest for the Bureau, the Department of the Interior, and the Government Printing Office. My choice of "Webster" was sustained. At a rough estimate I should say that the publications of the Patent Office involve the setting of at least 40,000 pages of type yearly, and as the matter goes to every library and manufacturing establishment, and to every corner of the land, it becomes an important agent in securing conformity of spelling in our country.—*Edward H. Knapp, (Editor of Knapp's Mechanical Engineer).*

Webster's Dictionary is supplied by the Government to every gill at West Point Military Academy.

In addition to the above, letters of warm endorsement have been received from Presidents of the U. S., Vice-Presidents, Secretaries of State, of the Treasury, of War, of the Navy, of the Interior, Attorneys General, and other Government officials, whose names even, there is not space to mention.

STANDARD WITH SUPR'S OF EDUCATION.

Webster's Unabridged has been recommended by State Super's of Public Schools of thirty-seven States, nearly all of whom express the desire that a copy be placed in each of the public schools of their respective States.

GEORGIA, August 6, 1881.—I consider it a work of the very highest merit, and would be glad to see a copy in every schoolroom in Georgia.—*GEORGE V. V. Ows, State School Commissioner.*

MASSACHUSETTS, August 17, 1881.—I deem it very desirable that every public school in the Commonwealth shall be supplied with a copy of Webster's Unabridged to be used as a book of reference both by teachers and pupils.—*J. W. DICKINSON, Secretary State Board of Education.*

Options similar to the above have been received from 35 other State Superintendents of Education. Most of the County Superintendents of Schools also recommend Webster in the most unequivocal terms.

STANDARD WITH COLLEGE PRESIDENTS.

Webster's Unabridged has been endorsed by nearly all the College Presidents, and by leading educators and literary men of the U. S. and Canada.

KENTON, Pa., January 23, 1881.—Webster's Dictionary is an authoritative book; the authoritative book in matters pertaining to the English language. It has attained this good degree for itself, not by favor but by merit.—*ALBION H. KESSE, D. D., President Lehigh College.*

WEBSTER'S DICTIONARY will long continue to hold first place in the future it shall be as judiciously improved as it has been in the past.—*Wm. F. WARREN, Pres't Boston University.*

PANAMA, August 7, 1881.—The new edition of Webster's Unabridged is all that can be desired in point of appearance and durability, and for definition, orthography and pronunciation, deserves to become the Standard Dictionary of the language.—*V. J. HAYES, Esq., M. A., D. C. L., Pres't University New Brunswick.*

Expressions similar to the foregoing have come to us from all sections and from all classes. Space is lacking for names, even.

STANDARD WITH SCHOOL BOOK PUBLISHERS.

Nearly all the School Books published in this country are avowedly based on Webster. Four leading firms state that they publish annually 17,000 copies, and to this number may be added the publications of nearly all the other School Book Publishers. It is well within bounds to say that 25,000,000 School Books, based on Webster, are published annually. We may add to the above that, so far as we can learn, over nineteen twentieths of the Newspapers of the U. S., that follow any Dictionary, follow Webster's.

"As to the spelling-book (Webster's) the astonishing statement is made that twenty-four millions of it were sold up to 1881, (now increased to sixty millions) the consequence of this comparative monopoly of orthography and orthography being the present almost unbroken uniformity of American spelling and pronunciation."—*Quarterly Review, London.*

STANDARD IN ENGLAND AND THE COLONIES.

QUARTERLY REVIEW, LONDON.—Webster's Dictionary as it stands, is certainly the best practical English Dictionary extant.

REVIEWER LAKES, November 7, 1881.—After trying others for years, I came to the conclusion that Webster's was the best, and have used none other for a long time.—*VERY REV. G. M. GRANT, President Queen's University.*

TORONTO, Nova Scotia, 1882.—It has been the standard of appeal in the Provincial Normal School since the establishment of the institution, about thirty years ago.—*Fear, JOHN B. CALDER, Principal.*

BURBANK, QUEBEC, AUSTRALIA, November 2, 1880.—Webster's Dictionary is believed to be a work of recognized authority, wherever the English language is spoken.—*B. B. MORGAN, Minister for Public Instruction.*

Many other warm testimonials will be found in the descriptive pamphlet.

We are told that the French Government require Army and Navy officers to learn English and French, and that in the study of English, Webster's Dictionary is prescribed.

Are we not justified by the foregoing, in believing that Webster's Unabridged Dictionary is the Standard Authority, and therefore that every school should be supplied with a copy?

The Court over which I preside recognizes Webster's Dictionary as Standard Authority.—*Morrison R. Waite, Chief Justice U. S. Supreme Court.*

Webster will continue to be the Standard in the use of the English language in the U. S. Government Printing Office.—*Thomas E. Benedict, Public Printer.*

Webster's Unabridged Dictionary IN THE STATE OF KENTUCKY.

Opinion of Kentucky Court of Appeals Judges.

FRANKFORT, KY., February 2, 1888.

The examination made of the latest edition of Webster's Unabridged Dictionary confirms us in the belief that it is more valuable than any other work in the spelling, pronunciation and meaning of our language. We keep it on our table as the constant companion of Blackstone, Kent and Chitty, and in the construction of statutes, when ascertaining the meaning of language used, constant reference is made to this Dictionary as the Standard authority. It is a text-book for the student, lawyer and judge, and indispensable to all who speak our language. The value of the work can not well be overestimated.

WILLIAM S. PRYOR, *Chief Justice.*

WILLIAM H. HOLT,
JOS. H. LEWIS,
C. BENNETT, } *Associate Justices.*

From State Superintendent of Public Instruction.

FRANKFORT, KY., February 4, 1888.

In my library and in my office, Webster's Dictionary has been a constant and reliable companion, counselor and friend. In my opinion, there is no substitute for it; therefore, I confidently commend it, in its unabridged form, to all who desire a genuine dictionary of the English language. By appointment of the State Board of Education, Webster's Unabridged Dictionary is the Standard for the Common Schools of this Commonwealth.

JOS. DESHA PICKETT,
State Superintendent of Public Instruction.

From Center College of Kentucky.

DANVILLE, KY., February 25, 1888.

The latest edition of Webster's Unabridged Dictionary is a great work. With its latest corrections, its additions, its appendices, its approved pronunciations of names and places, ancient and modern, sacred and profane; its illustrations; definitions; its history of the formation, changes and usages of the English language, with many other matters of importance,—it combines in itself so many merits as to make it an unrivaled and invaluable work of its kind.

ORMOND BEATTY, LL. D.,
President.

From the Clerk of Court of Appeals.

FRANKFORT, KY., February 27, 1888.

No book is so indispensable, and none, excepting the Bible, is so valuable, as Webster's Unabridged Dictionary. For years it has been to me a daily teacher, and there is no source to which I have applied so often, and with such unflinching satisfaction, for information.

Apart from its great value, technically, to the scholar, it is, *par excellence*, the book for all Americans, because it is the only work which keeps abreast of, and correctly reflects, the best results of the growth of our ever-growing language.

The edition of 1888 is the completest work of the character ever given to the English-speaking public.

SAM. M. GAINES,
D. C. Court of Appeals.

From State College of Kentucky.

LEXINGTON, KY., February 31, 1888.

I have used Webster's Unabridged Dictionary for the last thirty years. It is, beyond all question, the best and greatest Dictionary ever produced on this continent,—the indispensable reference book for all scholars.

JAMES K. PATTERSON, Ph.D., F.S.A., F.R.H.S.,
President.

From Georgetown College.

GEORGETOWN, KY., Feb. 24, 1888.

Webster's Unabridged is a thesaurus of universal knowledge. The amount of information which it contains, and the amount of labor, skill and learning expended on it, are simply stupendous. I do not see how any family can afford to do without it. With the American people it can never have a serious rival.

R. M. DUDLEY, D. D., *President.*

From Kentucky University.

LEXINGTON, KY., April 22, 1888.

I have examined the last edition (1888) of Webster's Dictionary. This is now really a marvel of erudition, of critical scholarship, and of patient industry.

We have here a large volume, giving us not only such a logical thesaurus of the English language as we can find nowhere else, but furnishing us also in its Supplement and Appendix almost every thing the reader and student of the English language needs or can desire, to make the words he meets in its literature intelligible to him. The literary man who writes, will find this lexicon indispensable to him.

And now the enterprising publishers have added, in this new edition, a Pronouncing Geographical Dictionary of the World, containing over 25,000 Titles, embracing Countries, Cities, Towns, Natural Features, etc. This new addition will give this Dictionary an increased value that will not fail to be appreciated by all capable of understanding the worth of so magnificent a work.

CHAS. LOUIS LOOS, *President.*

From College of Philosophy, Letters and Science of Central University.

RICHMOND, KY., Feb. 23, 1888.

The most important service of a dictionary is to define the words of the language. In this respect, the last edition of Webster's Unabridged has no equal.

For accurate, discriminating exhibition of "right use," it is the acknowledged Standard, as evidenced by the reference to it when-ever decisions of importance depend on definition of terms.

The synopsis of words differently pronounced furnishes a most desirable facility for the study of English Orthography.

But besides its unsurpassed lexicology, this volume offers a storehouse of general information that is indispensable to an intelligent household, and any one who must limit himself to one Dictionary, should get Webster's Unabridged.

J. V. LOGAN, D. D., *President.*

From Maurice Kirby, A. M., Principal Louisville Male High School; Member State Board of Examiners.

LOUISVILLE, KY., April 18, 1888.

It would seem superfluous to say any thing in praise of Webster's Dictionary,—a work which has for so many years been favorably received by scholars both in this country and in England. It has been well said to be a library within itself.

A vast amount of information besides the subject matter of a Dictionary proper, running through many libraries, and beyond the reach of most persons, has been made easily and conveniently accessible to all, within the compass of a single volume.

The latest Indexed edition is an additional and notable proof that Webster's Dictionary still continues to keep its place in the front of all other works of the kind in the English language.

I would especially commend this edition to the notice of teachers, for its great convenience of reference. No teacher's library should be without it, for whatever book his library may lack in the way of his profession, certainly it should not be Webster's Dictionary.

MAURICE KIRBY.

From Ogden College.

BOWLING GREEN, KY., March 7, 1888.

Preference is given in Ogden College to Webster's Unabridged Dictionary, where it is referred to daily by both students and professors. The latest edition, with its *Gazetteer of the World* and *Biographical Dictionary*, is a monument of erudition and labor, and can not be too highly prized.

I am sure no other single volume ever issued, in any language, contains so much valuable information,—information not only valuable, but indispensable to the student, the teacher, the professional man, and even the man of business. A special feature of this inestimable work, and one which is probably not always properly appreciated, is the grouping in classified arrangement, at the end of the volume, of the more than 8000 pictorial illustrations that appear throughout the body of the work, thus enabling one by easy reference to ascertain many useful technical terms, or to recall those which may have temporarily escaped the memory.

WM. A. OBENCHAIN, A. M., *President.*

From Female High School, Louisville.

LOUISVILLE, KY., March 6, 1888.

Webster's Unabridged Dictionary is the standard authority in the Louisville Female High School. It is indispensable to every department. Next to the Word of Life, it is my constant companion. No student can afford to do without it.

PROF. W. H. BARTHOLOMEW,
Prin. Female High School, and Member State Board of Education.

From Supt. of Public Schools, Lexington.

LEXINGTON, KY., March 5, 1888.

Next to the Bible, Webster's Unabridged Dictionary is the most valuable book a student can have in his library. With the two, he has an inexhaustible store of thought, language and philosophy ever ready before him.

PROF. JOHN O. HODGES,
Supt. Public Schools, and Member State Board of Education.

From Supt. Public Schools, Covington.

COVINGTON, KY., March 12, 1888.

Webster is the best. For all the purposes of a School Dictionary, there is nothing equal to it. The recent addition of a "Pronouncing Gazetteer" gives an increased value to a work that was already so nearly invaluable that one could scarcely say what more was wanted to make it entirely so.

PROF. A. T. WILES,
Superintendent Public Schools.

From the Glasgow Normal School.

GLASGOW, KY., March 5, 1888.

A school teacher without books, is a soldier without a gun,—a carpenter without a saw or a hammer. Imagine a lawyer without Reports; a surgeon without instruments; a minister without Bible or commentary! But that is no more absurd than a teacher without books. No one can teach, and no one should pretend to do so, without some sort of general reference work,—some book from which some knowledge about every thing can be drawn. Of course, very few teachers can possess a large reference library; but there is one book which every teacher can possess, and that is Webster's Unabridged Dictionary. I have used it for nearly twenty years, and always with the most comfortable satisfaction. The last edition is a library in itself.

I want to see such a book in every common school in Kentucky, and it makes the best possible basis for a good reference library, which every free teacher will be sure to accumulate. Get Webster's Dictionary first, and the rest will follow.

R. N. ROARK, A. B., B. S.,
Prin't Normal School, and Pres't Ky. State Teacher's Assoc'n.

From the Southern Normal School.

BOWLING GREEN, KY., March, 1888.

A ready and intelligent mastery of English spelling, definition and pronunciation, is a liberal education in itself. In our work, we strive to cultivate among the hundreds of young teachers who go out from us, a hearty appreciation for the correct use of language. As an aid to this, we constantly cite them to the *Webster Series*, as the highest and purest authority in all matters of lexicography. We believe that no Dictionaries in the language are better—none so good as Webster's. We want no other.

PROF. A. W. MELL,
Principal Southern Normal School.

From Supt. Public Schools, Hopkinsville.

HOPKINSVILLE, KY., March 5, 1888.

We have used Webster's Dictionary as our standard authority in spelling, pronunciation and definition in the Hopkinsville Public Schools since their organization in 1881, and shall continue so to do. It is an admirable work in every respect. It should be found in every family, and in every school-room, and every child should be made familiar with it. The foremost place among all dictionaries belongs to it. I feel great pleasure in commending it in the highest terms to every one who has occasion to use the English language.

C. H. DIETRICH, B. S.,
Supt. of Public Schools.

From Supt. Public Schools, Paducah.

PADUCAH, KY., March 14, 1888.

Webster's Unabridged Dictionary is the most helpful book that exists to-day, outside the Christian Bible.

I would think it as necessary to recommend the Bible to a devout Christian as to recommend Webster's Dictionary to a thorough scholar. It is the Mecca of English-speaking people.

PROF. A. H. BEALS,
Supt. Public Schools.

From Supt. of Schools, Newport.

NEWPORT, KY., Feb. 24, 1888.

Webster's Dictionaries need no recommendation from me. Their merit is recognized and their accuracy and thoroughness are attested by the very highest authority; and with the exception of the Bible, no book is so well-known to the great body of English-speaking people, as Webster's Dictionary.

In my opinion, Webster's Unabridged, with its Supplement of New Words, its Biographical Dictionary and Gazetteer of the World, is the most thorough and complete lexicon ever written or published. It should be in the possession of every one who wishes to speak, write or understand English.

JOHN BURKE,
Supt. Schools.

From Supt. City Schools, Henderson.

HENDERSON, KY., April 2, 1888.

The work of Noah Webster was the pioneer in American lexicography. During sixty years—since 1828—it has successfully maintained its position as the highest authority on the history, derivation and definition of words. Successive editions, revised under the ripest scholarship in the country, have gradually and completely embodied the best systems of spelling and pronunciation, and added the valuable departments of *Gazetteer*, *Biographical Dictionary*, and *Vocabulary of Fiction*, making the Webster of to-day unrivaled among works of its class.

PROF. E. S. CLARK,
Supt. City Schools.

From Supt. Public Schools, Bowling Green.

BOWLING GREEN, KY., March 7, 1888.

After a thorough and careful examination, I resolved, at the organization of the Public Schools of this city, to have Webster's Dictionary in the hands of all pupils above the second grade. It is satisfactory in every respect, and I am of the opinion that there is no dictionary superior to it. It is used by about 700 pupils in our schools.

PROF. W. B. WYLIE,
Supt. Public Schools.

From Supt. City Schools, Paris.

PARIS, KY., Feb. 24, 1888.

There lie before me on my desk two dictionaries—one, Webster's of 1848, descended to me from my father, and the other the latest edition of 1888. I have worn out two other editions in the meantime,—those of 1864 and 1875. They were all good in their day, but the latest is the king of all dictionaries. It is full and accurate in giving words, their etymologies and definitions. A young person who would be educated must use it.

Young teachers can no more do without it than the bricklayer without his trowel, or the carpenter without his square. They should get it and use it constantly.

May "Webster" never cease to be a household word in America.

D. P. PRATT, A. M.,
Supt. City Schools.

From Principal of High School, Marysville.

MARYSVILLE, KY., Feb. 18, 1888.

Unhesitatingly and cheerfully do I endorse Webster's Unabridged Dictionary as the most valuable work of its kind.

It is *Standard Authority* in definition, orthography, pronunciation and etymology, and, with its Appendix, may be regarded as a universal gazetteer, indispensable to the student or general reader.

PROF. C. J. HALL,
Principal High School.

From Berea College.

BEREA, KY., June 14, 1887.

Webster's Unabridged Dictionary is the standard authority in Berea College.

REV. E. H. FAIRCHILD,
President.

The Latest Edition **WEBSTER'S UNABRIDGED DICTIONARY** has 118,000 words in its vocabulary,—about 3000 more than any other American Dictionary. It contains 3000 Illustrations in the body of the work, nearly three times the number found in any other American Dictionary; and these are repeated, classified and *fully printed on expensive tinted paper*, at the end of the work.

Two features, original with Webster's Unabridged and unequalled for concise and trustworthy information, are the **Pronouncing Biographical Dictionary**, containing nearly 10,000 names of noteworthy persons, with their nationality, station, profession or occupation, date of birth and death, (if deceased, etc.), and the **New Pronouncing Gazetteer of the World** of over 25,000 Titles, describing the Countries, Cities, Towns, and Natural Features of every part of the Globe, compiled from the most recent and authentic sources.

The **Explanatory and Pronouncing Vocabulary** of the names of **Noted Fictitious Persons and Places**,—such as are often referred to in literature and conversation, is found in no other Dictionary. In separate form it costs \$2.00.

Webster is **Standard Authority** in the Government Printing Office, and with the U. S. Supreme Court. It is recommended by State Superintendents of Schools in 36 States, and by leading College Presidents of the U. S. and Canada. All the Leading Series of School Books published in this Country are based upon Webster, the acknowledged Standard of the English Language.

PUBLISHED BY
G. & C. MERRIAM & CO., Springfield, Mass.

Coal

SHELBY KINKEAD & BRO.,

WHOLESALE AND RETAIL DEALERS IN

Anthracite and Bituminous Coals.

OFFICE AND YARD—NO. 51 North Broadway.

RAILROAD YARD—Patterson and Merino Streets.

Lexington, Ky., *Nov 7* 1895

Prof Jas H. Patterson
Lexington Ky.

Dear Sir: Your favor with Ok for \$13.86 is received and the amount placed to your credit.

Thanking you for same, we are, Yours truly

Shelby Kinkead & Bro

HARPER & BROTHERS, PUBLISHERS.

EDUCATIONAL DEPARTMENT.

Franklin Square, New York.....Nov. 8.....189⁵

Dear Sir:

The subjects that you underscored in our recent letter in regard to your text-books have been carefully considered with reference to our publications. Under another cover we send you a copy of our Educational Catalogue, marking certain books which relate particularly to these subjects, and would ask your especial attention to the pages turned down.

At this distance we cannot determine exactly what your work requires, but we think that the books marked are especially adapted to your classes. We know that they have given excellent results in the class-room.

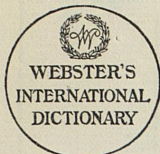
Will you kindly notice what is said of these books, and, if not acquainted with them, send us word to that effect?

With thanks for your favor, we remain,

Yours truly,

Prof. J. K. Patterson,
Lexington, Ky.

Harper & Brothers.
[Signature]



OFFICE OF
G. & C. MERRIAM COMPANY,

PUBLISHERS OF
WEBSTER'S DICTIONARIES, CHITTY'S PLEADINGS, ETC.

SPRINGFIELD, MASS., Nov. 11, 1895

James K. Patterson, Ph.D., F.S.A.
President State College of Kentucky,
Lexington, Kentucky.

Dear Sir:- Your favor of the 8th inst.
is at hand, and we thank you most heartily
for your good words concerning our pet pub-
lication.

For fifty years we have been publish-
ing "Webster", and after our large expenditure
of labor and money in the preparation of
this latest edition, favorable opinions from
those whose taste and inclination lead them
to make critical use of the work are very
gratifying.

Hoping you will always find the Inter-
national a reliable companion, and again
thanking you for your cordial expressions,
we remain

Very respectfully and truly yours,

G. & C. Merriam Co.
a. b. m.

47-11-64

WHY

WEBSTER'S CAN RIGHTFULLY BE CALLED THE STANDARD DICTIONARY FOR THE ENGLISH-SPEAKING WORLD.

BECAUSE it is used as the standard by the United States Supreme Court and by nearly all of the Federal and State Courts.

BECAUSE it is the standard in the United States Government Printing Office, at Washington, and in the executive departments generally.

BECAUSE nearly all of the schoolbooks are based upon it (25,000,000 issued annually), so that the people are educated according to its principles.

BECAUSE in every instance where State purchases have been made for the supply of public schools, Webster has been selected.

BECAUSE it is recommended by Presidents of Universities, Colleges, and Seminaries, and by Superintendents of Schools, almost without number.

BECAUSE it is warmly indorsed and commended by men and women of recognized authority in literature, education, and science, all over the world.

BECAUSE of its adoption by England as the standard in the Postal Telegraph Department,—the only department needing an absolute standard.

BECAUSE its sale in Canada and other English Colonies is largely in excess of the sale of all other dictionaries of similar scope.

BECAUSE it is used as the standard by a vast majority of the newspapers. Thousands of statements to this effect are on file with the publishers.

BECAUSE of its adoption by the Prussian Government as the standard dictionary to be used by army officers in their study of English.

BECAUSE of its very wide diffusion on the Continent of Europe, in Turkey, India, Australia, South Africa, China, Japan, etc., etc.

BECAUSE it has wider acceptance and is more generally adopted in actual use as a standard authority than any other lexicon in the world.

WHY

WEBSTER'S INTERNATIONAL DICTIONARY IS THE BEST FOR TEACHERS, SCHOOLS, AND FAMILIES.

BECAUSE it is easy to find the word wanted.

Words are given their correct alphabetical places in the vocabulary, each one beginning a paragraph so as to be readily caught by the eye. They are *not* "run in" in the middle of a paragraph or line, out of the natural alphabetical order.

BECAUSE it is easy to ascertain the pronunciation.

The pronunciation is indicated by the ordinary diacritically marked letters used in the school-books of the country, the sounds of which are taught in the public schools.

The International does *not* use strange and peculiar letters, nor indicate the ordinary alphabetical sound of one letter by another quite different letter.

BECAUSE it is easy to trace the growth of a word.

The etymologies are complete and scientific and the different meanings a word has acquired are given in the order of their development.

The etymologies are *not* scimped nor are the definitions jumbled together in an illogical order.

BECAUSE it is easy to learn what a word means.

The definitions are clear, explicit, and full; terse, yet comprehensive. They are *not* composed of technical scientific terms which must themselves be defined before they can be understood.

Each definition is contained in a separate paragraph, making it easy to select the one desired. They are *not* run on one after the other.

G. & C. MERRIAM CO., Publishers, Springfield, Mass., U. S. A.

(OVER)

P. SMYTH, Surveyor.
M. CARTER, Notary Public.
S. KINDER, Attorney.

—♦—OFFICE OF—♦—

Titles Investigated, Abstracts
Furnished, Surveys Made, Report
on Value of Land, Lease, and Pay
Taxes for Non-residents. Land Liti-
gation a Specialty. A Surveyor and
Notary Public in office.

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LAND AND LIVE STOCK AGENTS.

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Buy and Sell Land and Live Stock on Commission.

Plainview, Texas, Nov 13<sup>th</sup> 1893 -

James K Patterson Esq  
Lexington Ky  
Dear Sir

Enclosed find tax receipts  
Suf. & M Kellar. Thanks

Very Truly Yours  
Smyth Carter Co.



Nov. 15, 1895 X. 17%.

SUBJECT:

OHIO VALLEY RAILWAY,

JOHN MAC LEOD, Receiver.

189

The following is a correct list of articles that my wife furnished him with before starting & she packed them in his trunk herself, 1 Comfort, cost \$2.00 ✓  
1 Double Blanket \$2.00 ✓

Follow pillow slip & shirt

3 Pillow Slips

25¢

3 light shirts 1 White all new

\$2.00

3 pair socks 3 Handkerchiefs

50¢

1 New Trunk cost

\$2.25

1 New <sup>(over)</sup> all jacket cost

\$2.00

\$11.00

Making a Total of Eleven Dollars

(over)

1 one shirt

entire & per share

comb-  
station mark



47-M-64

He also bought a Matrass & I suppose it is  
There, yet. He arrived at your College on the  
Night of October 8<sup>th</sup> as I met him on that date  
in Louisville & saw him start on the Train & he left  
your Place on the Night of October 22<sup>nd</sup>. I gave  
him \$15<sup>00</sup> before starting so that he could buy  
the Matrass, his Mother & Sister Worked day & night  
to get his bedding ready before he could go  
& They are Not able to loose Them Please kindly  
have Them sent & Oblige

Yours Truly  
David Stimpson



SUBJECT: .....

X. 17.

OHIO VALLEY RAILWAY,

JOHN MAC LEOD, Receiver.

Henderson Ky, Novr, 15<sup>th</sup> 1895

Jas. H. Patterson Esq. President AM College  
Lexington Ky.

Dear Sir

I Received your letter of Octr, 23<sup>th</sup> in due time could not possible answer you at that time as it took me by surprise + No one can imagin my feeling after reading it. No one could tell what had become of the boy as he did <sup>not</sup> go home but went south + I arrived in Memphis Tenn, about the 2nd day of this month. Where <sup>he</sup> is still at this time staying with his sister a married daughter of mine. he arrived there sick so she writes + did not leave the house for one week after he arrived.

I received a letter this am from Prof. Jas. G. White enclosing a check for \$40.00 the balance due me of the check I sent by my son \$60.00 on Octr, 8<sup>th</sup>, my son left everything in the way of bed clothing + trunk in your College, as well as the books. He is charged with + the amount deducted, Please kindly have all his effects put in or on his trunk + send to Mrs. Saml Steinberger North Madison Jeff Co. Ind. Send by Express + Very Oblige Yours Most Truly

Saml Steinberger





The best Pruner ever made. Will cut any limb not exceeding  $1\frac{1}{2}$  inches in diameter. One man can do more work with it than five men can with any other. Agents wanted in every State in the Union. Address—  
ORCHARD PRUNER CO., OTTAWA, KANSAS.

—OFFICE OF—  
**George D. Stinebaugh,**  
*County Clerk of Franklin County, Kansas, from 1868 to 1880.*

**REAL - ESTATE - BROKER.**

*Especial Attention Given to Making Investments for Non-Residents.*

**CORRESPONDENCE SOLICITED.**

*218953*  
*Ottawa, Kansas.* November 16, 189*9*

Mr. J. K. Patterson,  
Lexington, Kentucky.

Dear Sir:

The taxes for 1895 on the W. fractional  $1/2$  of Section 7 Twp. 19 of Range 20 in this county is \$49.61  
On the E.  $1/2$  of N. E.  $1/4$  of the E.  $1/2$  of the S. E.  $1/4$  of Section 13 Twp. 21 of Range 22 and the N. E. fractional  $1/4$  of Section 2 Twp. 23 of Range 22 in Linn County, Kansas is \$31.

Fees 1.

Total \$81.61. *Send N.Y. with*

A rebate of \$2.01 if paid before december 20th., if not paid a penalty of 5 per cent will be added.

What is the least you will take for your land allowing the usual 5 per cent commossion for selling? I have a party wanting a tract of land in that vicinity. I also have an applicant to rent this land.

I believe I can do a little better for you than the amount you got last year. Is there a dwelling on the land, and how much is plowed?

Please let me hear from you by return mail, and oblige.

Yours truly,

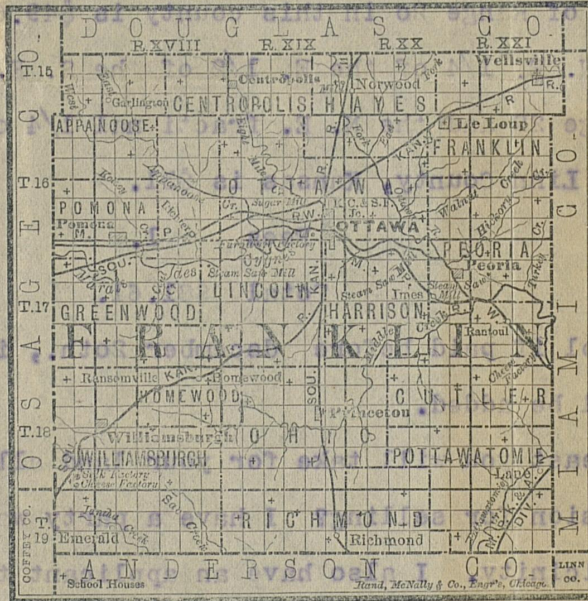
*Geo D Stinebaugh*



47-M-04

MAP OF  
Franklin County, Kansas,

GEORGE D. STINEBAUGH,  
REAL ESTATE AGENT,  
OTTAWA, KANSAS.





# American Book Company

Publishers of School and College Text-Books

New York  
Cincinnati  
Chicago

When any of our publications are needed for first introduction (i. e., not already in use), orders for supplies should invariably state that they are for this purpose.

317 Walnut Street, Cincinnati, November 20, 1895.

Prof. Jas. K. Patterson,  
State College of Kentucky,  
Lexington, Ky.

Dear Sir,

There has been so much interest manifested in the use of supplementary readers, as a means of teaching history in the lower grades, that we have decided to add to our already strong list of books of this kind a new series,--The Eclectic School Readings. The first four of these are now ready, and the others are expected to follow rapidly.

As Professor of History, you are probably interested in everything pertaining to that subject, and we therefore desire to call your attention to the following:

Baldwin's Old Greek Stories,  
Eggleston's Stories of Great Americans for Little Americans,  
Eggleston's True Stories of American Life and Adventure, (In Press)  
White's Outline Studies in U. S. History.

The first three in this list belong to our new series. White's little book is on entirely different lines, and covers a new field. We trust we are not encroaching too much on your time in asking you to give these books careful attention.

It has been the aim of the authors of this series to furnish the pupil with such choice readings that he may be led to acquire a taste for the study of History. They have also attempted, and we trust may prove successful, to inspire in the young readers a love for their Country. The sketches of Washington and of Franklin, the stories of



Daniel Boone and the early pioneers, Dr. Kane's adventures in the Arctic Seas, and many others cannot fail to excite an early interest in our national History.

The language of these books is simple, the style smooth and easy, and every expedient which would tend to make them interesting to children has been incorporated. The subject of grading, which is too often neglected, has received very careful attention, and these books will be found well suited to the grade for which they were designed.

White's Outlines is based on the modern idea of laboratory work, and while it tends to discourage the mere memorizing of important events, it aids the student to grasp the essential facts which he has learned, and to place them in an orderly arrangement. This the author accomplishes by skillfully prepared devices; outline maps for the various wars and for the growth of the United States; tables for discoveries and for the progress of civilization; blank forms for the study of Indian life, etc.

Now, we feel sure that you have already given this subject much attention, and we shall be glad to know whether you think these books touch the right chord or not. Could you consistently recommend them as safe books to place in the lower grades? We hope so, and have inclosed a stamped return envelope for reply.

Yours truly,

AMERICAN BOOK COMPANY,

*Wm. C. Emerson*



47-M-64

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 SINGLE COPIES - - - - - .25

189

TO THE REVIEW OF REVIEWS,

13 ASTOR PLACE, NEW YORK.

Enclosed please find \$\_\_\_\_\_ for \_\_\_\_\_ months'

Subscription to the REVIEW OF REVIEWS, to commence with the  
 \_\_\_\_\_ Number.

Name \_\_\_\_\_

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State \_\_\_\_\_

Subscription \$2.50 a year, in advance, including postage to any part of the United States, Mexico and Canada. Postage to any foreign country in the Universal Postal Union, including Newfoundland, \$1.00 a year additional.

(11-30-T.)

THE REVIEW OF REVIEWS  
 13 ASTOR PLACE  
 NEW YORK

Nov. 30, 1895.

Dear Sir:

To one engaged in the daily work of an educator, there will be a very especial interest in the Christmas "Review of Reviews"—a magazine at all times pre-eminently useful and attractive to teachers.

Perhaps the most timely and important of the varied articles contained in this December number is President E. Benjamin Andrews's quotations from and discussions of Senator John Sherman's forthcoming work, entitled "Recollections of Forty Years in the House, Senate and Cabinet." One could scarcely imagine a more attractive or useful contribution to the history of the past half century, and the personal element increases the readableness of President Andrews's review, especially in the parts which contain Senator Sherman's opinion of the political leaders with whom he has been associated. The paper, of which these few words give no adequate idea at all, is illustrated fully with many different pictures of John Sherman and his surroundings.

Herbert Spencer is the subject of the Character Sketch of the Month, also illustrated with an unusually fine portrait, and the author of this short biography is an English man of letters—whose name is withheld—who signs himself "One Who Knew Him."

A very unique feature indeed, much in line with certain methods which the "Review of Reviews" inaugurated, is the history of the political campaign in New York just past, told by a



judicious and largely chronological grouping of the striking cartoons which have appeared in the press, illustrating the most salient events and personalities of the campaign, accompanied by a written explanation of the manner in which they pictorially record current history.

Another very timely paper discusses "The Venezuelan Question," and there is a brief article on the Indian Question, written by a full blooded Indian.

But quite aside from these particular contributed articles, there is that in the make-up and tone of the "Review of Reviews" which renders it well nigh indispensable to an ethical leader of the people. Without the sensational scandalous qualities or political prejudice that is too apt to characterize the press, it gives a chronicle of the month's political, economic and literary happenings in an intelligent way, which brings out the significant events and affords an unequalled perspective of current history. One might read no other "news" save the editor's "Progress of the World," and be always signally well informed concerning those happenings of this and foreign countries that a cultured man and a teacher, in the higher sense of the word, should consider worthy of his attention. The departments which give the "Review of Reviews" its name are absolutely new in idea. Those under the titles, "Leading Articles of the Month," and "The Periodicals Reviewed," give the gist of what is best in all the other important magazines the world over, reviewed, summarized and quoted from

by well trained editors. In other words, you are assured that nothing really important will be written in any of the 150 chief magazines of the world which is not served up to you in this condensed and readable form each month. Perhaps the most striking phase of this is that the chief American magazines are reviewed on the same date that appears on them, so that it is as if the readers of the "Review of Reviews" took a score or so of the monthly journals instead of one.

We enclose herewith a card which will enable you by inserting a 25 cent silver piece, and mailing it to us, to obtain this December number of the "Review of Reviews" with its special holiday features, illustrated book reviews etc., and we believe you will not only be interested in this particular number, but you will see its unusual utility so clearly that you will care to become a regular subscriber.

As a special offer to you, which has only been made once before by the "Review of Reviews," we will send the magazine to you during the whole of 1896 if you will, after returning the coin card and examining this number, send us \$2.25. Thus you will receive 13 consecutive numbers of the "Review of Reviews," including the handsome Christmas (December) numbers of both 1895 and 1896, for \$2.50, the regular price for 12.

We hope you will think it worth your while to send for the current issue.

Yours truly,

THE REVIEW OF REVIEWS.

(OVER)



47-11-04

ARKANSAS INDUSTRIAL UNIVERSITY,  
CHEMICAL LABORATORY.

Fayetteville, Ark., Dec 5/95

My dear J. Tattum.

Just a line in  
haste to tell you Col Murphy  
has failed of reelection. He was  
not a big enough man. The Board  
paid \$2500. They will pay \$3000 or  
\$3500 for a big man. I hope you  
will become a candidate. Election  
second Monday in January.

Application to S.E. Mares  
Secretary Board Trustees,

Fayetteville, Ark. Answer me  
here until Sunday, after



then

4 Araca Building  
SE cor N Clark & Kinzie St  
Chicago Ill.

I go then for some work  
during our vacation.  
Kindest regards to all  
the family.

Sincerely  
A. R. Meade.



# Coal

Lexington, Ky. Dec 25

Prof Jas. A. Patterson  
Bought of **Shelby Kinkead & Bro.,**

Wholesale and Retail Dealers in

**Anthracite and Bituminous Coals.**

OFFICE AND YARD, No. 51 NORTH BROADWAY.

Railroad Yard, Patterson and Merino Streets.

|        |    |     |
|--------|----|-----|
| Nov 26 | 33 | Smr |
| 27     | 64 | "   |

9  
9

297  
603

9

Dec 5 1895

Shelby Kinkead & Bro



Prof J K  
Patterson

47-M-44



GOVERNMENT PRINTING OFFICE,  
OFFICE OF SUPERINTENDENT OF DOCUMENTS,  
UNION BUILDING,

WASHINGTON, D. C., DECEMBER 10, 1895.

*The Congressional Record, Vol. 27, 4 pts., and index, 3d Sess.,  
53d Congress, recently forwarded to you from this office, was sent*

*by request of Hon.*

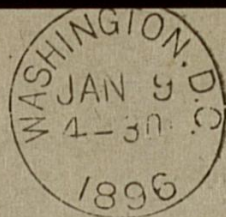
*Wm C. P. Breckinridge*

*F. A. Crandall*

*Superintendent.*



47-M-64



Agricultural & Mechanical College,  
Lexington,  
Ky.





Prof. J. K. Patterson.  
State College  
Lexington  
Kentucky.

B. F. Stevens.  
4. Trafalgar Square,  
London, W.C. Dec. 12th 1895

*Abbreviated Address for Telegrams: Udder London.*

Dear Sir,

I have to-day received from Robert MacKellar a Cheque  
for £2.8.1. which amount I have placed to the credit of your  
account.

Always at your service

Yours faithfully,

*B. F. Stevens*

*BF*



47-M-64

No. 2455.

DIRECTORS.

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E. M. REARDON, - - - Vice-President.

E. O. TENISON, - - - Cashier.

THE

CITY NATIONAL BANK.

OF THE CITY OF DALLAS,  
TEXAS.

STATEMENT OF CONDITION,

December 13th, 1895.

J. C. O'CONNOR, President.

E. O. TENISON, Cashier.

J. E. SCHNEIDER, }  
E. M. REARDON, } Vice  
Presidents.

H. E. HAMILTON,  
Asst, Cashier.



# REPORT OF THE CONDITION

. . . . OF . . . .

## THE CITY NATIONAL BANK,

Of the City of Dallas,

AT THE CLOSE OF BUSINESS, DECEMBER 13th, 1895.

### RESOURCES.

|                                          |                       |
|------------------------------------------|-----------------------|
| Loans and Discounts, - - -               | \$1,345,386.96        |
| U. S. Bonds and Premium, - - -           | 55,000.00             |
| Stocks, Securities, etc., - - -          | 37,500.00             |
| Banking House, Furniture and Fixtures, - | 60,000.00             |
| Due from U. S. Treasurer, - - -          | 2,250.00              |
| Available Cash:                          |                       |
| Cash on Hand, - - -                      | \$157,845.49          |
| With other Banks, - - -                  | 679,744.45 837,589.94 |
|                                          | <u>\$2,337,726.90</u> |

### LIABILITIES.

|                              |                         |
|------------------------------|-------------------------|
| Capital, - - - - -           | \$400,000.00            |
| Surplus, - - - - -           | 15,000.00               |
| Undivided Profits, - - - - - | 32,652.15               |
| Circulation, - - - - -       | 45,000.00               |
| Dividends Unpaid, - - - - -  | 4.00                    |
| Deposits:                    |                         |
| Individual, - - -            | \$1,477,045.12          |
| Banks and Bankers, - - -     | 368,025.63 1,845,070.75 |
|                              | <u>\$2,337,726.90</u>   |

State of Texas, County of Dallas, ss.

I. E. O. Tenison, Cashier of the City National Bank of Dallas, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

E. O. TENISON Cashier.

{ L. S. }

Subscribed and sworn to before me this 20th day of December, 1895.

A. A. PADMORE, Notary Public,  
Dallas County, Texas.

CORRECT—Attest: C. A. KEATING,  
J. E. SCHNEIDER, } Directors.  
J. C. O'CONNOR, }





Robert Mackellar Esq.  
Abney  
Cheadle  
Cheshire.

B. F. Stevens.  
4. Trafalgar Square.  
London, W.C. Dec. 12th. 1895  
Abbreviated Address for Telegrams & Mails London.

Dear Sir,

I have the pleasure to acknowledge the receipt of  
your letter of December 11th enclosing Cheque for £2.8.1.  
which amount I have duly placed to the credit of Prof. J. K. Patterson's  
account with best thanks.

Always at your service

Yours faithfully,

*B. F. Stevens*

*B.F.*



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When any of our publications are needed for first introduction (i. e., not already in use), orders for supplies should invariably state that they are for this purpose.

317 Walnut Street, Cincinnati, December 13, 1895.

Prof. Jas. K. Patterson,  
State College of Kentucky,  
Lexington, Ky.

Dear Sir,

The subject of Supplementary Reading has been attracting so much attention of late that we have decided to publish an entirely new series--the Eclectic School Readings, of which the following are now ready:--

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47-M-64

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ST. JOSEPH, MO.



---

Latest Official Statements of the National  
Banks doing business at St. Joseph, Mo.,  
December 13, 1895.



No. 2970.  
Report of the Condition  
...of...

**..THE NATIONAL BANK..**  
OF ST. JOSEPH

At St. Joseph, in the State of Missouri, at  
the close of business, Decem-  
ber 13, 1895.

RESOURCES.

|                                                                                      |                |
|--------------------------------------------------------------------------------------|----------------|
| Loans and discounts .....                                                            | \$1,254,253.76 |
| United States bonds to secure<br>circulation .....                                   | 100,000.00     |
| United States bonds to secure<br>United States deposits .....                        | 50,000.00      |
| Stocks, securities, etc. ....                                                        | 557.20         |
| Banking house .....                                                                  | 25,000.00      |
| Due from other national banks.                                                       | 83,668.85      |
| Due from state banks and<br>bankers .....                                            | 26,546.01      |
| Due from approved reserve<br>agents .....                                            | 362,206.77     |
| Checks and other cash items ..                                                       | 7,721.65       |
| Exchanges for clearing house ..                                                      | 19,316.51      |
| Bills of other national banks ..                                                     | 8,120.00       |
| Nickels and cents .....                                                              | 278.88         |
| Specie .....                                                                         | \$103,616.60   |
| Legal tender notes .....                                                             | 123,119.00     |
| Redemption fund with United<br>States treasurer (5 per cent of<br>circulation) ..... | 4,500.00       |
| Total .....                                                                          | \$2,168,905.23 |

LIABILITIES.

|                                                          |                |
|----------------------------------------------------------|----------------|
| Capital stock paid in .....                              | \$ 100,000.00  |
| Surplus fund .....                                       | 100,000.00     |
| Undivided profits .....                                  | 412.12         |
| National bank notes outstand-<br>ing .....               | 90,000.00      |
| Due to other national banks ...                          | 150,481.56     |
| Due to state banks and bank-<br>ers .....                | 286,633.79     |
| Individual deposits subject to<br>check .....            | 1,011,378.26   |
| Demand certificates of deposit..                         | 44,039.49      |
| Time certificates of deposit ...                         | 328,983.60     |
| Cashier's checks outstanding ..                          | 12,816.56      |
| United States deposits .....                             | 43,551.10      |
| Deposits of United States dis-<br>bursing officers ..... | 308.75         |
| Total .....                                              | \$2,168,905.23 |

No. 4939.  
Report of the Condition  
...of the...

**FIRST NATIONAL BANK**  
OF BUCHANAN COUNTY

At St. Joseph, in the State of Missouri, at  
the close of business, Decem-  
ber 13, 1895.

RESOURCES.

|                                                                                      |                |
|--------------------------------------------------------------------------------------|----------------|
| Loans and discounts .....                                                            | \$1,137,170.26 |
| Overdrafts, secured and unse-<br>cured .....                                         | 12,112.21      |
| United States bonds to secure<br>circulation .....                                   | 50,000.00      |
| Stocks, securities, etc. ....                                                        | 28,275.00      |
| Banking house, furniture and<br>fixtures .....                                       | 49,823.89      |
| Other real estate and mortgages<br>owned .....                                       | 3,405.90       |
| Due from national banks (not<br>reserve agents) .....                                | 56,068.50      |
| Due from state banks and<br>bankers .....                                            | 46,814.03      |
| Due from approved reserve<br>agents .....                                            | 197,517.06     |
| Checks and other cash items ..                                                       | 14,066.99      |
| Exchanges for clearing house..                                                       | 4,685.26       |
| Notes of other national banks..                                                      | 3,470.00       |
| Fractional paper currency,<br>nickels and cents .....                                | 158.29         |
| Lawful money reserve in bank,<br>viz:                                                |                |
| Specie .....                                                                         | \$80,953.00    |
| Legal tender notes .....                                                             | 26,050.00      |
| Redemption fund with United<br>States treasurer (5 per cent of<br>circulation) ..... | 2,423.58       |
| Total .....                                                                          | \$1,712,993.97 |

LIABILITIES.

|                                                          |                |
|----------------------------------------------------------|----------------|
| Capital stock paid in .....                              | \$ 500,000.00  |
| Undivided profits, less expenses<br>and taxes paid ..... | 15,089.95      |
| National bank notes outstand-<br>ing .....               | 45,310.00      |
| Due to other national banks ...                          | 194,033.46     |
| Due to state banks and bank-<br>ers .....                | 273,763.05     |
| Individual deposits subject to<br>check .....            | 376,001.67     |
| Time certificates of deposit ...                         | 148,065.98     |
| Cashier's checks outstanding ...                         | 2,337.67       |
| Notes and bills rediscounted ...                         | 158,362.19     |
| Total .....                                              | \$1,712,993.97 |

No. 4228.  
Report of the Condition  
...of the...

**STATE NATIONAL BANK**

At St. Joseph, in the State of Missouri, at  
the close of business, Decem-  
ber 13, 1895.

RESOURCES.

|                                                                                      |                |
|--------------------------------------------------------------------------------------|----------------|
| Loans and discounts .....                                                            | \$ 973,296.08  |
| Overdrafts, secured and unse-<br>cured .....                                         | 4,061.93       |
| United States bonds to secure<br>circulation .....                                   | 50,000.000     |
| Premiums on United States<br>bonds .....                                             | 4,500.00       |
| Stocks, securities, etc. ....                                                        | 71,652.73      |
| Banking house, furniture and<br>fixtures .....                                       | 31,350.00      |
| Other real estate and mortgages<br>owned .....                                       | 21,444.10      |
| Due from national banks (not<br>reserve agents) .....                                | 48,140.82      |
| Due from state banks and<br>bankers .....                                            | 27,842.70      |
| Due from approved reserve<br>agents .....                                            | 120,999.37     |
| Checks and other cash items ...                                                      | 15,662.13      |
| Exchanges for clearing house..                                                       | 3,443.82       |
| Notes of other national banks..                                                      | 2,287.00       |
| Fractional paper currency,<br>nickels and cents .....                                | 69.58          |
| Lawful money reserve in bank,<br>viz:                                                |                |
| Specie .....                                                                         | \$97,780.00    |
| Legal tender notes .....                                                             | 9,000.00       |
| Redemption fund with United<br>States treasurer (5 per cent of<br>circulation) ..... | 2,250.00       |
| Total .....                                                                          | \$1,483,780.26 |

LIABILITIES.

|                                                            |                |
|------------------------------------------------------------|----------------|
| Capital stock paid in .....                                | \$ 500,000.00  |
| Surplus fund .....                                         | 40,000.00      |
| Undivided profits, less expenses<br>and profits paid ..... | 39,493.10      |
| National bank notes outstanding                            | 45,000.00      |
| Due to other national banks ...                            | 14,552.47      |
| Due to state banks and bank-<br>ers .....                  | 96,928.31      |
| Dividends unpaid .....                                     | 597.50         |
| Individual deposits subject to<br>check .....              | 398,353.75     |
| Time certificates of deposit ...                           | 346,227.00     |
| Cashier's checks outstanding ...                           | 2,628.13       |
| Total .....                                                | \$1,483,780.26 |



47-M-104

The Rural Science Series.

Edited by L. H. BAILEY.

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In the first lecture the causes for the appearing of new forms of plants, and the fundamental methods for fixing these forms and making them permanent, are presented. The influence of soils and methods of treatment, effects of climate, the change of seed, etc., are discussed. The second lecture expounds the use and need of crossing in the vegetable kingdom, and its value as a means of originating new varieties. The heart of the book is in the third lecture, where specific rules for the guidance of the cultivator are laid down, none of which are to be found particularly set forth in this connection in other readily accessible writings. The fourth lecture provides translations of important foreign opinions on plant-breeding for those who have not at command other languages than their own. In the final chapter, directions for the crossing of plants are given in detail and with full illustrations.

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Dec. 17, 1895



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ITS NATURE, RELATIONS, AND FUNDAMENTAL PRINCIPLES  
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**CONTENTS:** Introduction, — Sunshine and its Work, The Atmosphere and its Work, Water and its Work, Living Forms and their Work, Over and over again; The Nature, Functions, Origin, and Wasting of Soils; Texture, Composition, and Kinds of Soil; Nitrogen of the Soil; Capillarity, Solution, Diffusion, and Osmosis; Soil Water; Conservation of Soil Moisture; Distribution of Roots in the Soil; Soil Temperature; Relation of Air to Soil; Farm Drainage; Irrigation; Physical Effects of Tillage and Fertilizers.

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"This is the short title of one of the latest and, from every point of view, best new books of the season. The full title is *The Soil: Its Nature, Relations, and Fundamental Principles of Management*. The author, Prof. F. H. King, of the Wisconsin Agricultural College, has, as we all know, been for years making special study and original investigation of his subject, and we had a right to anticipate an entirely creditable and trustworthy work. We were not prepared, however, for the very agreeable surprise which its perusal has excited. . . . Not to mention here the valuable instruction contained in this work, it can most truthfully be said that Prof. King has given us a book as interesting and fascinating as a romance. Everywhere the skeleton facts of science are clothed upon with such apt illustration and comparison, and are so fortified with the recorded facts of observation, either in the author's personal experiments or those of others, that we cannot refuse to accept and entertain them as friends and charming companions. It will richly repay every farmer to get this book and read it. And the farmer's wife, and especially his boys and girls, ought to find great delight, as well as profit and stimulation, in its perusal." — *Hoard's Dairyman*.

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PUBLISHERS,

66 Fifth Avenue,

New York, Dec. 14, 1895

Pres. James K. Patterson, Ph. D.,

Agric. College of Ky.,

Lexington, Ky.

Dear Sir:-

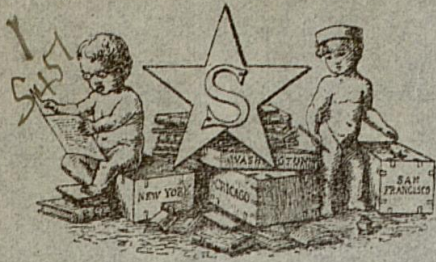
We learn that there is a course of reading given in the Agricultural School in connection with the work accomplished in the Agricultural Department, and for this purpose we beg to call your attention to the enclosed circular of Agricultural books which are admirably adapted to the needs of such a course. You will see from the list that several are already published - the rest to be issued shortly. We shall be very glad to put you in the way of bringing them to the notice of students and teachers interested in the subject. If specimen copies are necessary for this purpose, we shall be pleased to give you the opportunity of such examination as will enable you to bring the works to their favorable notice.

Trusting to hear from you in regard to the matter, we remain,

Very truly yours,

MACMILLAN & CO.





4, Trafalgar Square,  
London, 11th December 1895  
Abbreviated Address for Telegrams - Uoda London.

B. F. Stevens,  
Prof. James W. Patterson

|                              |                      | L. S. d.    |
|------------------------------|----------------------|-------------|
| "                            |                      |             |
| Public Opinion               | January to June 1896 |             |
| Spectator                    | do postage           | 6 6         |
| Mail                         | do                   | 15 3        |
| English Illustrated Magazine | do                   | 19 6        |
| Sunday Magazine              | do.                  | 4 0         |
|                              |                      | 4 0         |
|                              |                      | <u>29 3</u> |



47-M-64

The visit of my Mother & her wife to this country has passed as they both sailed on the 9<sup>th</sup> ult from Southampton & we have heard that they had arrived safely at the Cape.

James did not seem disposed for a sail to America, when I mentioned to him of your kind invitation, as he said he had so much sailing.

He was just on leave & took it temporarily for his health as they had been pushed so in their business.

Father & I are quite well - but my sister though she is still very weak holds on & she keeps her room mostly & has done for some time.

If you saw her sometimes would think that she could

Abney Cheadle

av. Manchester

18 Dec 1895

Dear professor Patterson

I was very pleased to get your letter of the 26 ult. containing tax receipt, which on comparing with the last seems to me all right. I sent the amount you named to cover its payment to B. F. Stevens £2-8-1 & here with-enclose its receipt by him. I suppose it would be rather a bad time to sell land just now in America what would you think of putting the matter on foot to be



ready to take the first-  
good offer. matters look  
very uncertain just now  
& what is quite as bad  
the uncertainty of what  
might occur if taxes by  
an agent were not promptly  
paid. If I got a good  
offer I feel inclined to  
deal with it. I thank  
you for attending to my  
interests.

We are now getting  
well on to the close of another  
year. In England upon  
the whole matters seem to be  
quiet. How to prevent a cotton  
strike seems to be one of the  
questions of the future. There

is generally a good deal the said  
on both sides & outsiders can't  
always form a correct judgment  
For instance there are a lot of  
cotton mills hereabouts that are  
paying nothing to the owners,  
& the operatives seem to care  
nothing but get a good wage.

The papers today are full of  
President Cleveland's message.  
It is generally referred to as  
a very unusual & astonishing  
statement. & looks as if there  
was some more important  
matter behind that we do not  
know of. as it would be  
a ruinous matter to many  
a war between this country  
& the United States. & would  
on the face of the matter show  
as if affairs were very badly  
conducted indeed. no necessity  
from the usual good feeling existing



not live long - I went  
down to Southampton &  
saw Emma sail & went  
back by Stroud & spent  
2 nights with her.

With kind regards to  
you & Mrs. Patterson  
from father myself

I am your truly

Robt Mackellar

---



to  
Prof. J. K. Patterson  
Kentucky State College  
Lexington, Ky



B. F. Stevens,  
4. Trafalgar Square,  
London, 86 18<sup>th</sup> Dec 1895

Abbreviated Address for Telegrams: Uoda London.

DEAR SIR,

I have the pleasure to enclose invoice <sup>0.2.10</sup> £2.9.3 for the books ordered  
in your favour of Dec . The books have been forwarded by mail in  
accordance with your instructions, and I trust they will reach you in good condition.

Awaiting your further orders, and always at your service.

Yours faithfully,

B. F. Stevens *pf*

Statesman's Year Book 1896 will be sent as soon  
as published.



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NEW YORK Dec. 18, 1895

James K. Paterson LL. D.

Lexington, Ky.

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We hope the enclosed descriptive pamphlet will interest you and that we may receive your subscription for one or more shares.

Yours very truly,

MUTUAL REALTY & LOAN CORPORATION,

*Eugene A. Baker*  
..... Secty.



Lexington Dec 21 80  
Prof A.R. Crandall.

|      |     |     |            |
|------|-----|-----|------------|
| Mon. | Sep | 28. | 2 1/2 hr   |
| Tue  | "   | 29  | 2 "        |
| Thur | Oct | 22  | 1 "        |
| Fri  | "   | 23  | 1 1/2 "    |
| Sat  | "   | 24  | 3 "        |
| Fri  | "   | 30  | 2 "        |
| Sat  | "   | 31  | 2 "        |
| Fri  | Nov | 6   | 2 "        |
| Sat  | "   | 7   | 2 "        |
| Thur | "   | 12  | 2 "        |
| Fri  | "   | 13  | 2 1/2 "    |
| Sat  | "   | 14  | 4 1/2 "    |
| Thur | "   | 19  | 2 "        |
| Fri  | "   | 20  | 2 1/2 "    |
| Sat  | "   | 21  | 2 "        |
| Mon  | "   | 23  | 1 "        |
| Tue  | "   | 31  | 2 "        |
| Mon  | Dec | 7   | 2 "        |
| Tue  | "   | 8   | 2 1/2 "    |
| Wed  | "   | 9   | 2 "        |
|      |     |     | <hr/> 44 " |

So

|      |     |    |                |
|------|-----|----|----------------|
| Sat  | Dec | 12 | 2 1/2 hr       |
| Mon  | "   | 14 | 2 "            |
| Tue  | "   | 15 | 2 "            |
| Wed  | "   | 16 | 2 "            |
| Thur | "   | 17 | 2 "            |
| Fri  | "   | 18 | 3 "            |
| Sat  | "   | 19 | 3 "            |
|      |     |    | <hr/> 16 1/2 " |
|      |     |    | <hr/> 44 "     |
|      |     |    | <hr/> 60 "     |

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F.H. Morgan for work on plants.

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Rec'd Payment F.H. Morgan.



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BY THE ASSOCIATION OF BANKERS, ST. LOUIS, MO.  
Dict. W. M. F.

Jas. H. Patterson, Esq.,

Lexington,

Ky.

Dear Sir:-

We enclose herewith a report, of the condition of all the National Banks of this City as made to the Comptroller of the Currency at the close of business, December 13th, 1895. We trust same will be of interest to you.

Whenever we can serve you on this market, command us.

Very truly yours,

*W. M. Fille*



J. L. Armstrong, President.

J. C. O'Connor, Vice President.

E. M. Bearden, Vice-Prest.

E. O. Tension, Cashier.

H. E. Hamilton, Asst. Cashier.

No 2455

# The City National Bank

Capital, \$400,000.

Dallas, Texas.

December 31st, 1895.

*W. K. Patterson*

*Sirington Ky*

Dear Sir:--

I hand you herewith dividend check for \$ 52<sup>00</sup>  
being semi-annual dividend for 4% on your holdings in this bank.

Very respectfully,

E. O. TENSION, CASHIER.



47-M-64

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////////

OFFICERS.

A. S. WINSTON, President.  
WM. WARFIELD, Vice-President.  
JOHN M. BELL, Cashier.  
H. P. KINKEAD, Ass't Cashier.

SIXTIETH

SEMI-ANNUAL STATEMENT

To the Stockholders of the

FIRST NATIONAL BANK

—OF—

LEXINGTON, KY.

AT THE CLOSE OF BUSINESS

December 31,

1895.



# STATEMENT.

## RESOURCES.

|                                                |                     |
|------------------------------------------------|---------------------|
| Loans and Discounts. . . . .                   | \$467,827.94        |
| U. S. 4 per cent Bonds. . . . .                | 50,000.00           |
| Other Bonds . . . . .                          | 78,399.90           |
| Premium on U. S. Bonds . . . . .               | 3,000.00            |
| Premium on other bonds . . . . .               | 520.00              |
| Banking House Furniture and Fixtures . . . . . | 23,000.00           |
| Other Real Estate. . . . .                     | 11,258.54           |
| Due from Banks. . . . .                        | 108,685.26          |
| Due from Treasurer of U. S.. . . . .           | 2,250.00            |
| Cash . . . . .                                 | 41,811.32           |
| Total... . . . .                               | <u>\$786,752.96</u> |

## LIABILITIES.

|                                        |                     |
|----------------------------------------|---------------------|
| Capital Stock.. . . .                  | \$400,000.00        |
| Circulation . . . . .                  | 45,000.00           |
| Surplus and Undivided Profits. . . . . | 87,487.04           |
| Dividends Unclaimed.. . . .            | 208.00              |
| Dividend No. 60. . . . .               | 16,000.00           |
| Deposits . . . . .                     | 238,057.92          |
| Total... . . . .                       | <u>\$786,752.96</u> |

|                                         |                    |
|-----------------------------------------|--------------------|
| Gross Earnings past six months. . . . . | \$21,716.97        |
| Fund to Pay Taxes... . . . .            | 4,600.00           |
|                                         | <u>\$26,316.97</u> |

## APPROPRIATED AS FOLLOWS :

|                                                          |                    |
|----------------------------------------------------------|--------------------|
| Expenses and Taxes Paid (including back State taxes) . . | \$10,266.20        |
| Dividend No. 60 . . . . .                                | 16,000.00          |
| Carried to Profit and Loss . . . . .                     | 50.77—             |
|                                                          | <u>\$26,316.97</u> |

JOHN M. BELL, CASHIER.



47-M-64

BIOGRAPHICAL  
CYCLOPEDIA

OF THE

STATE OF KENTUCKY,

CONTAINING BIOGRAPHICAL SKETCHES OF PROMINENT MEN, AND  
MANY OF THE EARLY SETTLED FAMILIES  
IN THE STATE.

ILLUSTRATED.

GRESHAM PUBLISHING COMPANY,  
PHILADELPHIA, PA. AND RICHMOND, IND.  
1885.

(incorporated)



## BIOGRAPHICAL

## CYCLOPEDIA

OF THE

## STATE OF KENTUCKY.



HE proposed Biographical Cyclo-  
pedia of the STATE OF KENTUCKY  
will contain biographical and  
genealogical sketches of its patrons and  
others, including sketches of many of the  
men who have been prominently identified  
with the State in the past, as well as many  
of those who are at the present time well  
known in different sections of the Common-  
wealth.

Not a line will be hurriedly written; but  
all necessary deliberation will be used to  
insure accuracy and permanent value. No  
improper matter will be allowed to appear in  
the volume, nor will paid matter of any de-  
scription be permitted under any circum-  
stances to appear in the work; all matter  
will be purely historical and biographical,  
and will appear in the highest style of illu-  
strative art. The main feature in considering  
the merit of this kind of work is, that it  
gives the present generation an opportunity  
to build an indelible and uncrumbling monu-  
ment, more lasting than marble, embracing  
the facts and deeds of their lives—a record  
that will perpetuate their memory while  
books last and men read.

It permits the men of to-day to perform  
the duty they owe to posterity in handing  
down an indisputable record of their lives.  
In its genealogical feature, it will give that  
which, if attempted individually, would cost  
many hundreds of dollars to secure. It is  
the best and only truly desirable way of  
preserving personal and ancestral history in  
a permanent form.

In individual memoir and personal nar-  
rative, this work will gather up and pre-  
serve the life story of those who in many  
instances are descendants of those who laid  
the foundations of civilization on KENTUCKY  
soil, and of those who afterward developed  
the State and made its history. This book  
cannot fail to be attractive to those who  
come after us, and may prove of inestima-  
table value in tracing lineage in the settle-  
ment of estates.

It is a source of satisfaction to a life  
well spent to know that deeds worthy of  
emulation have been chronicled to the world,  
and will shine like a guiding star to lead on  
the ambitious and to cheer the weak.

This volume will bring into greater  
prominence those who are enrolled within

## BIOGRAPHICAL CYCLOPEDIA.

its covers, and will give to the State an  
authentic account of her sons whose brain  
and muscle have brought it into its present  
prominence. It will afford ready reference  
to those who have occasion to seek bio-  
graphical data of the most prominent men  
and families of the State.

The material for the work will be com-  
piled by a corps of experienced writers,  
who will obtain the facts by personal inter-  
view with the parties interested and with  
those who know them best, and great care  
will be taken to secure accuracy. The  
publishers will use the greatest diligence  
to avoid errors, but as no charge will be  
made for these sketches, they will not be  
responsible for mistakes, should any occur.  
A type-written copy of all sketches will be  
sent by mail or submitted personally to the  
subjects, or their representatives, and ample  
time will be given for correction before  
printing.

Quite likely this will be the only oppor-  
tunity the present generation will have of

recording, in one volume with that of the  
best men in the State, their life record.

Should we fail to receive the necessary  
encouragement to enable us to complete a  
work of so great a magnitude, we reserve the  
right to withdraw at any time. In such case  
all orders taken shall be considered void.

The CYCLOPEDIA, if published, will ap-  
pear in royal octavo form, printed on the  
best and finest of book paper, handsomely  
and substantially bound in Full Morocco,  
with gilt edges, and will be a work in which  
every citizen may take a special pride.

The high opinion of the press and people  
where we have published similar works, and  
the manner in which we have been received  
here, lead us to believe that our efforts will  
meet with the almost unanimous support of  
the leading citizens of the historic Com-  
monwealth of Kentucky.

Respectfully,

GRESHAM  
PUBLISHING CO.



See manuscript of this in  
Prof. Gillis's file in folder  
for Prof. John H. Neville -  
also undated -



M. President J. K. Patterson



John Hutchison.

DEALER IN STAPLE AND FANCY GROCERIES.

PURE LIQUORS, COUNTRY PRODUCE, ETC.

1895 TERMS CASH.

|      |    |                                                                                                                 |      |
|------|----|-----------------------------------------------------------------------------------------------------------------|------|
| July | 25 | dy Lemons <sup>30</sup> (26) 2 qals whiskey <sup>400</sup>                                                      | 430  |
|      | 26 | 3 bu Sall <sup>25</sup> 1/2 bus Sall <sup>20</sup>                                                              | 45   |
|      | 27 | flower seed <sup>10</sup> 2 <sup>2</sup> dy Eggs <sup>25</sup> Turmp <sup>15</sup>                              | 50   |
|      | 31 | 10 <sup>2</sup> Bue on <sup>105</sup>                                                                           | 105  |
| Aug  | 1  | 3 Bue on <sup>75</sup> (9) 2 R Cuts <sup>25</sup> 2 dy Eggs <sup>25</sup>                                       | 125  |
|      | 17 | dy Lemons <sup>30</sup> 2 C Lops <sup>20</sup>                                                                  | 50   |
|      | 22 | 2 dy Eggs <sup>25</sup> (27) 6-1/2 gal jars <sup>45</sup>                                                       | 70   |
|      | 30 | 2 <sup>2</sup> dy dygs                                                                                          | 25   |
| Sept | 9  | dy Lemons <sup>25</sup> (10) 13 <sup>100</sup> Rice <sup>100</sup> (14) 2 dy Eggs <sup>25</sup>                 | 150  |
|      | 19 | gal Coot <sup>50</sup> (27) 3 <sup>30</sup> 3 <sup>25</sup> 2 <sup>25</sup> Bue on <sup>15</sup>                | 220  |
|      | 27 | dy Lemons <sup>30</sup> 2 dy Eggs <sup>25</sup>                                                                 | 55   |
| Oct  | 5  | 1 Dabir <sup>15</sup> (5) 3 Bue on <sup>90</sup>                                                                | 105  |
|      | 9  | Whatch <sup>25</sup> 2 qals whiskey <sup>400</sup>                                                              | 425  |
|      | 16 | 2 dy Eggs <sup>35</sup> Cheese <sup>25</sup> (9) dy Lemons <sup>30</sup> 4 fip <sup>50</sup>                    | 140  |
| Nov  | 5  | 3 Bue on <sup>45</sup> 12 Bue on <sup>50</sup> (6) 5 qals oil <sup>70</sup> Cheen <sup>25</sup>                 | 190  |
|      | 11 | 2 <sup>50</sup> Pepper <sup>50</sup> 6 <sup>25</sup> Bue on <sup>25</sup>                                       | 75   |
|      | 19 | bus Sall <sup>40</sup> 1 <sup>40</sup> Cr Tar Tar <sup>40</sup>                                                 | 80   |
|      | 27 | 6 oranges <sup>20</sup> qt oysters <sup>50</sup> Lemons <sup>25</sup> Celery <sup>10</sup> @ seed <sup>05</sup> | 90   |
|      |    | Page <sup>05</sup> 4 Bue on <sup>25</sup>                                                                       | 30   |
| Dec  | 13 | 12 Bue on                                                                                                       | 50   |
|      | 18 | Page <sup>05</sup> (21) qt oysters <sup>50</sup> Crabs <sup>10</sup>                                            | 55   |
|      | 23 | 2 qts Bue on <sup>25</sup> (24) 1 <sup>20</sup> Cheen <sup>20</sup> 2 gelatin <sup>50</sup>                     | 75   |
|      | 31 | dy Lemons                                                                                                       | 25   |
|      |    |                                                                                                                 | 2665 |

Paid

John Hutchison

Thom



# Coal

Lexington, Ky. Jan 1 1896  
Prof Jas H Patterson  
Bought of **Shelby Kinkead & Bro.,**  
Wholesale and Retail Dealers in  
**Anthracite and Bituminous Coals.**

OFFICE AND YARD, No. 51 NORTH BROADWAY.

Railroad Yard, Patterson and Merino Streets.

1895

Dec 27

100 B M Lump Coal

"Thanks"

900

Paid Jan 3rd 1896.  
Kinkead & Bro



Nicholasville Ky.  
Jan'y 1<sup>st</sup> 1896.

James K. Patterson  
to

|                 |                                         |               |
|-----------------|-----------------------------------------|---------------|
| 1894            | L. Saunders clerk Jessamine Co. Ct.     |               |
| Oct. 14<br>1895 | To Execution <sup>r</sup> vs Geo Ramsey | \$ 1.10       |
| Sept. 11        | " " " " " (by L. H. Williams)           | 1.10          |
|                 |                                         | <hr/> \$ 2.20 |



Lexington, Ky., Jan 1 1896.

Pres. Jas. K. Patterson

TO KENTUCKY AGRICULTURAL EXPERIMENT STATION, Dr.

M. A. SCOVELL, Director.

| 1895   |                                |                                      |                                |                                  |     |
|--------|--------------------------------|--------------------------------------|--------------------------------|----------------------------------|-----|
| July 2 | 1 Dzy. Tomatoes <sup>.08</sup> | (5)                                  | 1 Dzy. Toma. <sup>.08</sup>    | (11) 1/2 Pk Beans <sup>.08</sup> | 24  |
| " 11   | 1/2 Pk Peas <sup>.07</sup>     | 1/2 Dzy. Toma. <sup>.04</sup>        | (13)                           | 1/2 Pk Apples <sup>.08</sup>     | 19  |
| " 13   | 1/2 Dzy. Toma. <sup>.04</sup>  | 1 Head Cauliflower <sup>.04</sup>    | (15)                           | 1/2 Pk Peas <sup>.07</sup>       | 15  |
| " 15   | 1/2 " " <sup>.04</sup>         | (17) 1/2 Dzy. Toma. <sup>.04</sup>   | (19)                           | 1/2 Dzy. Toma. <sup>.04</sup>    | 12  |
| " 20   | 1/2 " " <sup>.04</sup>         | 1 Pk Beans <sup>.10</sup>            | (22)                           | 1/2 Dzy. Toma. <sup>.05</sup>    | 19  |
| " 24   | 1/2 " " <sup>.05</sup>         | (26) 1/2 Dzy. Toma. <sup>.04</sup>   | (27)                           | 1/2 Pk Beans <sup>.05</sup>      | 14  |
| " 27   | 1/2 " " <sup>.04</sup>         | (30) 1/2 Pk Beans <sup>.08</sup>     | (30)                           | 1/2 Dzy. Toma. <sup>.04</sup>    | 16  |
| Aug 3  | 1/2 Pk Beans <sup>.05</sup>    | 1/2 Dzy. Toma. <sup>.04</sup>        | 1 Dzy. Sw. Corn <sup>.05</sup> |                                  | 14  |
| " 10   | 1/2 " " <sup>.05</sup>         | (21) 1/2 Bc. Tomatoes <sup>.10</sup> |                                |                                  | 15  |
| Paid.  |                                |                                      |                                |                                  | 148 |

Paid

M. A. Scoree, Director.  
per C. W. Matthews.



B. J. TREACY, Ashland Park.

G. D. WILSON.

987  
Prof J. K. Patterson Lexington, Ky. Jan. 1 1896  
To TREACY & WILSON, Dr.

Horsemen's  
Headquarters.

Livery, Sale and Commission Stables,

Pairs, Gentlemen's Roadsters, Saddle Horses.

Thoroughbreds and Trotters at all times for sale.

No. 102 East Main Street.

NEW STABLES NEAR PHOENIX HOTEL.

Oct 16 Speck Carh. 4 da.

2 -



All outstanding accounts due January and July of each year.

Lexington, Ky., Jan 1897

Mr Pres James K Patterson

To T. D. Kelley,

Dentist,

Dr.

1896

July 4 To 3 Large Fillings

4.50

Wm. W. Kelley



KNIGHTS OF HONOR.

Hall of Una Lodge No. 518, Knights of Honor.

No. \_\_\_\_\_

Lexington, Ky. Jan 13<sup>th</sup> 1896

Received of

Bro J. R. Patterson

£m

Dollars.

100

For Assessment No. 452 to 460 \$ 9<sup>00</sup>/<sub>100</sub>

For Dues \$ 1<sup>00</sup>/<sub>100</sub>

\$ 10<sup>00</sup>/<sub>100</sub>

John Herr

Financial Reporter.





4. Trafalgar Square,  
London, W.C. Jan 10 1896  
Abbreviated Address for Telegrams - Uddia London.

B. F. Stevens,

Prof. J. K. Patterson

Order

Dec 1995

From Clays Cat.  
387. Mackod, Historic Families.  
cloth 1891.  
Carriage  
to London

3 5

Book Invoice Postage

7

$\pounds = 140$



47-M-64

LAWRENCE MACDONALD.  
917 SECURITY BUILDING.

ST. LOUIS, Jan. 10th 1896.

Dear President:-

I send you per this mail, copy of my last composition, - "His The Sweetest Little Trooper In The Army" March. Dedicated to, and accepted as standard by the Grand Army of the Republic.

Kindly accept same with my best compliments and I hope you will enjoy the effort of one of your boys.

With kindest regards,

I am

Yours Sincerely,

Lawrence Macdonald. (Geo. L.)



Lettington Ky Jan 20

Rec of James K. Patton  
\$ 700 for Jan Call in K. of K.  
J. W. Yeak  
Fin Reporter



47-M-64

Jan. 11, 1896

on the Naval Academy itself could not fail to be highly beneficial ; but the immediate and practical consideration is that the naval service, under the operation of this Bill, would be supplied more promptly and more efficiently than is otherwise possible with an ample force of thoroughly trained men. It seems obvious, too, that the presence in the Navy of a considerable number of officers drawn directly from civilian life, after they had received their training in civilian schools, would not only be of advantage to the whole naval engineering profession but would serve to awaken and maintain among the people of the country a healthy interest in the naval service, as one of the great branches of the National Government.

Such are some of the considerations, stated in the briefest form, which lead us to attach so great importance to the passage of the Bill referred to. Many others will readily suggest themselves and it seems to us that we may, with great propriety, urge all who are interested in higher technical education to give it their hearty and active support. From information received, we believe that a united effort, *promptly made*, to call the attention of Senators and Members to the merits of the Bill will result in its early passage, and we respectfully urge all who are interested to make their influence felt either by writing letters or by seeking personal interviews with Senators and Members from their respective States, or those from other States with whom they may have personal acquaintance.

GEO. W. ATHERTON,  
*Pennsylvania.*  
JAMES H. SMART,  
*Indiana.*  
HENRY C. WHITE,  
*Georgia.*

## MEMORANDUM.

At the meeting of the Association of Agricultural Colleges and Experiment Stations held at Champaign, Ill., a committee, consisting of Presidents Atherton, Smart and Dabney, was appointed for the purpose of representing to the proper committees of Congress the views of the Association in support of a measure then pending in the Senate, entitled "A Bill to Regulate the Number of Officers in the Engineer Corps of the Navy." The Committee appeared with representatives of other interests before the Naval Committee of the Senate and received a most courteous and attentive hearing. The Naval Committee, without a dissenting vote, adopted a strong report in favor of the measure and recommended its passage. The bill, however, was not reached on the calendar during that session and, though it has been kept before Congress in succeeding sessions, no serious effort has been made to secure its passage, for the reason that existing circumstances from time to time did not seem favorable to such a movement. The Committee of the Association, accordingly, has not been in a position to make a final report and thus the subject has not been brought up at any subsequent meeting.

On learning that a similar bill was to be introduced at the opening of the present session of Congress, under what was believed to be more favorable auspices, the Executive Committee of the Association appointed President White, of Georgia, as a third member of the Committee first named, in the place of Dr. Dabney whose temporary transference to another position had left a vacancy.

Soon after the beginning of the session a bill was brought forward by Senator Squire, of Washington, drawn upon substantially the same lines as the former one but introducing some changes which, as they



affect principally the organization of the Engineering Staff of the Navy, do not especially concern the educational institutions of the country.

The bill as printed is known as Senate, No. 735, and its full title is

*A Bill to reorganize and increase the efficiency of the personnel of the Navy; to increase the usefulness and numbers of the Corps of Naval Engineers; to induce the scientific institutions to provide a naval engineering reserve for the time of war; to establish a naval engineering experimental station, and to encourage the study of the mechanic arts and sciences, and particularly that of naval engineering in the technological colleges of the country.*

Leaving out of view all that relates to the mechanism of the Bill we quote only those provisions which directly interest technical institutions and which, if adopted, cannot fail to be of far reaching importance:

SEC. 13. \* \* \* \* "That graduates of technological schools of the United States whose course of instruction in mechanical engineering may be considered satisfactory by the director-general of naval engineering, and approved by the Secretary of the Navy, may be eligible for appointment as engineer cadets in the Engineer Corps of the Navy."

"That the appointment of engineer cadets in the Engineer Corps of the Navy shall be made from the engineer cadets of the United States Naval Academy at the end of the four years' course and from the graduates of the before mentioned technological schools."

"The number of graduates of technological schools appointed engineer cadets, as above provided, is to be equal, until the total number of officers in the corps provided for by this Act is reached, to thirty less the number appointed from the United States Naval Academy, and, after this limit is reached, to be equal to the excess of the existing vacancies over the number of engineer cadets of the United States Naval Academy available each year."

SEC. 14. \* \* \* \* "That the engineer cadets appointed in the Engineer Corps of the Navy shall be assigned to cruising ships for one year, and at the end of that year shall be ordered for one year to the various working navy-yards or to such scientific post-graduate schools as may be established by the Secretary of the Navy, for such practical instruction as may be recommended by the director-general of naval engineering and approved by the Secretary of the Navy. At the conclusion of this two years' service they shall undergo a physical examination before a board of medical officers of the Navy and a professional examination at the United States Naval Academy as now prescribed by regulation, and from those who pass, and in the order of merit as shown by that examination, shall be commissioned the engineer officers to fill the vacancies in the lowest grade of commissioned officers of the Engineer Corps of the Navy: *Provided*, That at least one-half of such vacancies shall be filled by graduates of the United States Naval Academy. \* \* \* \* Those engineer cadets who have successfully passed the examina-

tion but who do not receive commissions shall be honorably discharged from the naval service and shall receive one year's pay as now provided by law. \* \* \* \*

SEC. 15. "That in order to promote the study of marine engineering, as contemplated in the previous sections, the bureau of engineering is hereby empowered to loan, under conditions imposed by the Secretary of the Navy, to such scientific institutions as may establish the course of study herein provided for, and shall give the Navy a Corps of trained men as a naval engineering reserve, such models, plans, and machinery as can be spared without detriment to the naval service."

Aside from questions affecting the organization of the Naval Engineering Staff, the bill is based upon the fact which has been repeatedly urged upon the attention of Congress that the present engineering force of the Navy is utterly inadequate to its immediate and imperative needs; and the provisions above quoted are intended to make use of existing educational agencies as a means of supplying that deficiency more rapidly than can be done by the Naval Academy alone, under existing laws and regulations. The measure seems to us to be one of the very highest importance not only as respects the naval resources of the country, but still more, if possible, as respects the interests of all institutions of higher technical education which include engineering studies in their courses. It would be possible, of course, to increase the number of cadets in the Naval Academy at Annapolis to such an extent as to provide the requisite number of engineers; but such a policy would involve so important changes of legislation and administration that it seems altogether unlikely to be undertaken, and, even if it were more practicable than it appears to be, we should regard it as highly inexpedient. Engineering instruction of a high grade is already provided by numerous institutions in many parts of the country. These institutions have been established, some by private benefactions and some at public expense. The range and quality of their work has immensely advanced within the last few years and several of them now take rank with the best institutions of their kind in the world. The admission of the graduates of such institutions into the naval service would not only provide an additional field of employment for the best of such men, but would immediately awaken a spirit of emulation among all those whose work was to be subjected to the practical test of an examination absolutely uniform for all parts of the United States. The reaction of such a competition up-



47-M-64



B. F. Stevens.

4. Trafalgar Square.  
London, W.C. 15 Jan 1896

Abbreviated Address for Telegrams: Uddo London.

Prof. J. K. Patterson  
State College of Kentucky  
Lexington Ky.

Dear Sir:

In reply to your favour  
of Dec. 26 I have to inform you  
that vols 3 and 4 of Hodgkin's Italy  
and her invaders are out of print and  
being reprinted but it is not known  
when they will be ready. Vols 1 and  
2 are published at £ 2. 2. 0  
vols 3 and 4 1. 16. 0  
vols 5 and 6 1. 16. 0

The only second hand copy yet found  
is vols 1 to 4 for £3. 3. 0

The vols. of Chambers' Cyclo-  
pedia are too heavy for mail.

Yours faithfully

B. F. Stevens



A. SANKEY,  
Notary Public, Real Estate & In-  
surance Agent.

Blue Mound, Mo., Jan<sup>y</sup> 15<sup>th</sup> 1896

James K. Patterson

President Ky State College

Dr Sir

Kind enclosed

Draft on N.Y. for Sixty five dollars  
Retained \$10<sup>00</sup> per statement in former  
letter from you

This is fifteen days late owing  
to delay in return of statement  
of hay sold by Mr Balgob  
Have just rented and articulated  
for this year (1896) \$75<sup>00</sup> on Oct 1<sup>st</sup> 96  
and \$100<sup>00</sup> on or before Jan 1<sup>st</sup> 1896

Trusting this will be satisfactory

I remain

Respect Yours

A. Sankey





WILLIAM O. BRADLEY,  
GOVERNOR.

COMMONWEALTH OF KENTUCKY,  
EXECUTIVE DEPARTMENT.

FRANKFORT, Jan. 13th, 1896. 189

Professor Patterson,  
Lexington, Ky.

Dear Sir:-

The Assistant Secretary notifies me that it is impossible to tell anything from the books of Governor Brown concerning the persons appointed. I would suggest to you, as I understand that Mr. Wilson, late representative from Nelson County, has died, that if you will allow me to supply his place I will have no trouble in making the appointments. I fear if I do not pursue this course that one of my appointments may be defeated, and may cause some friction in the Senate.

Kindly let me hear from you at once, and also give me any suggestion you may see fit as to who the person from the 4th District should be. General Hobson of Greensburg and Colonel Carlile of Lebanon are each excellent gentlemen of high standing.

Yours very truly,

*W O Bradley*



Price, par and interest.



**\$1,500 City of Hillsboro, Texas, 6% School Bonds.**

Dated July 1, 1889. Due July 1, 1909. Not subject to call. Interest payable January and July 1st, at the City Treasury, Hillsboro. Denomination, \$500.

|                         |             |                 |          |
|-------------------------|-------------|-----------------|----------|
| Real valuation.....     | \$2,250,000 | Total debt..... | \$47,500 |
| Assessed valuation..... | 1,925,475   | Population..... | 6,010    |

Hillsboro is the county seat of Hill County, located in Northeastern Texas. Is surrounded by a rich farming district. The population of Hill County is 35,000. Has two railroads. The city floated its last issue of bonds at 9%.

All obligations have been met promptly, and the credit of the city is first-class.  
Price, to net 5½% interest on the investment.

**\$3,500 Town of Commerce, Texas, 6% School Bonds.**

Dated July 1, 1901. Due July 1, 1909. Subject to call after 1901. Interest payable January and July 1st, at St. Louis, Mo. Denomination, \$500.

|                         |           |                        |         |
|-------------------------|-----------|------------------------|---------|
| Real valuation.....     | \$500,000 | Total debt.....        | \$5,500 |
| Assessed valuation..... | 374,393   | Population, about..... | 3,500   |

Located in Northeast Texas, in Hunt County. Has two railroads. Commerce is a well located and thrifty town. It has increased in size, and has been steadily reducing its debt since the date of these bonds.  
Price, 101 and interest.

We offer also the following lots of old issues, all now subject to call. Interest on all has been paid promptly.

**\$2,000 City of Abilene, Texas, 8% Water Bonds.**

Due Jan. 6, 1901. Interest payable January and July at New York City.

**\$1,000 City of Tyler, Texas, 7% Water Bonds.**

Due Jan. 1, 1902. Interest payable January and July at Tyler, Texas.

**\$500 Wichita County, Texas, 7% Bridge Bond.**

Due August 10th, 1899. Interest payable April 10th, annually, at Austin, Texas.

**PRICES ON APPLICATION.**

**Farmers' Elevator Company, of St. Louis. \$50,000 6% First Mortgage Bonds.**

Dated July 1, 1895, due July 1, 1915. Subject to call after July 1, 1910. Interest payable January and July 1st, at St. Louis Trust Co., St. Louis. Registered by the St. Louis Trust Co., trustee for bondholders.

Total bonded debt, \$300,000, maturing in five, ten, fifteen and twenty years from July 1, 1895.

|                                                          |           |
|----------------------------------------------------------|-----------|
| Capital stock, \$350,000, full paid.....                 | \$700,000 |
| Actual cost of entire property owned by the Company..... | 600,000   |
| Estimated present value.....                             | 100,000   |

Value of ground alone, owned in fee simple,.....  
Capacity of elevator 1,500,000 bushels, recently increased from 800,000 bushels.  
Insurance for benefit of bondholders, \$350,000.

The property of the company is located in North St. Louis, on the river front, consisting of the block included between Madison and Clinton streets. The Walbash Railroad connects directly with the elevator, and through it connections are made with all railroads in every direction.

Since beginning business in 1892 the company has earned and paid semi-annual dividends ranging from 6% to 10% per annum. Last dividend, December 31st, 1895, 3%.

The elevator is well located and efficiently managed, and has a well established and profitable business. We consider the security for these bonds first-class, and the bonds an exceptionally choice and desirable investment. The bonds we offer, being the last of the issue to fall due, are the most desirable, as they will run for twenty years, and the ratio of security will be increased as the bonds of earlier maturity fall due and are paid. The entire issue of these bonds, \$300,000, excepting \$100,000 purchased by us, was subscribed for before the bonds were issued, by business men of this city, mostly merchants on Change.

We will furnish on application a certificate of title of the St. Louis Trust Company, showing the property above described to be owned in fee simple by the Farmers' Elevator Company free of any other incumbrance.

**WE BUY AND SELL AND EXECUTE ORDERS IN ALL LOCAL SECURITIES.**  
We have on hand at present the following:

**LOCAL BONDS.**

- \$25,000 Broadway Cable (St. Louis Railway), First Mortgage 5's.
- \$ 2,000 Union Depot Railway Consolidated 6's, due 25 years from 1893.
- \$10,000 Commercial Building Company's First Mortgage 6's, due 1907.
- \$ 3,000 Mercantile Club Second Mortgage 7's.
- \$ 5,000 St. Louis and Suburban Railway 5's.
- \$10,000 Excelsior Manufacturing Co. Consolidated Mortgage 6's.
- \$10,000 Missouri Electric Light and Power Co. Second Mortgage 6's.
- \$10,000 Eureka Springs Railway Co. First Mortgage 6's.
- \$ 1,000 Pulaski Railway and Traction Co. (Little Rock, Ark.) First Mortgage 6's.
- \$ 7,000 Paducah, Tenn. & Ala. Railway Co. First Mortgage 5's.
- \$10,000 Independence, Mo., Waterworks Co. First Mortgage 5% Bonds.
- \$10,000 Paris, Texas, Electric Light and Power Co. First Mortgage 6's.
- \$15,000 New Orleans & Northwestern Railway Co. 7% Receiver's Certificates.

**BANK STOCKS.**

- 25 shares Continental National Bank.
- 50 shares American Exchange Bank.
- 50 shares Chemical National Bank.
- 20 shares Citizens' Bank.
- 10 shares Boatmen's Bank.
- 15 shares Merchants-Laclede National Bank.
- 20 shares Fourth National Bank.
- 25 shares National Bank of the Republic.
- 100 shares St. Louis National Bank.
- 10 shares St. Louis Safe Deposit and Savings Bank.
- 25 shares Third National Bank.

**MISCELLANEOUS STOCKS.**

- 50 shares Simmons Hardware Co., common.
- 200 shares St. Joseph Lead Company.
- 150 shares Anchor Line.
- 50 shares Commercial Building Co.
- 35 shares Bonne Terre Cattle and Farming Co.
- 100 shares Imperiale Building Co., 7% preferred.
- 50 shares Imperiale Building Co., common.
- 100 shares St. Louis Exposition.
- 50 shares Laclede Building Co.
- 12 shares Gilsonite Co.
- 15 shares Metropolitan Dairy Co.
- 350 shares Bi-metallic Mining Co.
- 25 shares St. Louis Cotton Compress Co.
- 25 shares St. Louis Sanitary Co. stock.
- 25 shares Southern Electric Railway Co., common.



Jan. 28, 1896

WILLIAM TUOHY

A. POOL & SON,  
GRANITE MONUMENTS,

Office, 321 Fifth Street,

Works at  
QUINCY, MASS.

LOUISVILLE, KY.



# Coal

1896.

Jan 25 100 Bm Lump.

Lexington, Ky.,

Feb 1 1896

Wm. A. Patterson

Bought of **Shelby Kinkead & Bro.,**

Wholesale and Retail Dealers in

**Anthracite and Bituminous Coals.**

OFFICE AND YARD, No. 51 NORTH BROADWAY.

Railroad Yard, Patterson and Merino Streets.

9<sup>00</sup>





Lexington, Ky., *Feb 1* 189 *6*

M *Perish J K Patterson*

TO F. E. JOHNS,

NO. 55 EAST MAIN STREET.

*L. Doler*  
*1 "*

*2 50*  
*2*



# Coal

SHELBY KINKEAD & BRO.,

WHOLESALE AND RETAIL DEALERS IN

Anthracite and Bituminous Coals.

OFFICE AND YARD—No. 51 NORTH BROADWAY.

RAILROAD YARD—PATTERSON AND MERING STREETS.

LEXINGTON, KY

Feb 5 1896.

Prof Jas H. Patterson  
Lexington Ky.

Dear Sir: Your favor, with check for \$9<sup>00</sup>  
enclosed, is received, and amount placed to  
your credit. Thanking you for remittance  
we are,  
Yours truly Shelby Kinkead & Bro.



Lexington, Ky., *File 10* 1886

*M. A. M. College*

TO **JAS. M. BYRNES, DR.**

**Printing, Binding and Stationery,**

**NO. 11 NORTH MILL STREET.**

*To 2 doz Tablets*

*4 00*

*For Jas M Byrnes*



47-M-64

NO. 3489.

**Treasury Department.**

Office of the **COMPTROLLER OF THE CURRENCY.**

IN THE MATTER OF  
**The National Bank of Kansas City,**  
KANSAS CITY, MISSOURI.

WASHINGTON, FEBRUARY 11, 1896.

**TO ALL WHOM IT MAY CONCERN:**

WHEREAS, Upon a proper accounting by the receiver heretofore appointed to collect the assets of "THE NATIONAL BANK OF KANSAS CITY," Kansas City, Mo., and upon a valuation of the uncollected assets remaining in his hands, it appears to my satisfaction that in order to pay the debts of such association it is necessary to enforce the individual liability of the stockholders therefor to the extent hereinafter mentioned, as prescribed by Sections 5151 and 5234 of the Revised Statutes of the United States:

Now, THEREFORE, By virtue of the authority vested in me by law, I do hereby make an assessment and requisition upon the shareholders of the said "THE NATIONAL BANK OF KANSAS CITY" for One Hundred and Sixty Thousand Dollars, to be paid by them ratably, on or before the Fifth day of March, 1896, and I hereby make demand upon each and every one of them for Sixteen Dollars upon each and every share of the capital stock of said association held or owned by them, respectively, at the time of its failure; and I do hereby direct JOHN PERRY, the receiver heretofore appointed, to take all necessary proceedings, by suit or otherwise, to enforce to that extent the said individual liability of the said shareholders.

IN WITNESS WHEREOF, I have hereunto set my hand, and caused my seal of office to be affixed to these presents, at the City of Washington, in the District of Columbia, this eleventh day of February, A. D. 1896.

[SEAL]

JAMES H. ECKELS,

Comptroller of the Currency.

(SEE INSIDE.)



OFFICE OF THE RECEIVER

OF  
The National Bank of Kansas City, Missouri.

KANSAS CITY, MO., FEBRUARY 11, 1896.

YOU WILL PLEASE TAKE NOTICE, That the Comptroller of the Currency has levied an assessment upon the stockholders of THE NATIONAL BANK OF KANSAS CITY, MISSOURI, of SIXTEEN DOLLARS, (\$16) a share, payable at the office of the Receiver on or before March 5, 1896. The Receiver is, however, authorized by the Comptroller to grant an extension, without interest, to shareholders who pay one-half of the assessment on or before that date, and who will give a written obligation, satisfactorily guaranteed, to pay the remaining one-half on or before April 5, 1896.

You are therefore requested to pay the assessment on Ten (10) Shares of stock standing in your name, in accordance with the foregoing order and this notice, or suit will be commenced to enforce payment.

Robert  
Receiver, The National Bank of Kansas City, Mo.

James K. Patterson  
Lexington Ky.





W.C. ANDERSON, Pres.  
S.L. MERRIAM, Vice Pres.  
W.M. LOCKE, Secy.  
W.A. PUNGS, Treas.

Safeguard Account Co.,

Detroit, Mich.

Feb. 12, 1896.

Chicago, Ill.

Gentlemen:- Referring to the "Safeguard books" we are using would say that we are highly pleased. We made the transfer from old ledgers a little before the 10th of January hence our first balance or "proof" was on February 1st. They worked like a charm and by 2 P. M. on the 1st of February we had proved our Sales & Purchase Ledgers and by evening had a full statement of our business taken off into the "statement book" ready for review.

We think this speaks well for your system and the more so as we had never received but one hour's "coaching" from your Mr. Sullivan one evening after close of business, when he was in the city.

We see no reason why any one who appreciates promptness in having a true statement of their business on the first day of the month, should pause in their consideration of putting in your system. Others of your patrons told us the same thing and so we put the system in and are glad of it.

Yours very truly,

The Anderson Mfg Co.





4. Trafalgar Square,  
London, W.C. 15 Feb 1896

Abbreviated Address for Telegrams Udda London.

B. F. Stevens,

Prof J. K. Patterson

| 1895    | Statement of Account.                    |         |    |    |       |
|---------|------------------------------------------|---------|----|----|-------|
| July 18 | To account rendered                      |         | 5  | 12 | 11    |
| Augt 10 | Book as per invoice                      |         | 2  | 7  |       |
| 21      | Atlases do                               |         | 1  | 18 | 8     |
| 23      | Weight 15 do                             |         | 14 | 6  |       |
| Sept 20 | Books do                                 |         | 1  | 4  |       |
| Oct 2   | do do                                    |         | 5  | 1  |       |
| Dec 16  | Public Opinion June to June 1896 postage |         | 6  | 6  |       |
|         | Spectator do                             |         | 15 | 3  |       |
|         | Mail do                                  |         | 19 | 6  |       |
|         | Eng. Illus Mag. do                       |         | 4  | 0  |       |
|         | Sunday Mag. do                           |         | 4  | 0  |       |
| 17      | Books as per invoice                     |         | 2  | 10 |       |
| 1896 31 | do do                                    |         | 2  | 7  |       |
| Jan 10  | do do                                    |         | 4  | 0  |       |
| 11      | do do                                    |         | 2  | 7  |       |
| 22      | do do                                    |         | 4  | 8  |       |
|         |                                          |         | 11 | 11 | 0     |
| 1895    | <u>Credit</u>                            |         |    |    |       |
| Augt 19 | By Cash                                  | 6. 0. 0 |    |    |       |
| Dec 12  | do for R. McKellar                       | 2. 8. 1 | 8  | 8  | 1     |
|         | For your debit                           |         | £  | 3  | 2. 11 |



Lexington, Ky., .....189

*M. Prof. J. K. Patterson*

Bought of **M. G. THOMPSON,**

DEALER IN

**Tinware, Stoves, Hollow-Ware, Castings, Etc.,**

14 and 16 UPPER STREET,

BETWEEN MAIN AND UPPER.

Folio.....

1896

|        |    |                                      |             |
|--------|----|--------------------------------------|-------------|
| Feb'y. | 7  | Tap oven plate in range              | 2           |
| "      | "  | 6 Grate Bars                         | 1 50        |
| "      | "  | 1 Fire Tile                          | 1 50        |
| "      | "  | 1 Front Grate                        | 50          |
| "      | "  | 1 Long Center 75 - 1 Short Center 75 | 1 50        |
| "      | "  | Time cleaning out & fitting up range | 1 00        |
| "      | 15 | Water Back for range                 | 7 00        |
| "      | "  | work on Range Center                 | 50          |
|        |    |                                      | <hr/> 15 50 |

Paid Apr. 16/96

*M. G. Thompson*  
J.S.



M. G. THOMPSON,  
Stoves and Tinware,

ACCOUNT

J. K. Patterson

\$ 8<sup>00</sup>

7<sup>00</sup>

15<sup>00</sup>

15<sup>50</sup>

47-M-64



Lexington Ky Feb 17 '85  
For Work on Plants by T H Morgan.

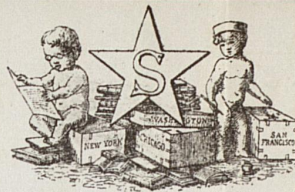
|            |         |
|------------|---------|
| Jan 11 '86 | 1/2 hr  |
| " 12       | 1 1/2 " |
| " 14       | 1 "     |
| " 15       | 1 1/2 " |
| " 16       | 1 1/2 " |
| " 22       | 2 "     |
| " 23       | 3 "     |
| " 25       | 1 "     |
| " 26       | 1 "     |
| " 27       | 1 "     |
| " 30       | 4 "     |
| Feb 4      | 2 "     |
| " 5        | 2 "     |
| " 6        | 3 "     |
| " 10       | 1 "     |
| " 12       | 2 "     |
| " 13       | 2 "     |

Total 30 hr @ 12 1/2 cts per hr = \$ 3.75.

Rec'd Payment T H Morgan



Prof. J. K. Patterson  
State College of Kentucky  
Lexington  
Ky.



B. F. Stevens,  
4, Trafalgar Square,  
London, W.C. 19 July 1896  
Abbreviated Address for Telegrams: Uoda London.

DEAR SIR,

I have the pleasure to enclose herewith a statement of your account  
to *date* showing a balance of £ *3. 2. 11* to your debit, which  
I trust you will find correct.

Respectfully requesting the favour of a remittance.

I am, DEAR SIR,

Yours faithfully,

*B. F. Stevens*  
*BF*



OFFICE OF  
S. L. FISLER,  
SECRETARY AND TREASURER.

## Yafayette College,

*Easton, Pa., February 27th 1896.*

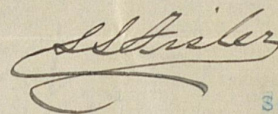
Presd't Jas. K. Patterson, Ph. D., LL. D.

Kentucky State College,  
Lexington,  
Ky.

Dear Sir;

I send you, by this day's Express, a Diploma for the degree of Legum Doctor, recently conferred upon you by this college. Trusting that the same will come safely to hand, I remain,

Very truly yours,



Secretary.



*All letters, to ensure prompt attention, should be addressed to the Firm.*

CHICAGO OFFICE,  
153 ADAMS STREET.

BOSTON OFFICE,  
4 PARK STREET.

NEW YORK OFFICE,  
11 E. 17TH STREET.

HOUGHTON, MIFFLIN AND COMPANY, PUBLISHERS.

*Boston, Feb. 28, 1896.*

President Jas. K. Patterson,  
Lexington, Ky.

Dear Sir:-

We sent you some time ago, for examination, a copy of  
Fiske's History of the United States for Schools.

Since we are very anxious to learn the opinions of educators re-  
garding our books we take the liberty to ask if you will kindly drop us  
a line in the enclosed envelope informing us how the book pleases you,  
and also what the prospects are that you will use it in your classes .

Hoping to receive an early reply, and assuring you of our continued  
desire to serve you, we remain

Yours very truly,

Houghton, Mifflin & Company.  
G.M.G.



# State College of Kentucky.

## THE DEPARTMENT OF PEDAGOGY.

Lexington, Ky., *Feb. 28* 189 *6*

Dear *Sir*:

Following are the grades made by *J. R. Sains* in the studies pursued by *him* during the *past year*

REMARKS.

*R. M. Roaul*  
Department Pedagogy.

N. B.—An examination grade below 11.25 means failure to pass.

| STUDIES.                            | GRADES. | STUDIES.                   | GRADES.                    |
|-------------------------------------|---------|----------------------------|----------------------------|
| PROFESSIONAL COURSE.                |         | STATE DIPLOMA COURSE.      |                            |
| Algebra.....                        |         | * Advanced Arithmetic..... | <i>13.0 Class standing</i> |
| Analytics.....                      |         | * Advanced Algebra.....    | <i>12.1 " "</i>            |
| Astronomy.....                      |         | Plane Geometry.....        |                            |
| Botany (General).....               |         | Elementary Latin.....      |                            |
| Botany (Laboratory).....            |         | English Literature.....    |                            |
| Chemistry (General).....            |         | * Elementary Physics.....  | <i>13.0 Class standing</i> |
| Chemistry (Laboratory).....         |         | Psychology.....            |                            |
| Drawing.....                        |         | Pedagogy.....              |                            |
| English Literature.....             |         | STATE CERTIFICATE COURSE.  |                            |
| Geology (General).....              |         | Advanced Arithmetic.....   |                            |
| Geology (Laboratory).....           |         | Advanced Algebra.....      |                            |
| Geometry (Plane).....               |         | English Literature.....    |                            |
| Geometry (Solid).....               |         | Psychology.....            |                            |
| History.....                        |         | Pedagogy.....              |                            |
| Latin.....                          |         | COUNTY CERTIFICATE COURSE. |                            |
| Logic.....                          |         | Arithmetic.....            |                            |
| Mineralogy.....                     |         | Civics.....                |                            |
| Mental Philosophy.....              |         | Composition.....           |                            |
| Moral Philosophy.....               |         | Geography.....             |                            |
| Paleontology.....                   |         | * Grammar.....             | <i>13.0</i>                |
| Pedagogy (General).....             |         | Kentucky History.....      |                            |
| Pedagogy (Psychology).....          |         | United States History..... |                            |
| Pedagogy (Methods).....             |         | Orthography.....           |                            |
| Pedagogy (Management).....          |         | Physiology.....            |                            |
| Pedagogy (History of Educat'n)..... |         | Pedagogy.....              |                            |
| Physiology.....                     |         | UNCLASSIFIED.              |                            |
| Physics (General).....              |         |                            |                            |
| Physics (Laboratory).....           |         |                            |                            |
| Political Economy.....              |         |                            |                            |
| Trigonometry.....                   |         |                            |                            |
| Zoology (General).....              |         |                            |                            |
| Zoology (Laboratory).....           |         |                            |                            |



Memorandum.

FROM  
C. B. MERWIN,  
STATIONER AND PRINTER,  
218 FULTON STREET,  
TELEPHONE 3467 CORTLANDT.

NEW YORK, Feb 28 1896  
TO Mr Patterson  
Sir

Enclose you a proof  
of your envelope the way  
they are to be printed, you  
want the whole. 2 H printed  
the same.

Yours  
C B Merwin



Feb. 28, 1896

**A Word of Explanation:**

A limited number of Vignette Medallion Portrait Engravings will receive insertion in the "Encyclopedia of American Biography of the Nineteenth Century," allotted to the foremost men of America—the majority of whom have passed away. A few more Photographs (or copies from Steel plates) are required to make up the requisite number permitted. The American Publishers' Association requires for enrolling same a fee of twenty dollars as partial recompense to the publishers in liquidating expenses of engraving and correspondence—a rule that is customary and permissible in a work of this magnitude, and with such courteous recognition and co-operation, success is doubly assured. For convenience in mailing, cabinet photographs or steel prints may be trimmed down so as to fit in a small envelope, as only the bust will be used. Remittance can be made now or at any time within thirty days from receipt of photograph.

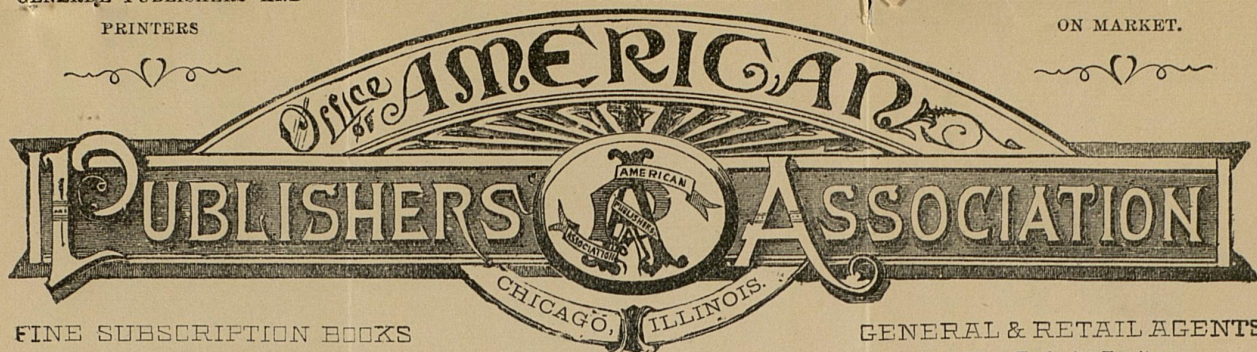
American Publishers' Association.



GENERAL PUBLISHERS AND  
PRINTERS

INCORPORATED 1884

BOOKS PUBLISHED & PLACED  
ON MARKET.



FINE SUBSCRIPTION BOOKS  
Of Every Description a Specialty.

GENERAL & RETAIL AGENTS  
Given Exclusive Territory.

191 CLARK STREET.



CHICAGO, ILL. Feb. 28, 1896.

Prof. James K. Patterson,

Lexington, Ky.

Dear Sir:--Your Data and Subscription was duly received. The Assignment of the remaining portraits has been left entirely to me, and I wish to include yours in the "Encyclopedia of American Biography of the Nineteenth Century," in which I shall personally see that you are given satisfactory representation.

I trust the honor conferred will meet with your courteous acquiescence. Let me hear from you.

Yours truly,

*Wm. H. Harrison*  
Editor-in-Chief.

American Publishers' Association.













OFFICE OF  
**EIMER & AMEND,**  
Importers, Manufacturers and Dealers in  
**Chemicals, Acids, Chemical & Physical Apparatus,**

205, 207, 209 & 211 THIRD AVE.,

New York, February, 1896

DEAR SIR:—We beg to draw your attention to our facilities for the

**IMPORTATION FREE OF DUTY**

of Scientific Apparatus intended for the use of Universities, Colleges, and other Educational Institutions.

During a period of over Thirty Years we have endeavored to secure the best sources of supply and, as a result, we are now dealing **exclusively with the most prominent Manufacturers** in every line, obtaining from each the specialties in which they excel.

We do not import **FROM** mere **DEALERS** or **AGENTS, BUT PURCHASE DIRECT FROM FIRST HANDS** under most favorable conditions—which enables us to supply our customers with the best goods at lowest prices—only one profit being added.

The requirements of the different branches of our business are such that we receive large shipments almost weekly, and we therefore are not under the necessity of shipping a particular order separately, which would subject it to bear all forwarding, freight, insurance, and entry charges, but let it form part of a regular shipment which reduces the pro-rata charge on it to the smallest possible amount.

Goods can be ordered by any catalogue and we will make any European Price List the basis of calculation or give special quotations.

*Orders for the ensuing College year should be sent in at as early a date as possible to insure prompt delivery in Fall.*

Please note that Common Filter Papers, Rubber Goods, some Porcelain Ware, and Glass-Stoppered Bottles are no longer admitted duty free, the Government having declared them articles of common use and not for scientific purposes. Also all balances of coarse weighing will in future have to pay duty.

We shall be glad to give any information desired, and soliciting your kind favors, we remain,

Yours very respectfully,

**EIMER & AMEND.**

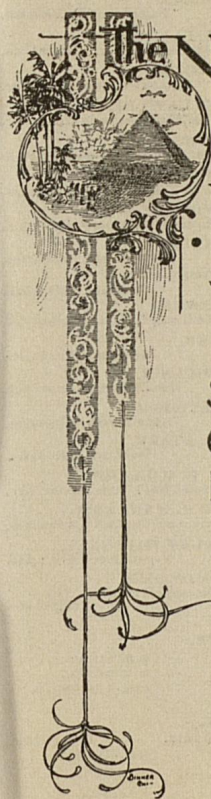
NOTE.—Schleicher & Schüll's Pure Filter Papers admitted Duty Free.



47-M-64

[Mar. 1, 1896]

(74)



The Northwestern  
- Mutual -  
Life Ins. Co.

STATEMENT-  
OF ~ ~ ~ ~ ~  
BUSINESS ~  
TRANSACTION  
DURING ~ ~ ~  
THE ~ ~ ~ ~ ~  
YEAR ~ ~ ~ ~ ~  
1895 ~ ~ ~ ~ ~

HOME OFFICE,  
MILWAUKEE, WIS.



## The Northwestern Mutual Life Insurance Co.

### TRUSTEES.

|                                                                        |                                                                        |
|------------------------------------------------------------------------|------------------------------------------------------------------------|
| <b>H. L. PALMER,</b><br>President, Milwaukee.                          | <b>F. F. ADAMS,</b><br>Manufacturer, Milwaukee.                        |
| <b>CHARLES D. NASH,</b><br>Capitalist, Milwaukee.                      | <b>JOHN S. ELLETT,</b><br>Pres't. State Bank of Va., Richmond, Va.     |
| <b>A. P. WATERMAN,</b><br>Acting Treas. Beloit College, Beloit, Wis.   | <b>FRED. VOGEL, Jr.,</b><br>Manufacturer, Milwaukee.                   |
| <b>J. H. VAN DYKE,</b><br>Attorney and Counselor, Milwaukee.           | <b>THOS. C. LAWLER,</b><br>Capitalist, Prairie du Chien, Wis.          |
| <b>JOHN J. R. PEASE,</b><br>Att'y and Counselor, Janesville, Wis.      | <b>WM. DAWSON,</b><br>Pres't. Bank of Minnesota, St. Paul.             |
| <b>EDWIN HYDE,</b><br>Contractor, Milwaukee.                           | <b>F. G. BIGELOW,</b><br>Pres't. 1st National Bank, Milwaukee.         |
| <b>DAVID J. BREWER,</b><br>Justice U. S. Sup. Court, Washington.       | <b>JOHN FIELD,</b><br>Wholesale Merchant, Philadelphia.                |
| <b>ANGUS SMITH,</b><br>Capitalist, Milwaukee.                          | <b>CHAS. ALLIS,</b><br>Manufacturer, Milwaukee.                        |
| <b>WILLARD MERRILL,</b><br>Vice-Pres't & Supt. of Agencies, Milwaukee. | <b>C. A. LOVELAND,</b><br>Actuary, Milwaukee.                          |
| <b>WM. P. McLAREN,</b><br>2d Vice-President, Milwaukee.                | <b>H. C. URNER,</b><br>Treas. Little Miami R.R. Co., Cincinnati, O.    |
| <b>SAMUEL C. LAWRENCE,</b><br>Manufacturer, Boston.                    | <b>E. S. PIKE,</b><br>Capitalist, Chicago, Ill.                        |
| <b>B. K. MILLER,</b><br>Attorney and Counselor, Milwaukee.             | <b>C. D. SINCLAIR,</b><br>Manufacturer, Racine, Wis.                   |
| <b>JESSE SPALDING,</b><br>Ex-Collector of Customs, Chicago.            | <b>E. P. MATTHEWS,</b><br>Manufacturer, Milwaukee.                     |
| <b>CHARLES RAY,</b><br>Pres't Nat. Exchange B'k, Milwaukee.            | <b>CHAS. G. STARK,</b><br>Merchant, Milwaukee.                         |
| <b>CHARLES E. DYER,</b><br>Attorney and Counselor, Milwaukee.          | <b>JOSEPH H. MILLARD,</b><br>Pres't Omaha Nat'l Bank, Omaha, Neb.      |
| <b>A. K. HAMILTON,</b><br>Manufacturer, Milwaukee.                     | <b>GEORGE C. MARKHAM,</b><br>Attorney and Counselor, Milwaukee.        |
| <b>F. C. WINKLER,</b><br>Attorney and Counselor, Milwaukee.            | <b>G. STANLEY MITCHELL,</b><br>Manufacturer, Milwaukee.                |
| <b>GEO. F. WHEELER,</b><br>Banker, Waupun, Wis.                        | <b>H. F. WHITCOMB,</b><br>Gen'l Manager Wis. Central Lines, Milwaukee. |

### EXECUTIVE COMMITTEE.

|                        |                         |                         |
|------------------------|-------------------------|-------------------------|
| <b>H. L. PALMER,</b>   | <b>WILLARD MERRILL,</b> | <b>C. D. NASH,</b>      |
| <b>WM. P. McLAREN,</b> | <b>CHAS. E. DYER,</b>   | <b>R. K. MILLER,</b>    |
| <b>F. G. BIGELOW,</b>  | <b>C. A. LOVELAND,</b>  | <b>GEO. C. MARKHAM.</b> |

### FINANCE COMMITTEE.

|                       |                           |                        |                      |
|-----------------------|---------------------------|------------------------|----------------------|
| <b>H. L. PALMER,</b>  | <b>C. D. NASH,</b>        | <b>WM. P. McLAREN,</b> | <b>R. K. MILLER,</b> |
| <b>F. G. BIGELOW,</b> | <b>GEORGE C. MARKHAM,</b> | <b>CHARLES RAY.</b>    |                      |

### OFFICERS.

|                                                      |                                                       |
|------------------------------------------------------|-------------------------------------------------------|
| <b>H. L. PALMER, President.</b>                      | <b>WILLARD MERRILL, Vice-President.</b>               |
| <b>WM. P. McLAREN, 2d Vice-President.</b>            | <b>CHARLES RAY, Treasurer.</b>                        |
| <b>CHAS. E. DYER, Counsel.</b>                       | <b>J. W. SKINNER, Secretary.</b>                      |
| <b>CHARLES A. LOVELAND, Actuary.</b>                 | <b>L. McKNIGHT, M. D., Medical Director.</b>          |
| <b>J. W. FISHER, M. D., Asst. Med. Director.</b>     | <b>C. H. WATSON, Assistant Secretary.</b>             |
| <b>F. R. SAKBORN, 2d Assistant Secretary.</b>        | <b>JOSEPH E. DYER, Assistant Counsel.</b>             |
| <b>J. C. CRAWFORD, Assistant Actuary.</b>            | <b>H. F. KOBRIE, Asst. Supt. of Agencies.</b>         |
| <b>GEO. E. COPELAND, 2d Asst. Supt. of Agencies.</b> | <b>C. E. ALBRIGHT, M. D., 2d Asst. Med. Director.</b> |

## OFFICE OF THE Northwestern Mutual Life Insurance Co.

MILWAUKEE, January 27, 1896.

*To the Trustees and other Policyholders of the Northwestern Mutual Life Insurance Company:*

The Executive Committee believe that more than usual interest will attach to this, their thirty-eighth Annual Report to the Trustees and other members of the Company.

During the year the Company in all its various departments has been examined with scrupulous care by the Insurance Departments of Wisconsin, Massachusetts, Illinois, South Dakota and Nebraska. This examination, the first official one since 1877, was most painstaking and thorough, occupying more than two months of time. It was conducted by a force consisting of actuaries, experts in the work of the different departments, clerks, etc., twenty-six in number, besides appraisers of real estate in different localities. The report of this examination has been published in the press and in pamphlet form for general distribution and the result has been to intensify the loyalty of the members of the Company, and to attract the attention of that portion of the business community which seeks the best in life insurance. The fact that the new business of the Company for 1895 exceeded that of the previous year by about fifteen per cent., notwithstanding the continued business depression, is a sufficient demonstration that the confidence always reposed in the Northwestern Mutual Life Insurance Company has only been augmented by the fullest possible exposition of the details of its management.

It was unavoidable that in a business of such magnitude, some slight difference of opinion regarding details of book-keeping should have arisen between the Commission and the management. As the



#### Northwestern Mutual Life Insurance Company.

recommendations of the Commission were all in the direction of the most rigid conservatism they were adopted by your Executive Committee, and the figures for the year 1894 given in the various tables in this report will be those resulting from the examination and recommendations of the Commission.

The last complete examination of the Company previously made was in 1877 and was participated in by the departments of Massachusetts, New York, Illinois, Maryland and Wisconsin. It will be interesting to note the growth of the Company since that time. Then the insurance in force amounted to \$67,493,191. The assets were \$18,062,825. The surplus \$2,706,317. The income from all sources was \$3,925,372. The new insurance written by the Company during 1876 was \$11,404,726. These were large figures at that time and were justly looked upon with pride by those interested, and no man dreamed that within eighteen years the business in force would be more than five times as great and that the assets and income would be more than quadrupled, but such is the case. The two states of New York and Wisconsin alone produced more new business during 1895 than was written by the Company in the entire field during 1876, while the insurance now in force on the books of the Company and held in the two great financial and insurance states of New York and Massachusetts nearly equals the whole amount carried by the Company January 1, 1877.

Phenomenal as has been the growth of the Company, it has not been achieved at the expense of the more important considerations of safety and a wise conservatism. The application of sound principles, prudence and care, has produced not only the most favorable results, but it has also attracted the best class of agents and applicants and rendered the Company popular with that portion of the community placing its life insurance with as much care and forethought as it gives to other business matters of equal importance and magnitude.

It has always been a cardinal principle in the administration of the affairs of this Company that every other consideration should yield to that of security in investment. This has resulted in a superior class of assets, nothing of a speculative character having a place among them. Of the total assets, amounting to \$82,902,389.64, \$59,041,112.24 are represented by mortgage loans. Of these we prefer

#### Northwestern Mutual Life Insurance Company.

to let the Commission and the Attorney General speak, their recent and thorough examination enabling them to do so with authority. They say:

*"Attorney General Mylrea has examined into the system and reports that it is comprehensive and complete, and that extraordinary care is exercised in protecting the interests of the Company in the granting of loans."*

*"Section 10 of the Charter expressly provides that 'in every case the real estate shall be worth twice the amount loaned thereon.'"*

*"In no case have I been able to find an instance where the Company has made a loan in excess of the amount provided for by the Charter."*

*"The interest in default is less than one-half of one per cent."*

*"The real estate on hand acquired by foreclosure is remarkably small in proportion to the large sum invested in mortgages, and is earning a fair net rent."*

*"The titles of real estate owned were investigated by Attorney General Mylrea, and were found to vest the ownership of each piece in the Company without flaw or incumbrances. Each parcel was valued by appraisers selected by the chairman, with the final result of increasing the total value by \$56,590.88 over the amount claimed by the Company in its Dec. 31, 1894, statement."*

The following is a statement of the loans made on mortgages during the last five years:

| YEAR.     | Loaned During the Year. | Total Amount of Loans. |
|-----------|-------------------------|------------------------|
| 1891..... | \$10,284,024.22         | \$40,718,057.41        |
| 1892..... | 10,213,172.46           | 45,076,571.33          |
| 1893..... | 11,303,198.87           | 51,412,788.28          |
| 1894..... | 10,530,509.22           | 55,846,691.09          |
| 1895..... | 11,182,558.12           | 59,041,112.24          |

The real estate acquired by foreclosure amounts to \$648,782.48.

The bonds held by the Company are either United States, State, County or City Bonds. The Company does not invest in Railroad Bonds, Stocks or other corporate securities.



### Northwestern Mutual Life Insurance Company.

The new business of the Company for 1895 shows a healthy and gratifying increase, and was obtained at a minimum of expense. No unusual effort was put forth and not a dollar of bonus or extra commission was paid. As stated by the Commission: "*The Company gives no bonuses, allowances or salaries to agents.*" A moderate commission upon business reported and paid for constitutes the total compensation to agents. The business increased last year because the public is becoming satisfied, as policyholders have always been, that the conservative and economical management of the Company produces results which are unequalled. In this connection it is a pleasure to acknowledge that the success of the Company in the procurement of its large new business is due to the conscientious and indefatigable work of the agency force in bringing the merits of the Company to the attention of the insuring public.

The following table will show the new business written during each of the last ten years:

| YEAR.     | No.    | Amount.         | Premium.       |
|-----------|--------|-----------------|----------------|
| 1886..... | 11,358 | \$28,082,620.00 | \$1,169,727.99 |
| 1887..... | 13,009 | 32,125,955.00   | 1,322,152.66   |
| 1888..... | 15,212 | 40,258,811.00   | 1,688,459.03   |
| 1889..... | 18,651 | 48,058,079.00   | 2,084,053.99   |
| 1890..... | 23,046 | 58,761,774.00   | 2,484,023.58   |
| 1891..... | 25,935 | 64,605,382.00   | 2,643,714.49   |
| 1892..... | 26,473 | 66,582,103.00   | 2,837,607.52   |
| 1893..... | 20,943 | 48,468,781.00   | 2,140,381.15   |
| 1894..... | 20,777 | 46,838,194.00   | 2,218,217.30   |
| 1895..... | 23,248 | 53,477,102.00   | 2,347,674.16   |

Adding restorations, etc., as is done in the official reports of Insurance Commissioners, as well as in the advertisements of most of the other companies, the amount of new business written by the Company in 1895 was \$56,697,412.00. The foregoing figures include only the commuted amount of Installment policies.

No discrimination is permitted by the Company in writing business. The rule adopted several years ago against rebating is rigidly adhered to. We are glad to note that many other companies are following the example of the Northwestern in this regard, and we

### Northwestern Mutual Life Insurance Company.

have reason to hope that the rebate evil will in the future be eliminated from the business at large as it has been from that of the Northwestern during the last few years.

As would be expected the business secured by the careful methods of this Company is of a superior character. This fact is established not only by the large percentage of gain in insurance to amount written, but also by the low mortality rate of the Company. We append a table showing the losses by death for the past five years. The value of careful selection of risks is appreciated when we consider the fact that the average of the death claims of all companies reporting to the Massachusetts Department for the year 1894 was 1.27% of the mean amount at risk as against 0.84% in this Company for 1895.

The expense of management is an important item, and the experience of a single company can best be shown in comparison with that of all companies. The average ratio of expense of management to income of all companies reporting to the Connecticut Department in 1894 was 22.62. The ratio of this Company for the year 1895, including the special expenses of and incident to the examination by the Commission, was only 13.52. The report of the Commission says on this point:

*"The ratio of expenses is small and shows economical management."*

Prudent investments, at good rates of interest, combined with low death and expense rates, necessarily result in large returns to policyholders and account for the universal satisfaction expressed by our members with the results upon their policies. The first fifteen year tontines issued by the Company reach dividend settlement in 1896, and have proved so very satisfactory as to demonstrate the value of this form of insurance for investment purposes. They show the same relative dividend superiority over our leading competitors as is found under other forms of policies and cannot fail to attract the attention of large insurers. The Company during the past year has not only paid large dividends to policyholders, but has added \$2,968,124.72 to its surplus. The surplus now amounts to \$16,513,561.26.

The policyholders have been interested in that portion of the



# Northwestern Mutual Life Insurance Company.

report of the Commission relating to contested claims. We present its summary as follows:

*"It was not discovered that the company had unduly or without sufficient cause contested any case—in fact, the amount in litigation upon death claims, compared with the amount paid, is surprisingly small and the Company singularly successful in defending such suits."*

We would be glad to have every member of the Company read carefully the entire report of the Commissioners which gives, more fully than it is possible to do in this connection, matters of interest to policyholders.

The report closes with the following language:

*"The Commission has found little to criticise and much to commend. It is a pleasure to congratulate the policyholders of the Northwestern Mutual Life Insurance Company upon having their interests guarded by so efficient a board of officers, and the highest compliment that can be paid is, that this examination has demonstrated that the Company in its dealings with its policyholders and beneficiaries and in its financial management has lived up to that high standard of reliability which has gained for it the confidence of the people and made its grand success possible."*

The "success" above mentioned may be epitomized as follows:  
During the 38 years since the Company commenced business it has paid to the representatives of its deceased policyholders, for death losses..... \$35,055,675.02  
And to its living policyholders for dividends, matured endowments, annuities, surrendered and lapsed policies..... 42,889,307.97  
Total.....\$ 77,944,982.99  
Add present assets..... 82,902,389.64  
Amount paid to policyholders and held for them.....\$160,847,372.63  
Total premiums received..... 144,738,314.17  
Excess of assets and payments to policyholders over premium receipts.....\$ 16,109,058.46

The payments to policyholders added to the present assets amount to more than sixteen million dollars in excess of the entire premium receipts.

# Northwestern Mutual Life Insurance Company.

The annual statement herewith shows the income and disbursements for the year 1895, and the condition of the Company on December 31st.

The assets December 31, 1894, were \*\$73,349,707.84; December 31, 1895, they were \$82,902,389.64, an increase during the year of \$9,552,681.80.

The surplus December 31, 1894, was \*\$13,545,436.54 and on December 31, 1895, it was \$16,513,561.26, an increase during 1895 of \$2,968,124.72.

The statement shows that the securities in which the assets are invested are of the superior quality required by the charter as demonstrated by the experience of the Company.

The examining committee of the Board of Trustees, consisting of Messrs. Geo. F. Wheeler, Thos. C. Lawler and A. K. Hamilton, are now engaged in the examination of the business for the six months ending on the 31st day of December last, and will submit their report to the Board at the meeting to be held on the 29th inst.

H. L. PALMER, C. D. NASH,  
W. P. McLAREN, B. K. MILLER,  
CHARLES E. DYER, C. A. LOVELAND,  
F. G. BIGELOW, WILLARD MERRILL,  
Executive Committee.

JANUARY 29th, 1896.

We have just completed a careful examination of the books and accounts and find that the accompanying statement of the condition of the Company on the thirty-first day of December, 1895, is correct.

GEO. F. WHEELER,  
THOS. C. LAWLER,  
A. K. HAMILTON,

Examining Committee of the Board of Trustees.

\* As per report of the Examining Commission.







Northwestern Mutual Life Insurance Company.

Loans Made Since Organization of the Company.

| Year.     | Loans Made.      | Loans Repaid.   | Amount Loaned<br>Dec. 31st. |
|-----------|------------------|-----------------|-----------------------------|
| 1860..... | \$ 2,700 00      | \$ .....        | \$ 2,700 00                 |
| 1861..... | 15,500 00        | .....           | 18,200 00                   |
| 1862..... | 23,340 00        | 1,000 00        | 40,540 00                   |
| 1863..... | 35,223 72        | 7,133 97        | 68,629 75                   |
| 1864..... | 98,241 91        | 17,829 49       | 149,042 17                  |
| 1865..... | 109,567 34       | 23,683 20       | 234,926 31                  |
| 1866..... | 300,680 00       | 32,580 00       | 503,026 31                  |
| 1867..... | 472,422 14       | 35,808 33       | 939,640 12                  |
| 1868..... | 711,679 05       | 66,953 32       | 1,584,365 85                |
| 1869..... | 1,138,016 32     | 199,160 39      | 2,523,221 78                |
| 1870..... | 1,416,799 21     | 144,735 83      | 3,795,285 16                |
| 1871..... | 1,528,826 74     | 265,927 27      | 5,058,184 63                |
| 1872..... | 2,349,292 75     | 916,932 25      | 6,490,545 12                |
| 1873..... | 1,952,068 20     | 456,277 95      | 7,986,335 38                |
| 1874..... | 2,287,596 58     | 775,543 06      | 9,498,388 90                |
| 1875..... | 2,293,112 68     | 1,190,093 05    | 10,601,468 53               |
| 1876..... | 2,082,886 33     | 1,078,726 87    | 11,605,627 99               |
| 1877..... | 2,350,609 24     | 1,647,984 40    | 12,308,252 83               |
| 1878..... | 1,171,957 21     | 1,983,533 47    | 11,496,676 57               |
| 1879..... | 1,103,887 84     | 2,169,579 78    | 10,430,984 63               |
| 1880..... | 1,752,867 67     | 2,181,123 25    | 10,002,729 05               |
| 1881..... | 3,200,822 26     | 2,160,323 27    | 11,043,228 04               |
| 1882..... | 5,310,724 63     | 2,023,665 81    | 14,330,286 86               |
| 1883..... | 3,189,004 34     | 1,810,989 22    | 15,708,301 98               |
| 1884..... | 3,273,703 36     | 1,605,924 80    | 17,376,080 54               |
| 1885..... | 3,934,156 82     | 2,067,611 95    | 19,242,625 41               |
| 1886..... | 4,180,176 85     | 2,299,043 99    | 21,123,758 27               |
| 1887..... | 5,702,835 77     | 2,615,098 18    | 24,211,495 86               |
| 1888..... | 5,465,279 05     | 2,324,047 88    | 27,352,727 03               |
| 1889..... | 6,069,272 34     | 3,388,565 24    | 30,033,434 13               |
| 1890..... | 9,899,700 18     | 4,477,481 16    | 35,455,653 15               |
| 1891..... | 10,284,024 22    | 5,021,619 96    | 40,718,057 41               |
| 1892..... | 10,213,172 46    | 5,854,658 54    | 45,076,571 33               |
| 1893..... | 11,303,198 87    | 4,966,981 92    | 51,412,788 28               |
| 1894..... | 10,530,509 22    | 6,096,606 41    | 55,846,691 09               |
| 1895..... | 11,182,558 12    | 7,988,186 97    | 59,041,112 24               |
|           | \$126,936,413 42 | \$67,895,301 18 |                             |

Northwestern Mutual Life Insurance Company.

STATEMENT SHOWING  
Growth of Company Since Organization.

| Year Ending.          | Policies in<br>Force. | Amount Insured. | Assets.     |
|-----------------------|-----------------------|-----------------|-------------|
| *June 1st, 1859.....  | 137                   | \$ 408,800      | \$ 9,335    |
| " 1860.....           | 414                   | 962,100         | 25,494      |
| " 1861.....           | 785                   | 1,544,000       | 56,981      |
| " 1862.....           | 1,584                 | 2,370,650       | 106,813     |
| " 1863.....           | 2,285                 | 3,076,150       | 162,258     |
| " 1864.....           | 4,766                 | 5,902,150       | 275,595     |
| " 1865.....           | 8,125                 | 11,217,155      | 593,462     |
| †Jan'y 1st, 1866..... | 10,749                | 15,041,082      | 906,420     |
| " 1867.....           | 14,799                | 22,517,042      | 1,748,759   |
| " 1868.....           | 21,380                | 36,539,333      | 3,126,197   |
| " 1869.....           | 27,887                | 50,039,745      | 4,755,419   |
| " 1870.....           | 31,816                | 59,608,675      | 6,757,532   |
| " 1871.....           | 35,107                | 65,186,707      | 8,991,766   |
| " 1872.....           | 34,349                | 62,425,187      | 10,658,170  |
| " 1873.....           | 35,207                | 64,182,874      | 12,434,528  |
| " 1874.....           | 35,226                | 64,692,003      | 14,093,579  |
| " 1875.....           | 35,402                | 65,301,021      | 15,513,500  |
| " 1876.....           | 36,428                | 67,124,215      | 17,118,812  |
| " 1877.....           | 36,456                | 67,493,191      | 18,062,825  |
| " 1878.....           | 34,766                | 64,416,847      | 18,173,257  |
| " 1879.....           | 33,254                | 61,441,014      | 17,974,879  |
| " 1880.....           | 33,066                | 61,948,888      | 18,002,142  |
| " 1881.....           | 34,172                | 64,967,081      | 18,346,212  |
| " 1882.....           | 37,491                | 74,503,740      | 18,859,459  |
| " 1883.....           | 40,871                | 83,355,424      | 19,794,672  |
| " 1884.....           | 43,801                | 92,083,093      | 21,115,321  |
| " 1885.....           | 45,948                | 98,793,982      | 22,528,971  |
| " 1886.....           | 50,100                | 110,719,861     | 24,265,257  |
| " 1887.....           | 56,544                | 127,629,903     | 26,669,878  |
| " 1888.....           | 64,406                | 147,615,323     | 28,858,019  |
| " 1889.....           | 73,130                | 172,518,891     | 32,672,811  |
| " 1890.....           | 84,329                | 202,405,923     | 37,116,870  |
| " 1891.....           | 98,525                | 238,908,807     | 42,353,913  |
| " 1892.....           | 113,528               | 275,674,753     | 48,826,755  |
| " 1893.....           | 128,349               | 312,512,603     | 56,236,089  |
| " 1894.....           | 136,410               | 325,152,947     | 64,071,183  |
| " 1895.....           | 144,900               | 340,697,569     | 173,349,708 |
| " 1896.....           | 155,785               | 364,259,235     | 82,902,390  |

\* 6 months. † 7 months.

† As per report of the Examining Commission.



# Northwestern Mutual Life Insurance Company.

## New Policies Issued During the Years 1894 and 1895.

| 1894.  |              |                | 1895.               |        |              |                |
|--------|--------------|----------------|---------------------|--------|--------------|----------------|
| NO.    | AMOUNT.      | PREMIUM        | STATES.             | NO.    | AMOUNT.      | PREMIUM.       |
| 1,948  | \$6,005,802  | \$249,343 22   | .....New York....   | 2,058  | \$6,555,809  | \$256,625 25   |
| 2,195  | 4,493,710    | 178,605 32     | .. Wisconsin...     | 2,908  | 6,185,413    | 239,741 49     |
| 1,613  | 3,564,666    | 145,851 42     | ..... Ohio.....     | 1,728  | 3,902,786    | 163,912 22     |
| 661    | 2,168,540    | 88,062 04      | ..... Illinois....  | 1,189  | 3,532,376    | 140,534 17     |
| 1,170  | 3,049,848    | 120,633 48     | ..Pennsylvania..    | 1,275  | 3,379,198    | 128,572 81     |
| 1,009  | 3,642,457    | 138,459 02     | ....Minnesota...    | 969    | 3,358,721    | 114,109 91     |
| 824    | 1,876,267    | 77,590 93      | ..Massachusetts.    | 983    | 2,575,134    | 110,954 66     |
| 1,426  | 2,604,305    | 96,191 01      | ..... Iowa.....     | 1,428  | 2,405,894    | 80,032 53      |
| 889    | 1,718,569    | 71,873 43      | ..... Michigan....  | 1,091  | 1,944,013    | 77,793 53      |
| 666    | 1,502,960    | 51,945 72      | ..... Virginia....  | 718    | 1,694,066    | 55,503 40      |
| 627    | 1,379,382    | 50,986 25      | ..... Indiana....   | 836    | 1,600,967    | 57,891 66      |
| 468    | 1,573,400    | 94,761 43      | ..... Colorado....  | 540    | 1,570,772    | 55,286 00      |
| 580    | 1,141,049    | 38,627 78      | ..... Georgia....   | 592    | 1,367,787    | 44,834 70      |
| 651    | 1,200,185    | 46,746 02      | ..... Kansas....    | 633    | 1,267,557    | 53,954 36      |
| 278    | 583,657      | 23,367 59      | ....New Jersey...   | 413    | 1,192,458    | 50,659 78      |
| 404    | 907,267      | 32,436 74      | ..... Kentucky...   | 454    | 1,145,876    | 43,889 62      |
| 447    | 964,387      | 38,268 25      | ...Connecticut...   | 416    | 1,062,778    | 41,233 26      |
| 378    | 925,771      | 31,568 99      | ..... Tennessee...  | 393    | 976,137      | 38,000 02      |
| 537    | 1,131,832    | 42,972 02      | ..N. & S. Dakota..  | 514    | 941,332      | 33,383 65      |
| 291    | 748,843      | 25,801 16      | ....California...   | 368    | 811,163      | 31,877 54      |
| 281    | 638,448      | 22,427 74      | ..... Texas.....    | 348    | 696,731      | 21,472 74      |
| 175    | 601,896      | 24,462 02      | ..... Maryland....  | 213    | 673,859      | 27,429 50      |
| 111    | 476,217      | 19,820 98      | ..... Montana....   | 168    | 620,549      | 24,950 46      |
| 217    | 402,668      | 17,108 19      | ..... Maine.....    | 339    | 547,214      | 22,069 08      |
| 330    | 735,519      | 25,299 60      | ....Nebraska....    | 230    | 524,383      | 20,712 72      |
| 177    | 389,435      | 13,119 24      | ...Washington...    | 201    | 461,028      | 15,293 62      |
| 109    | 235,902      | 8,024 95       | ..... Oregon.....   | 156    | 362,851      | 12,406 42      |
| 233    | 306,721      | 12,115 11      | ..... Vermont....   | 176    | 282,609      | 10,881 85      |
| 77     | 217,066      | 7,960 78       | ....Dist. of Col... | 67     | 222,235      | 7,427 02       |
| 71     | 102,802      | 4,416 14       | ..N. Hampshire..    | 129    | 201,900      | 7,388 98       |
| 44     | 91,806       | 3,084 62       | ....W. Virginia...  | 81     | 159,100      | 4,596 27       |
| 77     | 226,000      | 9,248 00       | ..... Delaware....  | 46     | 157,000      | 5,924 09       |
| 38     | 89,500       | 2,869 81       | ..Rhode Island..    | 26     | 89,195       | 4,566 45       |
| 1,775  | 1,141,318    | 404,182 69     | ..Sundry States..   | 1,562  | 1,008,211    | 343,704 40     |
| 20,777 | \$46,838,195 | \$2,218,231 69 | .....Totals.....    | 23,243 | \$53,477,102 | \$2,347,674 16 |

Installment policies given at commuted amounts only.

# Northwestern Mutual Life Insurance Company.

## Death Losses Paid Since Organization.

| STATES.          | Paid in 1895   | Total Paid.     | STATES.          | Paid in 1895   | Total Paid.     |
|------------------|----------------|-----------------|------------------|----------------|-----------------|
| Wisconsin.....   | \$449,896.94   | \$5,018,853.79  | Forward.....     | \$2,856,263.21 | \$33,715,383.77 |
| Illinois.....    | 253,638.27     | 3,856,742.01    | Maine.....       | 13,836.00      | 112,469.00      |
| New York.....    | 451,144.00     | 3,138,910.44    | North Carolina   | 5,411.00       | 105,474.00      |
| Pennsylvania...  | 141,342.10     | 2,455,096.74    | Mississippi..... | .....          | 101,904.00      |
| Ohio.....        | 204,608.00     | 2,406,736.82    | Washington.....  | 2,000.00       | 98,155.95       |
| Indiana.....     | 142,858.75     | 2,027,637.94    | Vermont.....     | 14,539.00      | 94,232.00       |
| Minnesota.....   | 113,891.79     | 1,882,765.28    | Texas.....       | 7,101.49       | 93,152.49       |
| Iowa.....        | 109,061.94     | 1,815,581.57    | Wyoming.....     | 10,000.00      | 91,633.00       |
| Michigan.....    | 146,995.00     | 1,293,105.83    | New Hampshire    | 48,000.00      | 90,430.00       |
| Massachusetts..  | 89,344.00      | 1,249,274.75    | North Dakota..   | 6,000.00       | 81,948.00       |
| Kentucky.....    | 91,044.00      | 1,126,667.82    | Florida.....     | 13,500.00      | 77,126.46       |
| Missouri.....    | 80,300.00      | 974,868.39      | Rhode Island...  | 2,560.00       | 72,553.00       |
| Tennessee.....   | 33,888.00      | 960,975.54      | West Virginia..  | .....          | 55,953.68       |
| California.....  | 77,736.97      | 952,254.90      | Nevada.....      | 1,106.00       | 45,295.41       |
| Colorado.....    | 55,290.12      | 616,463.12      | Montana.....     | 1,000.00       | 36,018.26       |
| Virginia.....    | 43,714.83      | 574,729.81      | Hawaii.....      | .....          | 35,065.00       |
| Maryland.....    | 51,450.00      | 523,215.12      | Utah.....        | 12,500.00      | 32,375.00       |
| Kansas.....      | 52,120.00      | 518,221.01      | Arkansas.....    | 3,000.00       | 31,206.00       |
| Georgia.....     | 16,300.00      | 513,234.34      | New Mexico.....  | 1,000.00       | 27,000.00       |
| Alabama.....     | 33,500.00      | 418,688.00      | Louisiana.....   | .....          | 19,600.00       |
| Nebraska.....    | 44,000.00      | 389,862.07      | South Carolina   | .....          | 9,500.00        |
| New Jersey.....  | 51,734.00      | 336,108.95      | Indian Ter.....  | 2,000.00       | 7,900.00        |
| Connecticut..... | 26,474.00      | 324,444.03      | Delaware.....    | .....          | 7,000.00        |
| Canada.....      | 19,077.00      | 246,558.00      | Oklahoma.....    | 700.00         | 6,700.00        |
| Oregon.....      | 34,395.00      | 226,858.00      | Idaho.....       | .....          | 6,600.00        |
| South Dakota..   | 19,440.00      | 210,129.00      | Arizona.....     | .....          | 1,000.00        |
| District of Col. | 33,919.00      | 157,451.00      |                  |                |                 |
| Forward.....     | \$2,856,263.21 | \$33,715,383.77 | Totals.....      | \$3,000,450.70 | \$35,055,675.02 |

## Percentage of Losses to Mean Amount at Risk

| YEAR.     | Mean Amount at Risk. | Losses Incurred. | Per Cent. |
|-----------|----------------------|------------------|-----------|
| 1891..... | \$257,291,780 00     | \$2,289,334 00   | 0.89      |
| 1892..... | 294,093,678 00       | 2,905,766 00     | 0.99      |
| 1893..... | 318,832,775 00       | 3,226,351 00     | 1.01      |
| 1894..... | 332,925,258 00       | 2,743,542 48     | 0.82      |
| 1895..... | 352,478,402 00       | 2,972,555 00     | *0.84     |

Average of all the Companies reporting to Massachusetts for 1894, 1.27 per cent.

\*Including \$146,336, losses of which the Company received notice, but for which no proofs were presented until after January 1st, the percentage would be 0.88.



H. L. PALMER, President.  
WILLARD MERRILL, Vice-President.  
WM. P. McLAREN, 2d Vice-President.

J. W. SKINNER, Secretary.  
C. A. LOVELAND, Actuary.  
L. McKNIGHT, M. D., Medical Director.

AGENCY OF THE  
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

OF MILWAUKEE, WIS.

H. D. RODMAN, State Agent,  
Rooms 23 and 24 Kenyon Building.

Louisville. Ky., March 1, 1896.

Dear Sir:

I send you herewith the Annual Statement of the Trustees of the Northwestern, and hope you will read it carefully, as it is full of interesting information.

You will note on page 10 that the Assets are now nearly \$83,000,000.00, an increase of about \$9,500,000.00 over 1895, and the Surplus is over \$16,500,000.00, an increase of nearly three million. The Northwestern is purely a United States Company; does not issue a policy to any one living outside the healthful parts of the U. S., and it is by far the largest Company of this kind.

Notice, too, on page 11, the nature of its investments--loans on realty, lending less than one-half of its value. Surely this is better than to invest in railroad and other fluctuating securities, as do many Life Companies. Owing to the careful selection of risks, economical management, and the further fact that it earns a better rate of interest than most companies, the Northwestern is able to pay larger dividends than any other company.

It is your company, and if you desire more insurance, you should take it in your company; and if any of your friends who are good, sound men, desire insurance, recommend your company to them, for it strengthens the company to get such risks, and the Northwestern wants no others.

Yours very truly,

H. D. RODMAN,  
General Agent.



# KNIGHTS OF HONOR—SPECIAL NOTICE

Present this Notice to the Financial Reporter to be Receipted when you pay your Assessments.  
Entered according to Act of Congress in the year 1886.

## 3 ASSESSMENTS NOS. 461 462 AND 463

UNA LODGE No. 518, K. of H., Lexington, Ky.

L. H. NOTTNAGEL, Reporter

Bro. *W. Patterson*

Mch. 1st, 1896.

You are hereby notified that you are assessed in accordance with the provisions of Article VII Supreme Lodge Constitution for Assessments Nos. 461 462 and 463 which are now due. The last day of payment will expire Mch. 31, 1896, and if not paid on or before that date you will stand suspended by operation of law, without any action of the lodge.

Am't of Ass't, - - - - \$ 3.00  
Dues Or end'g - - - - \$ 1.50  
Rec'd Pay't, - - - - 1896

Fin. Reporter

You are in arrears for Dues, \$

" " " " Assessments, \$

For information of members the following abstract is given from the official Notice of the Supreme Reports, St. Louis, Mo. of above date Enclose Stamp for postage on returned receipt

| NO    | NAME OF MEMBER         | NO OF | LOCATION           | AGE | DATE OF DEATH | Rate | Am't Paid | CAUSE OF DEATH             |
|-------|------------------------|-------|--------------------|-----|---------------|------|-----------|----------------------------|
| 2329  | Alex Munro             | 2711  | Troy N Y           | 80  | Nov 21 1895   | Full | 256 00    | Acute Pneumonia            |
| 27330 | Jonas M. Heinsturter   | 464   | Parkersburg W Va   | 49  | " 25 "        | "    | 428 40    | Blood Pois'g f'm Cystitis  |
| 27331 | D A Dunbar Jr          | 206   | Boston Mass        | 32  | Dec 14 "      | "    | 400 00    | Acute Pneumonia            |
| 27332 | Jno Henry Puckhaber    | 261   | New York N Y       | 50  | " 20 "        | "    | 774 00    | Bright's Disease Alcho'am  |
| 27333 | George Fenrich         | 261   | " " "              | 31  | " 21 "        | "    | 417 00    | Consumption                |
| 27334 | George Ruppel          | 1441  | " " "              | 39  | " 21 "        | "    | 442 20    | Chirrhosis of Liver        |
| 27335 | Robert W Conradi       | 590   | Frostburg Md       | 35  | " 24 "        | "    | 203 00    | Addison's Disease          |
| 27336 | Henry Mass             | 144   | St Louis Mo        | 45  | Jan 6 1896    | "    | 578 50    | Gunshot Wound Suicide      |
| 27337 | Charles Partree        | 3920  | Waterbury Conn     | 39  | Dec 5 1895    | Half | 13 63     | Organic Heart Disease      |
| 27338 | George Blum            | 2323  | New York N Y       | 39  | " 15 "        | Full | 292 40    | Bright's Disease           |
| 27339 | Jesse H Walker         | 638   | Newtonville Mass   | 40  | Jan 16 1896   | "    | 426 00    | Obstruction of Bowels      |
| 27340 | Jne Jas Dunning        | 1104  | Charleston S C     | 37  | Dec 18 1895   | "    | 379 00    | Inflammation of Liver      |
| 27341 | W S Cherry             | 1153  | Savannah Ga        | 25  | " 19 "        | "    | 402 00    | Consumption                |
| 27342 | Charles Mieding        | 2515  | New Orleans La     | 49  | " 20 "        | "    | 481 50    | Cancer of Stomach          |
| 27343 | August Brantigan       | 634   | Hoboken N J        | 27  | " 21 "        | Half | 76 00     | Carbolic Acid Pois'g Suide |
| 27344 | James V Williams       | 634   | " " "              | 50  | " 23 "        | Full | 556 00    | Fracture of Skull acc't    |
| 27345 | Lucinn Kellogg Shaylor | 1251  | Ashtabula Ohio     | 43  | " 31 "        | "    | 462 80    | Cancer of Bowel            |
| 27346 | Jas D Smith            | 284   | Walhalla S C       | 45  | Jan 1 1896    | "    | 457 50    | Acute Pneumonia            |
| 27347 | H Richmond             | 1875  | Louisiana Mo       | 46  | " 7 "         | "    | 431 20    | Cancer of Stomach          |
| 27348 | Samuel Hillas          | 152   | Warren Pa          | 43  | " 7 "         | "    | 445 00    | Inflammation of Stomach    |
| 27349 | Julian R Coifolt       | 199   | Jackson Tn         | 45  | " 9 "         | "    | 584 00    | Acute Pneumonia            |
| 27350 | Shas R Crispin         | 2188  | Richmond Mo        | 44  | Nov 1 1895    | "    | 364 00    | Diabetes                   |
| 27351 | Joseph Weble           | 1983  | New York N Y       | 44  | Dec 14 "      | "    | 389 00    | Cancer of Bowels           |
| 27352 | Samuel Sternfeld       | 1234  | " " "              | 40  | " 21 "        | "    | 235 00    | Rheumatic Endocarditis     |
| 27353 | W R Wright             | 932   | Corsicana Tex      | 37  | " 24 "        | "    | 384 00    | Pistolshot Suicide         |
| 27354 | Samuel Bradley         | 1440  | Albany N Y         | 38  | " 29 "        | "    | 490 00    | Neuralgia of Heart         |
| 27355 | I K Conn               | 2525  | Owensboro Ky       | 38  | Jan 3 1896    | "    | 342 00    | Organic Heart Disease      |
| 27356 | Cyrus Fanly            | 3607  | Wortham Tex        | 27  | " 4 "         | "    | 88 00     | Gastro Enter's Alcho'ic    |
| 27357 | Samuel N Buxton        | 2331  | Jackson N C        | 40  | Oct 11 1895   | "    | 269 00    | Diabetes                   |
| 27358 | T H Chew               | 1576  | Lexington Miss     | 36  | Dec 28 "      | "    | 384 00    | Typhoid Fever              |
| 27359 | Jno Herbert Henry Dona | 2392  | St Louis Mo        | 36  | " 27 "        | "    | 371 00    | Acute Pneumonia            |
| 27360 | T B Settle             | 587   | Corinth Miss       | 35  | " 30 "        | "    | 431 00    | Consumption                |
| 27361 | Wilson Armstrong       | 82    | Gallion Ohio       | 51  | Jan 4 1896    | "    | 1137 50   | Organic Heart Disease      |
| 27362 | Jno Stellmann          | 1641  | Brooklyn N Y       | 45  | " 4 "         | "    | 355 95    | Consumption                |
| 27363 | Rugh Logan             | 233   | Hustonville Ky     | 49  | " 7 "         | "    | 617 50    | Organic Heart Disease      |
| 27364 | Gilbert H Barnes Sr    | 1160  | St Louis Mo        | 44  | " 12 "        | "    | 340 00    | Acute Pneumonia            |
| 27365 | Obed Eldridge          | 2339  | Dighton Mass       | 42  | Dec 14 1895   | "    | 363 00    | Cancer of Liver            |
| 27366 | Peter W Burns          | 1747  | New York N Y       | 40  | " 16 "        | "    | 207 00    | Consumption                |
| 27367 | Frank Garriga          | 3730  | Brownsville Tex    | 36  | " 22 "        | "    | 60 48     | Acute Pneumonia            |
| 27368 | Malcolm L A Gardner    | 1309  | Florence S C       | 36  | " 22 "        | "    | 159 00    | Painters Colic Lead Pois'g |
| 27369 | M Bensinger            | 1524  | Franklin Pa        | 49  | " 24 "        | "    | 606 00    | Chronic Bronchitis         |
| 27370 | Wm K Ripley            | 477   | Boston Mass        | 45  | " 28 "        | "    | 467 25    | Bright's Disease           |
| 27371 | Nathaniel B Moulton    | 423   | Somerville Mass    | 44  | Jan 2 1896    | "    | 148 00    | R R Accident               |
| 27372 | Jos G Spruill          | 734   | Norfolk Va         | 36  | " 3 "         | "    | 364 00    | Organic Heart Disease      |
| 27373 | T H Quinn              | 583   | Memphis Tenn       | 42  | " 3 "         | "    | 422 00    | Appendicitis               |
| 27374 | Jas D Morahan          | 764   | Jackson Miss       | 47  | " 11 "        | "    | 166 80    | Chronic Bronchitis         |
| 27375 | Jas Flanagan           | 2540  | New Orleans La     | 25  | " 11 "        | "    | 345 00    | Acute Pneumonia            |
| 27376 | Frank D Adrich         | 175   | Chelsea Mass       | 32  | " 6 "         | "    | 428 00    | Organic Heart Disease      |
| 27377 | Carl Anton Haefel      | 254   | St Louis Mo        | 40  | " 15 "        | "    | 406 00    | Cancer of Stomach          |
| 27378 | Samuel B Nickerson     | 1385  | Hyannis Mass       | 45  | Dec 15 1895   | "    | 232 00    | Cerebral Apoplexy          |
| 27379 | Jos Emanuel            | 2734  | New York N Y       | 49  | " 28 "        | "    | 955 00    | Neuralgia of Heart         |
| 27380 | Thomas W Bass          | 593   | Manchester Vt      | 36  | " 28 "        | "    | 429 00    | Chronic Dyspep'a Inan'on   |
| 27381 | Wm L Jackson Jr        | 3143  | Louisville Ky      | 30  | " 29 "        | "    | 299 00    | Consumption                |
| 27382 | George Schanz          | 92    | Cincinnati Ohio    | 45  | Jan 3 1896    | "    | 456 75    | Cancer of Stomach          |
| 27383 | John Swigert           | 1317  | Troy Kan           | 44  | " 9 "         | "    | 368 00    | Acute Pneumonia            |
| 27384 | J McMonagle            | 553   | Cuba N Y           | 44  | " 11 "        | "    | 434 00    | Cancer of Liver            |
| 27385 | Jno E Donnelly         | 2874  | St Louis Mo        | 26  | " 13 "        | "    | 10 40     | Acute Pneumonia            |
| 27386 | Jno Schmadel           | 87    | Cincinnati Ohio    | 39  | " 15 "        | "    | 424 00    | Consumption                |
| 27387 | Charles Davis          | 1662  | Brooklyn N Y       | 36  | Dec 10 1895   | "    | 397 00    | Bright's Disease           |
| 27388 | L Whiting              | 517   | Danvers Mass       | 45  | " 28 "        | "    | 452 55    | Consumption                |
| 27389 | J B Goodrich           | 328   | Westfield Mass     | 44  | Jan 7 1896    | "    | 442 00    | Organic Heart Disease      |
| 27390 | Henry S Tyler          | 2143  | Louisville Ky      | 38  | " 14 "        | "    | 181 00    | Pyelo Nephritis            |
| 27391 | H F Kisker             | 238   | Cincinnati Ohio    | 27  | " 18 "        | "    | 455 00    | Acute Pneumonia            |
| 27392 | Darius A Snellings     | 593   | Manchester Va      | 30  | Dec 8 1895    | "    | 431 00    | Acute Spinal Meningitis    |
| 27393 | W J McLaughlin         | 411   | Parsons Pa         | 46  | " 29 "        | "    | 120 70    | Uraemia                    |
| 27394 | Theodor Heshe          | 2250  | New York N Y       | 42  | " 30 "        | "    | 320 00    | Cancer of Tonsils          |
| 27395 | C Ricke                | 1632  | " " "              | 40  | " 31 "        | "    | 386 00    | Cancer of Stomach          |
| 27396 | D H Whitehead          | 21    | Cincinnati Ohio    | 39  | Jan 4 1896    | "    | 449 00    | Consumption                |
| 27397 | Jacob Taylor           | 99    | Erle Pa            | 51  | " 5 "         | "    | 1100 00   | Chronic Gastritis          |
| 27398 | R H North              | 105   | Franklin Tenn      | 38  | " 10 "        | "    | 424 00    | Congestion of Brain        |
| 27399 | R L Ralston            | 105   | " " "              | 54  | " 19 "        | "    | 1736 00   | Neurasthenia & Senility    |
| 27400 | Andrew J Barnes        | 872   | E Somerville Mass  | 43  | Dec 17 1895   | "    | 421 00    | Typhoid Fever              |
| 27401 | W G Whitlock           | 219   | Richmond Va        | 47  | " 22 "        | "    | 416 40    | Organic Heart Disease      |
| 27402 | Simon Corbett          | 2567  | New York N Y       | 37  | " 27 "        | "    | 361 00    | Acute Pneumonia            |
| 27403 | Augustus F Rich        | 231   | Meriden Conn       | 44  | Jan 13 1896   | "    | 364 00    | Softening of Brain         |
| 27404 | George S Payton        | 3     | Jeffersonville Ind | 35  | " 15 "        | "    | 419 00    | La Grippe                  |
| 27405 | George Parker          | 1650  | Bryan Ohio         | 35  | " 15 "        | "    | 373 00    | Malarial Fever             |
| 27406 | Benjamin F Hudson      | 1414  | De Graft Ohio      | 38  | " 21 "        | Half | 202 00    | Organic Heart Disease      |
| 27407 | Jno Wagoner            | 1147  | Ithaca Mich        | 37  | Nov 30 1895   | Full | 414 00    | Neurasthenia               |
| 27408 | Jno Metzner            | 99    | Erle Pa            | 47  | Dec 24 "      | "    | 508 80    | Softening of Brain         |
| 27409 | Abraham Fisch          | 2327  | Cincinnati Ohio    | 49  | " 27 "        | "    | 522 00    | Inflammation of Bowels     |
| 27410 | Jno Z Hearon           | 2186  | Cheraw S C         | 36  | " 31 "        | "    | 358 00    | Acute Dysentery            |
| 27411 | Jno Setzer             | 1277  | Louisville Ky      | 44  | Jan 3 1896    | "    | 476 00    | Consumption                |
| 27412 | Addison A Reeve        | 541   | Boston Mass        | 29  | " 4 "         | "    | 423 00    | Typhoid Fever              |
| 27413 | Freeman P Ellington    | 593   | Manchester Va      | 44  | " 8 "         | "    | 187 00    | Sub-Acute Bronchitis       |
| 27414 | J B Pettijohn          | 2636  | Westfield Ind      | 46  | " 9 "         | "    | 391 60    | Orchitis                   |
| 27415 | Henry Gueth            | 1705  | Baltimore Md       | 44  | " 9 "         | "    | 378 00    | Bright's Disease           |
| 27416 | Ed Furnley             | 232   | Clarksville Tenn   | 43  | " 10 "        | "    | 498 00    | Apoplexy                   |



47-M-64

| NO    | NAME OF MEMBER         | Age  | LOCATION           | Age | DATE OF DEATH | Rate | Am't Paid | CAUSE OF DEATH             |
|-------|------------------------|------|--------------------|-----|---------------|------|-----------|----------------------------|
| 27417 | Henry J Pool           | 2098 | Healdsburg Cal     | 51  | " 10 "        | "    | 962 50    | Organic Heart Disease      |
| 27418 | Thomas P Bolles        | 1858 | New York N Y       | 44  | " 11 "        | "    | 275 00    | Malarial Fever             |
| 27419 | Abraham Gorham         | 3013 | Vallejo Cal        | 53  | " 13 "        | "    | 1388 50   | Consumption                |
| 27420 | Geo Winch              | 599  | Marlborough Mass   | 46  | " 14 "        | "    | 456 50    | Acute Appendicitis         |
| 27421 | Phillip Dzialynski     | 2544 | Jacksonville Fla   | 49  | " 15 "        | "    | 511 50    | Paralysis                  |
| 27422 | R H Boxley             | 861  | Houston Tex        | 48  | " 17 "        | "    | 531 70    | Chronic Malaria            |
| 27423 | Rich'd Henry Floyd     | 2897 | Harrisville Pa     | 36  | " 17 "        | "    | 307 00    | Chronic Bronchitis         |
| 27424 | Jas J Traynor          | 2376 | Port Jervis N Y    | 18  | " 19 "        | "    | 9 10      | Consumption                |
| 27425 | G F Bronner            | 1580 | Cecramento Cal     | 43  | " 19 "        | Half | 518 70    | Congestion of Lungs        |
| 27426 | Ceazer Eichman         | 82   | Whitestown Ind     | 48  | Dec 19 1895   | Full | 509 60    | Organic Heart Disease      |
| 27427 | W J Yeakum             | 2085 | N Grand Chain Ills | 38  | Jan 4 1896    | "    | 52 36     | Congestion of Brain        |
| 27428 | C H Baush              | 229  | Holyoke Mass       | 39  | " 7 "         | "    | 385 00    | Pericarditis               |
| 27429 | Jno Schultz            | 261  | New York N Y       | 45  | " 13 "        | "    | 462 80    | Acute Meningitis           |
| 27430 | W H Wharton            | 3737 | Philadelphia Pa    | 41  | " 15 "        | "    | 366 00    | R R Accident               |
| 27431 | J S Marcellus          | 90   | Zanesville Ohio    | 47  | " 23 "        | "    | 433 00    | Acute Pneumonia            |
| 27432 | Thomas A Garnett       | 911  | Cynthiana Ky       | 27  | " 23 "        | "    | 419 00    | Typhoid Fever              |
| 27433 | Jno R Riall            | 1143 | Baltimore Md       | 31  | Dec 24 1895   | "    | 243 00    | Br'ts Dis'e & Cer'br Ap'xy |
| 27434 | Alber Weber            | 2319 | Brooklyn N Y       | 26  | " 25 "        | "    | 387 00    | Consumption                |
| 27435 | Jno Madge              | 238  | New York N Y       | 45  | " 28 "        | "    | 422 10    | Organic Heart Disease      |
| 27436 | Leopold Harris         | 579  | Milwaukee Wis      | 48  | Jan 10 1896   | "    | 560 30    | Acute Nephritis            |
| 27437 | Andrew Marquardt       | 1234 | New York N Y       | 46  | " 11 "        | "    | 390 50    | Acute Pneumonia            |
| 27438 | A H Switzer            | 152  | Holmesville Ohio   | 40  | " 15 "        | "    | 457 00    | Organic Heart Disease      |
| 27439 | Adelbert A Parks       | 2289 | East Syracuse N Y  | 35  | " 18 "        | "    | 206 00    | R R Accident               |
| 27440 | A J Huffman            | 127  | Peru Ind           | 26  | " 19 "        | "    | 415 00    | Paralysis                  |
| 27441 | John T Gauding         | 1568 | Senatobia Miss     | 36  | " 20 "        | "    | 3 60      | Congestion of Lungs        |
| 27442 | George Andrews         | 323  | New Haven Conn     | 53  | Nov 27 1895   | "    | 1526 00   | Paralysis                  |
| 27443 | Joseph N Gill          | 736  | Richmond Va        | 43  | Jan 1 1896    | "    | 427 00    | Accidental Drowning        |
| 27444 | Marx Levy              | 2516 | New Orleans La     | 39  | " 5 "         | "    | 369 00    | Consumption                |
| 27445 | Wm Fischer             | 141  | Knoxville Tenn     | 45  | " 8 "         | "    | 471 45    | Bright's Disease & Apop'y  |
| 27446 | Christian F L Siebelts | 1752 | Jersey City N J    | 45  | " 12 "        | "    | 262 50    | Organic Heart Disease      |
| 27447 | Jno R St Clair         | 3956 | Alvord Tex         | 39  | " 16 "        | "    | 4 74      | Locked Jaw                 |
| 27448 | Enos P Hays            | 723  | Jefferson Tex      | 42  | " 19 "        | "    | 352 00    | Acute Meningitis           |
| 27449 | R W Stenecker          | 640  | Evansville Ind     | 47  | " 20 "        | "    | 464 40    | Pistolshot Suicide         |
| 27450 | Thos T Griffin         | 1547 | Fort Wayne Ind     | 26  | " 27 "        | "    | 228 00    | Congestion of Lungs        |
| 27451 | Wm A Abbe              | 1372 | Camden Me          | 44  | Nov 2 1895    | "    | 299 00    | Diphtheria                 |
| 27452 | G Jacobs               | 846  | Atlanta Ga         | 40  | Dec 31 "      | "    | 442 00    | Bright's Disease           |
| 27453 | Charles B Price        | 203  | Louisville Ky      | 39  | Jan 6 1896    | "    | 262 00    | Neurasthenia               |
| 27454 | H A Hastings           | 1736 | Utica N Y          | 39  | " 17 "        | "    | 397 00    | Cerebral Apoplexy          |
| 27455 | Chas F Rodgers         | 2369 | Granbury Tex       | 43  | Dec 25 1895   | "    | 372 00    | Paralysis                  |
| 27456 | A C Neal               | 810  | Henderson Tex      | 43  | Jan 8 1896    | "    | 426 00    | Bright's Disease           |
| 27457 | Nimrod Porter Henley   | 2532 | New Orleans La     | 42  | " 5 "         | "    | 322 00    | Acute Gastritis            |
| 27458 | Jno G Beyl             | 2250 | New York N Y       | 44  | " 14 "        | "    | 386 00    | Cerebral Apoplexy          |
| 27459 | Geo Stewar             | 1927 | San Francisco Cal  | 39  | " 15 "        | "    | 320 00    | Cancer of Stomach          |
| 27460 | Henry B Walker         | 2525 | Owensboro Ky       | 28  | " 29 "        | Half | 72 50     | Consumption                |
| 27461 | Solomon Sigg           | 1736 | Utica N Y          | 36  | " 17 "        | Full | 391 00    | Cerebral Apoplexy          |
| 27462 | Chas C Tracy           | 186  | Pawtucket R I      | 43  | Nov 1 1895    | "    | 359 00    | Acute Bronchitis           |
| 27463 | William Young          | 2526 | New Orleans La     | 41  | Dec 29 "      | "    | 215 00    | Consumption                |
| 27464 | Jos Weber              | 2833 | New York N Y       | 43  | Jan 14 1896   | "    | 328 00    | Cancer of Stomach          |
| 27465 | Michael Ryan           | 3004 | Chicago Ill        | 35  | " 25 "        | "    | 290 00    | Alcoholism & Fract' of Leg |
| 27466 | Rudolph Huberwald      | 2540 | New Orleans La     | 49  | " 26 "        | "    | 538 50    | Street Car Accident        |
| 27467 | Peter McNaughton       | 891  | Menasha Wis        | 29  | " 2 "         | "    | 323 00    | Alcoholism                 |
| 27468 | James Clark            | 1481 | Gloucester Mass    | 47  | " 9 "         | "    | 466 80    | Organic Heart Disease      |
| 27469 | Frederick C Siemers    | 2155 | New York N Y       | 40  | " 17 "        | "    | 188 00    | Consumption                |
| 27470 | George R Bransford     | 3303 | Paris Tex          | 30  | " 23 "        | "    | 40 32     | Cirrhosis of Liver         |
| 27471 | William R Matthews     | 80   | Zanesville Ohio    | 37  | " 27 "        | "    | 367 00    | Consumption                |
| 27472 | George W Couch         | 996  | New York N Y       | 54  | " 5 "         | "    | 1584 00   | Organic Heart Disease      |
| 27473 | I B Merritt            | 1025 | Detroit Mich       | 33  | " 6 "         | "    | 448 00    | Cerebral Apoplexy          |
| 27474 | E P McPartridge        | 866  | Harrodsburg Ky     | 26  | " 7 "         | "    | 435 00    | Bright's Disease           |
| 27475 | Nils Erickson          | 1211 | Chicago Ill        | 34  | " 16 "        | Half | 333 00    | Consumption                |
| 27476 | James H Hunt           | 1892 | Pilot Point Tex    | 36  | " 20 "        | Full | 218 00    | Inflammation               |
| 27477 | Robert J Howdon        | 228  | Cincinnati Ohio    | 43  | " 21 "        | "    | 444 00    | Bl'd Pois'g from Cystitis  |
| 27478 | Benjamin E Tracy       | 3275 | Pearlington Miss   | 31  | " 25 "        | Half | 102 00    | Endocarditis Rheumatic     |
| 27479 | Leonardus W Dowlen     | 224  | Springfield Tenn   | 26  | " 25 "        | Full | 174 00    | Consumption                |
| 27480 | Geo W Hatch            | 1372 | Camden Me          | 39  | June 6 1895   | "    | 385 00    | Inju's rec'd at Sea ac't.  |
| 27481 | Robert Brannon         | 2099 | Syracuse N Y       | 29  | Dec 2 "       | "    | 308 00    | R R Accident               |
| 27482 | Jno C Hill             | 927  | Waynesboro Ga      | 41  | " 8 "         | "    | 420 00    | Over'd e of Ch'l'm ac'dnt. |
| 27483 | Leonard Murry          | 2908 | Bloomfield N J     | 32  | Jan 8 1896    | Half | 79 50     | Consumption                |
| 27484 | Jas P Clifford         | 2060 | New York N Y       | 41  | " 12 "        | Full | 108 24    | Neuralgia of Heart         |
| 27485 | Jas L Gray             | 4090 | Suffolk Va         | 44  | " 21 "        | "    | 338 00    | "                          |
| 27486 | Henry Laatz            | 1220 | Terra Haute Ind    | 39  | " 22 "        | "    | 389 00    | Oedema of Larynx           |
| 27487 | Miles A Collins        | 148  | Cartersville Ga    | 43  | " 22 "        | "    | 340 00    | Cirrhosis of Liver         |
| 27488 | W H Frazier            | 1645 | Lonoake Ark        | 40  | " 25 "        | "    | 385 00    | Ulceration of Throat       |
| 27489 | John A Scudder         | 2351 | Washington Ind     | 48  | Feb 3 1895    | "    | 495 80    | Neuralgia of Heart         |
| 27490 | E L Pendleton          | 220  | Augusta Ga         | 48  | Dec 18 1895   | "    | 577 20    | Softening of Brain         |
| 27491 | Simon Well             | 90   | Nashville Tenn     | 51  | Jan 20 1896   | "    | 1 82 50   | Organic Heart Disease      |
| 27492 | O J Rogers             | 1091 | Kilmundy Ill       | 48  | " 24 "        | "    | 523 90    | Cerebral Apoplexy          |
| 27493 | Christoph Scheurer     | 1106 | Pittsburgh Pa      | 35  | " 24 "        | Half | 231 00    | Consumption                |
| 27494 | Alvin Robinson         | 3921 | Valley View Tex    | 48  | " 31 "        | Full | 43 75     | Acute Pneumonia            |
| 27495 | Adolph Novy            | 93   | Cincinnati Ohio    | 33  | Dec 24 1895   | "    | 453 00    | Gunshot Wound accident     |
| 27496 | Glen B Gancell         | 3638 | Tenafly N J        | 29  | " 30 "        | Half | 16 80     | Consumption                |
| 27497 | D N Smith              | 127  | Atlanta Ga         | 47  | Jan 14 1896   | Full | 383 90    | Paralysis                  |
| 27498 | Diedrich Cordes        | 1814 | New York N Y       | 37  | " 17 "        | "    | 319 00    | Acute Pneumonia            |
| 27499 | John H Potts           | 2196 | Atkins Ark         | 31  | " 19 "        | "    | 357 00    | Congestion of Lungs        |
| 27500 | Elbe H Getren          | 2962 | Brooklyn N Y       | 48  | " 20 "        | "    | 235 30    | Organic Heart Disease      |
| 27501 | James P Williams       | 1807 | Cold Springs Tex   | 39  | " 21 "        | "    | 228 00    | Typhoid Fever              |
| 27502 | Edward Partridge       | 1318 | E Smithfield Pa    | 45  | " 21 "        | Half | 319 55    | Typhoid Pneumonia          |
| 27503 | Henry Hanekamp         | 591  | Lonaconing Md      | 43  | " 21 "        | Full | 567 70    | Acute Bronchitis           |
| 27504 | Adam Schaeff Jr        | 2028 | New York N Y       | 22  | " 22 "        | Quar | 6 40      | Cerebral Apoplexy          |
| 27505 | Green Henley           | 1050 | Fort Smith Ark     | 31  | " 23 "        | Full | 768 90    | Consumption                |
| 27506 | S B Moore              | 1855 | Flatonla Tex       | 46  | " 23 "        | "    | 409 40    | Organic Heart Disease      |
| 27507 | John F Gurdon          | 1936 | Yazoo City Miss    | 23  | " 25 "        | "    | 318 00    | Acute Pneumonia            |
| 27508 | Jas Wilson             | 184  | Worcester Mass     | 26  | " 27 "        | "    | 357 00    | Bright's Disease           |
| 27509 | Ino T Gray             | 1788 | San Francisco Cal  | 47  | " 27 "        | "    | 456 00    | Organic Heart Disease      |
| 27510 | Reuben T Seal          | 219  | Kichmond Va        | 51  | " 28 "        | "    | 1090 00   | "                          |
| 27511 | John Rohr              | 2502 | Philadelphia Pa    | 49  | " 30 "        | Half | 278 00    | Cancer of Bowels           |
| 27512 | W W Wise               | 125  | Shreve Ohio        | 30  | " 31 "        | Full | 463 00    | Neuralgia of Heart         |
| 27513 | Isaac Schloss          | 932  | Chicago Ill        | 48  | Dec 12 1895   | "    | 518 70    | Cancer of Stomach          |
| 27514 | E Flechter             | 1646 | New York N Y       | 33  | Jan 16 1896   | "    | 392 00    | Chronic Gastritis          |
| 27515 | Albert J Russell       | 2544 | Jacksonville Fla   | 51  | " 16 "        | "    | 925 00    | Chronic Cystitis           |
| 27516 | Albert C Dean          | 3478 | Greensburg La      | 45  | " 24 "        | "    | 204 15    | Consumption                |
| 27517 | Henry Pitman           | 2566 | Brooklyn N Y       | 37  | " 25 "        | "    | 359 00    | Suicide by Hanging         |
| 27518 | J E Bond               | 955  | Rochester N Y      | 46  | " 25 "        | "    | 429 00    | Disloc'n of Neck by Fall   |
| 27519 | William A Elliott      | 817  | Steubenville Ohio  | 36  | " 25 "        | "    | 425 00    | Acute Meningitis           |
| 27520 | Winston N Armour       | 20   | Nashville Tenn     | 35  | " 31 "        | "    | 312 00    | Cirrhosis of Liver         |
| 27521 | Clark S Carr           | 293  | Waverly N Y        | 36  | " 31 "        | "    | 380 00    | Organic Heart Disease      |
| 27522 | Joseph J Poole         | 77   | Manch Chunk Pa     | 35  | Nov 10 1895   | "    | 440 00    | Paralysis                  |
| 27523 | John F Whitesides      | 432  | Hempstead Tex      | 38  | Jan 13 1896   | "    | 275 00    | Consumption                |
| 27524 | T J Rose               | 71   | Defiance Ohio      | 50  | " 24 "        | "    | 754 00    | Erysipelas of Face         |
| 27525 | Carl Scheidel          | 89   | Cincinnati Ohio    | 34  | " 27 "        | "    | 244 00    | Consumption                |
| 27526 | Andrew Mayer           | 83   | St Louis Mo        | 35  | Feb 1 "       | "    | 458 00    | Organic Heart Disease      |
| 27527 | Charles Eustail        | 254  | St Louis Mo        | 34  | " 6 "         | "    | 374 00    | R R Accident               |
| 27528 | Daniel Van Clief       | 1996 | New York N Y       | 35  | Jan 26 "      | "    | 360 00    | Cancer of Bowel            |
| 27529 | Jens Hansen            | 1967 | Chicago Ill        | 35  | " 31 "        | Half | 99 00     | Typhoid Fever              |
| 27530 | Harry R Boswell        | 1929 | Talladega Ala      | 39  | Feb 5 "       | Full | 219 00    | Cocaine & Morp'e Pois'ng   |
| 27531 | Karl Muller            | 1735 | St Louis Mo        | 43  | " 7 "         | "    | 394 00    | Cerebral Apoplexy          |
| 27532 | L E Weicht             | 1484 | Argola Ind         | 48  | " 7 "         | "    | 529 10    | Consumption                |

## STATEMENT OF W &amp; O. B. FUND

Balance on hand Jan 14 1896 \$ 841.09 Amount paid on 171 death claims \$ 936 666 67

RTR 30



The Business of the House is  
the same in all respects as that of an Incorporated Bank.  
DEPOSIT ACCOUNTS RECEIVED SUBJECT TO CHECK AT SIGHT.  
INTEREST ALLOWED ON ALL DAILY BALANCES.  
ORDERS EXECUTED FOR U.S. BONDS AND OTHER INVESTMENT SECURITIES.  
NOTES AND DRAFTS COLLECTED AT ALL POINTS.  
ADVANCES MADE ON APPROVED COLLATERALS.  
Members of the N.Y. Stock Exchange.  
PRIVATE WIRES TO PHILADELPHIA, BALTIMORE, WASHINGTON AND CHICAGO.

BANKING HOUSE  
OF  
**HENRY CLEWS & CO.**

111, 13 & 15 BROAD ST. & 35 WALL ST.

*New York,*

March 2, 1896.

James K. Patterson, Esq.,  
Lexington, Ky.

Dear Sir:-

We assume that you occasionally desire information relating to securities for investment, and we shall be glad to write you at any time in reference thereto.

Any business in the banking line or in connection with the New York Stock Exchange or Cotton Exchange that you may entrust to us, will receive our best attention.

We will allow you 3% interest on all banking balances and collect your coupons and dividends ~~for clients~~ without charge.

We trust that we may have the pleasure of hearing from you and of serving you.

Very truly yours,

*Henry Clews*



# Coal

Lexington, Ky. Mar 2 1896

Prof Jas H Patterson

Bought of **Shelby Kinkead & Bro.,**

Wholesale and Retail Dealers in

**Anthracite and Bituminous Coals.**

OFFICE AND YARD, No. 51 NORTH BROADWAY.

Railroad Yard, Patterson and Merino Streets.

1896

|     |    |        |          |   |                              |   |
|-----|----|--------|----------|---|------------------------------|---|
| Feb | 21 | 33 1/2 | Em Lump. | 9 | 302                          |   |
|     | 22 | 66 1/2 | " "      | 9 | 598                          | 9 |
|     |    |        |          |   | Received Payment Mar 4 1896. |   |
|     |    |        |          |   | Shelby Kinkead & Bro         |   |
|     |    |        |          |   | D.                           |   |



All Claims of whatever nature, must be made within 15 Days after receipt of goods.

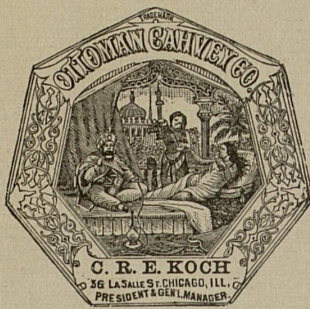
C. R. E. KOCH, PRESIDENT  
W. O. KORTEN, SECRETARY  
IRVING WASHINGTON, MANAGER

FOLIO

N 117

CHICAGO,

Mar 3 1896



BOUGHT OF

OTTOMAN CAHVEY COMPANY,

Wholesale Teas, Coffees, Spices, Baking Powders,  
FLAVORING EXTRACTS, ETC.

Terms 10 Days net

SOLD BY

W. S. Bowen

56 LA SALLE STREET

|   |                          |                                                                      |         |       |
|---|--------------------------|----------------------------------------------------------------------|---------|-------|
| 2 | Des Ark. Java            | $196\frac{1}{2} - 21\frac{1}{2}$<br>$198\frac{1}{2} - 22\frac{1}{2}$ | 351# 20 | 70 20 |
| 1 | Hc S. D. Japan Tea       |                                                                      | 80 " 40 | 32    |
| 2 | - 10 <sup>2</sup> Pepper |                                                                      | 20 " 18 | 360   |
| 1 | - 10 Eng Mustard         |                                                                      | " 32    | 320   |
| 1 | 2+ Vanilla               |                                                                      |         | 225   |
| 1 | " Lemon                  |                                                                      |         | 150   |

112 75

Freight Prepaid.



47-11-64

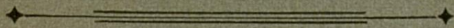
...IT...

COSTS NOTHING

TO LEARN

WHAT THE PROGRESSIVE

ARE DOING.



WHY NOT

INVESTIGATE?

Mar. 3, 1896

CHICAGO—346-348 WABASH AVE.

NEW YORK—190-192 W. BROADWAY.

BOSTON—53 TREMONT STREET.

♦♦♦

**S**afeguard . . .



**System of  
Accounts**

Systematic Work is Economy.

Lack of System is Waste of...  
**TIME and  
.... MONEY**

ECONOMIZE LABOR AND REDUCE EXPENSE.

♦♦♦

**SAFEGUARD ACCOUNT COMPANY.**

Incorporated May 1, 1890. Paid-Up Capital, \$100,000.00

IRA W. RUBEL,  
PRES.,  
NEW YORK.

JOHN W. HORNE,  
TREAS.,  
BOSTON.

MAURICE S. KUHN,  
SECY.,  
CHICAGO.



# The Safeguard System of Accounts

HAS THE FOLLOWING

## PECULIAR ADVANTAGES:

1. A complete statement of the accounts may be had in an hour or less at any time, no matter what the nature or how extensive the business.
2. But one trial balance required for a wholesale or retail business, or a business having several or many branches.
3. It is an audit of itself and an automatic proof of the correctness of the books.
4. Affords a comparative exhibit of increase and decrease of assets and liabilities, expenses and loss and gains from month to month.
5. Saves time; from one to fifteen days.
6. Saves worry.
  - a. Detects mistakes in balancing accounts on the very page and immediately.
  - b. Locates an error in posting.
  - c. No counterbalancing errors.
  - d. Proves any number of Ledgers or divisions of Ledgers separately.
  - e. No delay in posting during the first part of the month in order to take off trial balances.

## GROUP 6.

### INDEX.

|                                                               | PAGE. |
|---------------------------------------------------------------|-------|
| Grocers, Baking Powders, Extracts, Teas, Coffees and Flour .. | 3     |
| Boots and Shoes.....                                          | 6     |
| Drugs and Chemicals.....                                      | 8     |
| Hardware, Iron, Steel and Brass.....                          | 9     |
| Furniture, Carpets and Willow Goods .....                     | 12    |
| Dry Goods, Notions and Millinery.....                         | 13    |
| Jewelers, Silver and Goldsmiths, and Plated Ware.....         | 15    |
| Biscuits and Confectionery.....                               | 16    |
| Machinery, Tools and Engine Supplies .....                    | 17    |
| Extracts from Testimonials .....                              | 20    |



"Speaking of good results from the use of the Safeguard System, would say: nothing could induce us to be without this System, even at a much greater cost."

**CAMPBELL-EATON CROCKERY CO.,**

Aug. 16, 1895.

Kansas City, Mo.

## **SAFEGUARD ACCOUNT COMPANY.**

CHICAGO—346-348 WABASH AVENUE.

NEW YORK—190-192 W. BROADWAY.

BOSTON—53 TREMONT STREET.

---

### **REFERENCE LIST, GROUP 6.**

---

#### **Grocers, Baking Pow- ders, Extracts, Teas, Coffees, and Flour.**

##### **NEW YORK CITY.**

Bennett, Sloan & Co.  
Clark, Chapin & Bushnell.  
DeGroff, Lewis & Son.  
Fisher, B. & Co.  
Hunter, John T.  
Jaburg Bros.  
Koenig & Schuster.  
Reiss & Brady.  
Shepp, L.  
Wright, Depew & Co.

##### **BOSTON, MASS.**

Andrews, John A. & Co.  
Ayer, M. S. & Co.  
Bartlett, Stephen L.  
Blaney, Brown & Co.  
Cobb, Aldrich & Co.  
Chase & Sanborn.

Cowdrey, E. T. & Co.  
Elridge, Baker & Bain.  
Haskell & Adams.  
Johnson, H. A. & Co.  
Lord & Webster.  
Moody, C. E. & Co.  
Munroe, I. W. & Co.  
Nickerson, J. F. & Co.  
Pierce, S. S. Co.  
Raymond, W. H. Gro. Co.  
Saville, Simes & Co.  
Sawtell, A. & Co.  
Sears & Co.  
Shapleigh Coffee Co.  
Sleeper, S. S. & Co.  
Twitchell-Champlin Co.  
Winslow, Rand & Watson.  
Wood, Thos. & Co.

##### **CHICAGO, ILL.**

Avenue Grocery Co., The.  
Chapman & Davison Co., The.  
Chase & Sanborn.  
Dean Bros. & Lincoln.



Dieter, J. P. & Co. (Baking  
[Powder, etc.]

Gillespie, P. F. & Co.

Hoyt, W. M. Co.

Jevne, C. & Co.

Miller & Hart.

Northwestern Yeast Co. (Yeast)

Puhl & Webb (Extracts).

Sprague, Warner & Co.

Vouwie Bros. (Baking Pow-  
[ders].)

#### BROOKLYN, N. Y.

Jurgens, W. B. A.

Lins, Herman & Sons.

Martens, Hoag & Co.

Von Glahn Bros.

#### BUFFALO, N. Y.

Faxon, Williams & Faxon.

Illingsworth, W. E.

Klipfel, W. & G.

#### ELMIRA, N. Y.

Tompkins, Fassett & Crocker

#### NIAGARA FALLS, N. Y.

Butler, M. B.

#### OGDENSBURG, N. Y.

St. Lawrence Whol. Gro. Co.

#### WATERTOWN, N. Y.

McMullin, Geo. C. & Sears.

#### FALL RIVER, MASS.

Allen, Slade & Co.

Lawton, J. Francis & Co.

#### HOLYOKE, MASS.

Sears, Lemuel & Co.

#### WORCESTER, MASS.

Daniels-Cornell Co.

Smith, E. T. & Co.

#### SPRINGFIELD, MASS.

West, Stone & Co.

#### BANGOR, ME.

Bragg, Cummings & Co.

#### PORTLAND, ME.

Harris, Gage & Tolman.

Melcher, H. S. & Co.

Shaw, Hammond & Carney.

Milliken, Tomlinson & Co.

Smith, F. A. & Co.

Twitchell-Champlin Co.

#### BURLINGTON, VT.

Burlington Grocery Co.

Berry, Hall & Co.

Spaulding, Kimball & Co.

#### PROVIDENCE, R. I.

Reliance Mill Co.

Whitford, Aldrich & Co.

#### BRIDGEPORT, CONN.

Rogers & Morford.

Trubee, David & Co.

#### HARTFORD, CONN.

Boardman, Wm. & Sons.

Kibbee, E. S. & Co.

Lincoln, Seyms & Co.

Smith, Northam & Co.

#### NEW HAVEN, CONN.

Stoddard, Kimberly & Co.

#### NEW BEDFORD, MASS.

Driscoll, Church & Hall.

#### ALLENTOWN, PA.

Johnson & Swartz.

#### EASTON, PA.

Tumbler, H. G. Gro. Co.

#### PITTSBURGH, PA.

Dice, G. & Co.

Grocers' Supply & Storage Co.

Reymer Bros.

#### PHILADELPHIA, PA.

Boyd, Geo. & Sons.

Doan, Theo. & Co.

Fry, Hy. A. & Co.

Mattson & Magee.

Middleton, F. & Co.

#### PHILIPSBURG, PA.

Platt-Barber Co., Ltd.

#### RICHMOND, VA.

Cary, John R.

Taylor, Wirt E. & Co.

#### NORFOLK, VA

Oberndorfer & Co.

#### CHARLESTON, W. VA.

Noyes, P. H. & Co.

#### PARKERSBURG, W. VA.

Jackson, Henry C. Co.

Martin, C. C. & Co.

#### WHEELING, W. VA

Baer Sons Grocer Co.

Bremer & Mabis.

Speidel, Jos. Grocery Co.

Stoltze Bros.

#### CINCINNATI, O.

Flach Bros. Gro. Co.

Ford, Eaton & Co.

Heekin, Jas. & Co.

Henzler & Lewis.

Mosby, Raum & Gogreve.

Peebles, Jos. R. Sons Co.

Potter, Parlin & Co.

Queen City Eureka Yeast Co.

Stuart, Henly Co.

#### COLUMBUS, O.

Ohio Coffee & Spice Co.

Butler, Samuel & Sons.

Eldridge & Higgins.

Hartman, J. B. & Son

Kelly, D.

Monypeny-Hammond & Co.

Stevens, Samuel & Co.

#### TOLEDO, O.

Bartley, R. A.

#### CLEVELAND, O.

Burgess & Ross.

#### INDIANAPOLIS, IND

Kothe, Wells & Bauer.

Schnull & Co.

#### EVANSVILLE, IND.

Bement & Seitz.

Kahn's, S., Sons.

Ragon Bros.

#### DECATUR, ILL.

Young Bros. & Maris Co.

#### CARROLL, IOWA.

Letts-Fletcher Co.;

#### DES MOINES, IOWA.

Pratt, W. J. Gro. Co.

Warfield, Howell, Watt Co.

#### DUBUQUE, IOWA.

Mehlhop, John, Son & Co.

Schroeder-Kleine Gro. Co.

#### KEOKUK, IA.

Blom-Collier Co.

#### MARSHALLTOWN, IA

Letts-Fletcher Co.

#### SIOUX CITY, IA.

Howell-Warfield Co



**MASON CITY, IA.**

Letts, Spencer, Hoffman Co.

**OSKALOOSA, IA.**

Spencer, H. L. Co.

**MILWAUKEE, WIS.**

Roundy, Peckham &amp; Co.

**ST. PAUL, MINN.**

Towle Syrup Co.

**ST. LOUIS, MO.**

Alkire Grocer Co.  
 Anderson, J. M. & Co.  
 Blanke, C. F., Tea & Coffee Co.  
 Goddard-Peck Grocer Co.  
 Greely-Burnham Gro. Co.  
 Houston, J. M., Gro. Co.  
 Krenning, F. H. & Sons.  
 Meeks-West Grocer Co.  
 Pendleton & Kropp.

**KANSAS CITY, MO.**

Guernsey & Murray.  
 Jaques, F. F. & Co.  
 Ryley, Wilson & Co.

**MOBERLEY, MO.**

O'Keefe Bros. Gro. Co.

**OMAHA, NEB.**

Consolidated Coffee Co., The.  
 Farrell & Co.  
 Steele-Smith Grocer Co.

**LOUISVILLE, KY.**

Creel, B. M. Co.  
 Ouerbacher, Gilmore & Co.  
 Torbett & Castleman Co.

**MEMPHIS, TENN.**

Oliver-Finnie Gro. Co., The.

**PORTLAND, ORE.**

Closset &amp; Devers.

**SAN FRANCISCO, CAL.**

Mau, Sadler &amp; Co. (Fancy [Grocers.]

**LITTLE ROCK, ARK.**

Carl &amp; Tobey Co.

**CONCORD, N. H.**

Woodworth &amp; Co.

**Boots and Shoes.****NEW YORK CITY.**

Bates, A. J. & Co.  
 Chambers, James, Ltd.  
 Clafin, Thayer & Co.  
 Cousins, J. & T.  
 Fisher, Nath'l & Co.  
 Garside, A. & Sons.  
 Magovern & Thompson Bros.  
 Merritt, Elliott & Co.  
 Morse & Rogers.  
 Neely, Wm. & Co.  
 Powell & Campbell.  
 Sessler, Arnold.

**BOSTON, MASS.**

Batchelder & Lincoln.  
 Farnsworth, Hoyt & Co.  
 Hathaway, Soule & Harrington Corporation.  
 Lamkin & Foster.  
 Lewis, J. B. Co.  
 Manning, J. A. & Co.  
 Redpath Bros. Mfg. Co.  
 Smith & Stoughton.  
 Stearns Shoe Co.  
 Chadbourne & Moore (Shoe [Mfrs. Goods]).  
 Warren Boot and Shoe Co.

**CHICAGO, ILL.**

Dovenmuehle, H. F. C. & Son.  
 Guthman, Carpenter & Telling.  
 Ludlow, Geo. W. & Co.  
 Smith, R. P. & Sons.

**BUFFALO, N. Y.**

Ramsdell, O. P., Sweet &amp; Co.

**BINGHAMTON, N. Y.**

Goff &amp; Macomber.

**CANISTEO, N. Y.**

Canisteco Shoe Co.

**ROCHESTER, N. Y.**

Hollister-Platt Shoe Co.

**BROCKTON, MASS.**

Keith, Geo. E.  
 Keith, P. B.  
 Whitman & Keith.  
 Kingman, H. M. & Co.  
 Niles, A. M., Shoe Co.  
 Thomas, Myron F.

**LYNN, MASS.**

Worthley, Mark J.

**MIDDLEBORO, MASS.**

Leonard &amp; Barrows.

**NORTH ABINGTON, MASS.**

Crossett, Lewis A.

**BEVERLY, MASS.**

Field, P. A. & Co.  
 Millett, Woodbury & Co.

**NEWBURYPORT, MASS.**

Burley & Usher.  
 Dodge Bros.  
 Dodge, E. P., Mfg. Co.  
 Usher, W. R. & Son.

**NORTH ADAMS, MASS.**

Sampson, C. T., Mfg. Co.

**WORCESTER, MASS.**

Heywood Boot & Shoe Co.  
 Manning Bros.  
 Smith, H. E. & Co.

**SPRINGFIELD, MASS.**

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 McIntosh & Co.

**PROVIDENCE, R. I.**

Congdon &amp; Aylsworth.

**PORTLAND, ME.**

Berry, A. H., Shoe Co.  
 Farnsworth, B. B., Shoe Co.

**PHILADELPHIA, PA.**

Else, Thos. C., Co.  
 Grieb, J. G. & Son.  
 Monroe Bros. & Co.

**ALLENTOWN, PA.**

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 Lentz, Jno. E.

**HARRISBURG, PA.**

Harrisburg Boot &amp; Shoe Co.

**HONESDALE, PA.**

Honesdale Shoe Co.

**READING, PA.**

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**BALTIMORE, MD.**

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 Lawrence, Gould & Co.  
 Witz, Bean & Co.

**COLUMBUS, O.**

Dages, Andrews &amp; Co.

**CLEVELAND, O.**

Harrington &amp; Gaensslen.

**DETROIT, MICH.**

Pingree &amp; Smith.



**MILWAUKEE, WIS.**

Mayer, F. Boot &amp; Shoe Co.

**MINNEAPOLIS, MINN.**

North Star Boot &amp; Shoe Co.

**ST. PAUL, MINN.**

Sharood &amp; Crooks.

**ST. LOUIS, MO.**

Clark Shoe Co.  
 Hamilton Brown Shoe Co.  
 Peters & Miller Shoe Co.  
 Tennent-Stribbling Shoe Co.  
 Versteeg-Grant Shoe Co.

**OMAHA, NEB.**

Kirkendall, Jones &amp; Co.

**Drugs and Chemicals.****NEW YORK CITY.**

Reinshild Chemical Co.

**BOSTON, MASS.**

Billings, Clapp & Co.  
 Cabot, Samuel.  
 Goodwin, Geo. C. & Co.

**CHICAGO, ILL.**

Liquid Carbonic Acid Mfg. Co.  
 Sethness Chemical Co.  
 Thurston, F. W.

**BINGHAMTON, N. Y.**

Dr Kilmer &amp; Co.

**ROCHESTER, N. Y.**

Wright, Alfred (Perfumes).

**PORTLAND, ME.**

Hay, H. H. & Son.  
 Stanwood, E. L. & Co.  
 Whipple, W. W. & Co.

**BURLINGTON, VT.**

Wells &amp; Richardson Co.

**HARTFORD, CONN.**

Sisson, T. &amp; Co.

**PITTSBURGH, PA.**

Gilmore, W. J. & Co.  
 Henderson, A. C., Drug Co.  
 Liquid Carbonic Acid Mfg. Co.

**PHILADELPHIA, PA.**

Smith, Kline & French Co.  
 Wampole, H. K. & Co.

**BALTIMORE, MD.**

Vogeler, Son & Co.  
 Gilbert Bros. & Co.

**RICHMOND, VA.**

Powers-Taylor Drug Co.

**CINCINNATI, O.**

Park, John D. &amp; Sons.

**CLEVELAND, O.**

Benton, Meyers & Co.  
 Strong, Cobb & Co.

**COLUMBUS, O.**

Kauffman-Latimer Drug Co.  
 Peruna, Drug Co.

**JACKSON, MICH.**

Weeks (The) Drug and Chemi-  
 cal Co.

**DETROIT, MICH.**

Johnson, Nelson & Co.  
 Nelson, Baker & Co.  
 Stearns, Frederick & Co.

**MILWAUKEE, WIS.**

Baumbach, Chas. (The) Co.

**OMAHA, NEB.**

Bruce, E. E. &amp; Co.

**ST. LOUIS, MO.**

Hopkins-Weller Drug Co.  
 Mallinckrodt Chemical Works.  
 Moffitt-West Drug Co.  
 Simmons, C. F., Medicine Co.  
 Liquid Carbonic Acid Mfg. Co.

**ST. PAUL, MINN.**

Ryan Drug Co.

**MINNEAPOLIS, MINN.**

Lyman-Eliehl Drug Co.

**CLINTON, IA.**

Olney &amp; McDaid.

**OTTUMWA, IA.**

Kinyon-Young Drug Co.

**WALPOLE, MASS.**

Dupee, Henry.

**Hardware, Iron, Steel,  
and Brass.****NEW YORK CITY.**

American Axe and Tool Co.  
 Corbin, P. & F.  
 Corbin Cabinet Lock Co.

Healey, Chas. J.  
 Judd, H. L.  
 Smith, Lyon & Field.

**BOSTON, MASS.**

Baldwin, Robbins & Co.  
 Bigelow & Dowse Co.  
 Brown, McClure & Wales.  
 Burditt & Williams.  
 Butts & Ordway.  
 Chase & Parker.  
 Cutler, Woodrough & Co.  
 Dodge, Haley & Co.  
 Eldridge, Minnek & Irving.  
 Ferdinand, L. W. & Co.  
 Frye, Phipps & Co.  
 Gardner, A. M. Hdw. Co.  
 Hunter, J. B. & Co.

**CHICAGO, ILL.**

Andrews & Johnson Co.  
 Chicago Brass Co.  
 Chicago Forge & Bolt Co.  
 Chicago Copper Refining Co.  
 Illinois Malleable Iron Co.  
 Jones & Laughlins (Limited).  
 Kelley, Maus & Co. (Inc.)  
 McDonald, A. Y. Co. [Co.  
 National Malleable Castings

**BUFFALO, N. Y.**

McKinnon Dash & Hdwe. Co.  
 Weed & Co.

**BINGHAMTON, N. Y.**

Babcock &amp; Stowell.

**ELMIRA, N. Y.**

Barker, Rose &amp; Gray.



**ITHACA, N. Y.**

Treman, King &amp; Co.

**ROCHESTER, N. Y.**

Ernst, Louis & Son.  
Robeson Cutlery Co.  
Robey, S. B.  
Seymour, H. F. & Co.

**WHITE PLAINS, N. Y.**

Sherwood, C. P.

**MERIDEN, CONN.**

Parker Co., The Chas.

**MIDDLETOWN, CONN.**

Wilcox, Crittenden &amp; Co.

**NEW BRITAIN, CONN.**

Corbin, P. & F.  
Corbin Cabinet Lock Co.  
Humason & Beckley Mfg. Co.  
Landers, Frary & Clark.  
Stanley Rule and Level Co.  
Stanley Works, The.  
Union Manufacturing Co.

**NEW HAVEN, CONN.**

New Haven Wire Mfg. Co.  
Wheeler & Co., The E. S.

**DANBURY, CONN.**

Andrews, C. S.

**BRIDGEPORT, CONN.**

Bridgeport Brass Co.

**TERRYVILLE, CONN.**

Eagle Lock Co.

**PORTLAND, ME.**Emery-Waterhouse Co., The  
(Inc.)**MONTPELIER, VT.**

Colton Mfg. Co., The.

**ST. JOHNSBURY, VT.**

Fairbanks, E. & T. & Co.  
Noyes, A. B. & Co.

**PITTSBURGH, PA.**

Bindley Hardware Co.  
Brown & Co.  
Crescent Steel Co.  
Hall, J. Jr. & Co.  
Hubbard & Co.  
Jones & Laughlins (Ltd.)  
Kelly & Jones Co.  
Linden Steel Co. (Ltd.)  
Logan, Gregg & Co.  
Park Bros. & Co. (Ltd.)  
Republic Iron Works.  
Squires Hardware Co.

**ALLEGHENY CITY, PA.**

Lautner, Jos. & Co.  
McKnight, Samuel.  
Pittsburgh Brass Co. (Lamps.)

**DANVILLE, PA.**

Welliver Hardware Co.

**LANCASTER, PA.**

Reilly Bros. &amp; Raub.

**SCRANTON, PA.**

Fritz, G. W.  
Scranton Supply and Machine  
[Co.]

**CINCINNATI, O.**

Clements Co., The.  
Powell, Wm. Co., The.

**CLEVELAND, O.**

McIntosh-Huntington Co., The.  
Peck, Snow & Wilcox Co.  
Upson Nut Co., The.  
Worthington Co., The Geo.

**COLUMBUS, O.**

Kilbourne-Jones Co.  
Sells, J. H. & F. A.

**PHILADELPHIA, PA.**

Biddle Hardware Co.  
Buehler, Bonbright & Co.  
Enterprise Mfg. Co. (Special-  
Shields Bros. [ties])  
Supplee Hardware Co.

**ALLENTOWN, PA.**

Taylor, Wm. H.

**McKEESPORT, PA.**

Hartman Hdw. and Supply Co.

**PARKERSBURG, W. VA.**

Smith Hdw. Co., The W. H.

**TOLEDO, O.**

Shaw, Kendall &amp; Co.

**DETROIT, MICH.**

Michigan Bolt and Nut Works.

**INDIANAPOLIS, IND.**

Atkins, E. C. & Co.  
Holliday, W. J. & Co.  
Vonnegut, Clemens.

**EVANSVILLE, IND.**

Boetticher, Kellogg &amp; Co.

**LOUISVILLE, KY.**

Belknap, W. B. & Co.  
Cowan, Andrew & Co.  
Todd-Donigan Iron Co.

**ST. LOUIS, MO.**

Beck & Corbitt Iron Co.  
Brecht, G. V., Butchers' Hdw.  
Heckel Hardware Co.  
Paddock-Hawley Iron Co.  
Pullis Bros. Iron Co.  
Ripley & Bronson.



**KANSAS CITY, MO.**

Koch, Arthur G. W.  
Richards & Conover Hdw. Co.

**OMAHA, NEB.**

Broatch, W. J.  
Rector & Wilhelmy Co.

**ST. PAUL, MINN.**

Farwell, Ozmun, Kirk & Co.

**PORTLAND, ORE.**

Corbett, Failing & Robertson.  
Dayton, Hall & Avery.  
Dodd, Chas. H. & Co.

**DUBUQUE, IA.**

McDonald, A. Y. & Morrison  
[Mfg. Co.]

**SPRINGFIELD, MASS**

Lewis, The Chas. C. Co.

**Furniture, Carpets, and  
Willow Goods.**

**NEW YORK CITY.**

Heywood Bros. & Co.  
Heywood Chair Co., Walter.

**BOSTON, MASS.**

Allen, Chas. W.  
Heywood Bros. & Co.  
Putman Co., The.  
Sawyer, Walbridge & Briggs.

**CHICAGO, ILL.**

Ames & Frost Co. (Bed Sp'gs.)  
Hausske, A. & Co.  
Heywood & Morrill Rattan Co.  
Tobey Furniture Co.  
Tonk Mfg. Co.

**PEORIA, ILL.**

Day Carpet & Fur. Co.

**BINGHAMTON, N. Y.**

Stickney & Brandt.

**WORCESTER, MASS.**

Pinkham & Willis.

**WINCHENDON, MASS**

Converse, Morton E. & Co.

**PORTLAND, ME.**

Bailey, H. J. & Co.  
Beals, Thomas P. Co.

**PITTSBURGH, PA**

Keech, W. H.

**ALLENTOWN, PA.**

Yaeger Furniture Co., The.

**PHILADELPHIA, PA.**

Heywood Bros. & Co.

**BALTIMORE, MD.**

Heywood Bros. & Co.

**CINCINNATI, O.**

Henshaw, G. & Sons.  
Peurrung Bros. & Co.

**COLUMBUS, O.**

Columbus Chair Co.

**TOLEDO, O.**

Ketcham Furniture Co.  
Meilink Furniture Co.  
Stollberg & Clapp Co., The.

**EVANSVILLE, IND.**

Hoing, J. E. & A.

**INDIANAPOLIS, IND.**

Bodine, J. E. & Co.  
Central Chair Co.  
Eastman, Schleicher & Lee.  
(Carpets.)  
Indianapolis Chair Co.  
Madden, Thos. Son & Co.  
Stechhan, Otto & Co.

**LOUISVILLE, KY.**

Louisville Chair Co.

**ST. LOUIS, MO.**

Aude Furniture Co.  
Conrade's, J. H., Chair Co.  
Kennard, J. & Sons, Carpet Co.  
Wolf & Kraemer Furniture Co.  
Smith & Davis Mfg. Co.

**DENVER, COLO.**

Kilpatrick, J. G.

**ST. PAUL, MINN.**

Northwestern Bedding Co.

**MINNEAPOLIS, MINN.**

New England Furniture and  
[Carpet Co.]

**NEW ORLEANS, LA.**

Uthoff, J. C.

**Dry Goods, Notions,  
and Millinery.**

**NEW YORK CITY.**

Talcott, James, Co.

**BOSTON, MASS.**

Emerson, H. P. & Co.  
Farley, Harvey & Co.  
Hollander, L. P. & Co.  
McCarthy, J. C.  
McCormack, Arthur & Co.  
Walker, Stetson, Sawyer & Co.  
Wheeler, Blodgett & Co.

**CHICAGO, ILL.**

Field, Marshall & Co. (Whole-  
[sale.]

**CORNING, N. Y.**

Robinson & Gammon.

**ITHACA, N. Y.**

Rothschild Bros.

**WORCESTER, MASS.**

Denholm & McKay Co.

**SPRINGFIELD, MASS.**

Forbes & Wallace.  
Smith & Murray.

**WESTFIELD, MASS.**

Austin Bros.

**PORTLAND, ME.**

Eastman Bros. & Bancroft.  
Owen, Moore & Co.

**PAWTUCKET, R. I.**

Goff, D. & Sons.

**PROVIDENCE, R. I.**

Ladd, H. W. Co.  
Murray, Spink & Co.

**BRIDGEPORT, CONN.**

Howland-Stark Co.



**HARTFORD, CONN.**

Cook & Hills.  
Fox, G. & Co.  
Sage, Allen & Co.

**NORWICH, CONN.**

Porteus & Mitchell.

**NEW HAVEN, CONN.**

Brown, F. M. & Co.

**LANCASTER, PA.**

Hager & Bro.

**PITTSBURGH, PA.**

Horne, Jos. & Co. (Retail.)  
Hugus & Hacke. "

**PHILADELPHIA, PA.**

Bailey, Joel J. & Co.  
Fleischer, S. B. & B. W. (Braid.)  
Stead & Miller.  
Wood, Brown & Co.

**EASTON, PA.**

Bixler & Correll.

**NAZARETH, PA.**

Nazareth Mfg. Co. (Hosiery.)

**BALTIMORE, MD.**

Biedler, W. T. & Co.  
Tregellas, Hertel & Co.

**CHARLESTON, W. VA.**

Prince, Dunn & Co.

**CINCINNATI, O.**

Ach, Samuel & Co. (Millinery.)  
McAlpin, Geo. W. Co.

**CLEVELAND, O.**

Whitcomb, The L. H., Co.

**COLUMBUS, O.**

Bright, J. L.  
Miles, Bancroft & Sheldon.

**GIBSONBURGH, O.**

Zorn, Hornung & Co.

**JACKSON, MICH.**

Coronet Corset Co.

**MINNEAPOLIS, MINN.**

Donaldson, Wm. & Co.

**LOUISVILLE, KY.**

Coker, P. G. (Millinery.)  
Carter Dry Goods Co.

**ST. LOUIS, MO.**

Scruggs, Vandervoort &  
[Barney Dry Goods Co.]

**ST. JOSEPH, MO.**

Young-Townsend-Frazer Dry  
[Goods Co.]

**PORTLAND, ORE.**

Mooney, Valentine & Goldsmith

**OMAHA, NEB**

Hayden Bros.  
Robinson Notion Co., J. T.

**EVANSVILLE, IND.**

Mackey-Nisbet Co.

**Jewelers, Silver and  
Goldsmiths, and  
Plated Ware.**

**NEW YORK CITY.**

Gorham Mfg. Co.  
Reed & Barton.  
Waterbury Watch Co.  
Fairchild, Leroy W. & Co.  
(Gold Pens.)  
Ollendorff, I.

**BOSTON, MASS.**

Long, Thomas & Co.  
Smith & Patterson.

**CHICAGO, ILL.**

Chicago & Aurora Smelting  
[and Refining Co.]  
Eppenstein, M. C. & Co.  
Hyman, Berg & Co.  
Jurgens & Anderson.  
Keystone Watch Case Co.  
Streicher, Mark & Co.

**ATTLEBORO, MASS.**

Blackinton, W. & S.

**TAUNTON, MASS.**

Reed & Barton.

**PROVIDENCE, R. I.**

Cory & Reynolds.  
Green & Knox Mfg. Co.  
Kent & Stanley Co.

**PAWTUCKET, R. I.**

Fuller, Geo. H. & Son (Jewel-  
[ers' Findings].)

**HARTFORD, CONN.**

Barbour Silver Co., The.  
Rogers Mfg. Co., Wm.

**MERIDEN, CONN.**

Meriden Silver Plate Co.  
Rogers, C. & Bros.  
Wilcox Silver Plate Co.

**WATERBURY, CONN.**

Rogers & Hamilton Co., The.

**BRIDGEPORT, CONN.**

Holmes & Edwards Co., The.

**PITTSBURGH, PA.**

Barrett, G. B. & Co.  
Heeren Bros. & Co.  
West, White & Hartman.

**PHILADELPHIA, PA**

Keystone Watch Case Co.

**CINCINNATI, O.**

Duhme & Co.

**TOLEDO, O.**

Freeman, J. J.

**DETROIT, MICH.**

Smith, F. G. & Sons.

**EVANSVILLE, IND.**

Ichenhauser, Louis (Plated-  
[ware].)



**ST. LOUIS, MO.**

Swope, Isaac &amp; Co.

**KANSAS CITY, MO.**Douglas, R. & Co. (Platedware)  
Jaccard Watch & Jewelry Co  
James, T. M. & Sons.**OMAHA, NEB.**Meyer, Max & Bro. Co. (Plated  
[ware.]**LOUISVILLE, KY.**Louisville Silvering and Bevel-  
[ing Co.]**OGDENSBURG, N. Y.**

Bell Bros. Co.

**Biscuits and Confectionery.****NEW YORK CITY.**American Biscuit & Mfg. Co.  
Anger Bros.  
Greek-American Confectionery Co.  
Hawley & Hocps.  
Powell, Alex.  
Stout, Holmes & Brumley.  
Vanderveer & Holmes.**BOSTON, MASS.**Chase & Co. Corporation.  
Fobes, Hayward & Co.**CHICAGO, ILL.**American Biscuit & Mfg. Co.  
Page, M. E., Confectionery Co.  
Hayward-Windsor Co.  
McClurg Cracker Co.  
Pan Confection Co.  
Neemes, J. C. & Co.  
National Cracker Co.**BINGHAMTON, N. Y.**

Meagley, Ira J. &amp; Co.

**HORNELLSVILLE, N. Y.**

Alley, Frank B.

**PITTSBURGH, PA.**Herd, Thos. R. & Co.  
Knorr, W. L.  
U. S. Baking Co. (all offices.)  
Yoder, Weaver & Costello.**BALTIMORE, MD.**Hartman, Rosenberg & Co.  
Mason, Jas. D. & Co.**CINCINNATI, O.**Echert, P. Candy Co.  
Perkins, John J. & Co.**CLEVELAND, O.**

Wuest, John.

**COLUMBUS, O.**Coleman & Felber.  
U. S. Baking Co.**INDIANAPOLIS, IND.**

Parrott &amp; Taggart.

**KANSAS CITY, MO.**Huggins Factory (A. B. &  
[Mfg. Co.]  
Loose Bros. Factory (A. B. &  
[Mfg. Co.]**ST. JOSEPH, MO.**Sommer, Richardson Factory.  
(A. B. & Mfg. Co.)**ST. LOUIS, MO.**Dozier Cracker Co. (A. B. &  
[Mfg. Co.]  
Manewal-Lange Co. (A. B. &  
[Mfg. Co.]  
St. Louis Candy Co.  
Peckham, O. H. Candy Co.**OMAHA, NEB.**Hayden, Bros.  
Peycke Candy Co.  
Garneau Cracker Factory.  
(A. B. & Mfg. Co.)**SIOUX CITY, IA.**Am. Biscuit & Mfg. Co.  
Sioux City Candy and Cracker  
[Co.]**LOUISVILLE, KY.**

Louisville Baking Co.

**DETROIT, MICH.**Michigan (The) Confectionery  
[Co.]**MILWAUKEE, WIS.**American Candy Co.  
Carpenter & Underwood Ba-  
[kery. (A. B. & Mfg. Co.)  
Johnson Bros. Bakery.  
(A. B. & Mfg. Co.)  
Ziegler, Geo. Co.**BLOOMINGTON, ILL.**

Beich, Paul F.

**MINNEAPOLIS, MINN.**Lillibridge-Bremner Bakery.  
(A. B. & Mfg. Co.)  
McKusick-Copelin (The) Co.**ST. PAUL, MINN.**Berrisford Bakery. (A. B. &  
[Mfg. Co.]  
Priedman & Lewis Bakery.  
(A. B. & Mfg. Co.)  
Roach, J. H. & Co.**Machinery, Tools and Engine Supplies.****NEW YORK CITY.**Montague & Fuller.  
Prentiss Toole and Supply Co.  
Washburn & Moen Mfg. Co.  
Roberts, Geo. I. & Bros.  
Westinghouse, Church, Kerr &  
[Co. (Engines.)**BOSTON, MASS.**Ashton Valve Co. [Co.]  
American Tool and Machine  
Cushman Paper Box Mach. Co.**CHICAGO, ILL.**Great Western Mfg. Co.  
Link Belt Machinery Co.  
National Boiler Works.  
Roth-McMahon Co.  
Simonds Mfg. Co.  
Troy Laundry Machinery Co.**BUFFALO, N. Y.**Dopp, H. Wm. & Son  
Holmes, E. & B.  
Lake Erie Engineering Co.**ROCHESTER, N. Y.**Graham, J. S. & Co.  
Clement, Fred. H. & Co.  
Wilmot, Castle & Co.



**GENEVA, N. Y.**  
Herendeen Mfg. Co., The.

**FALL RIVER, MASS.**  
Fall River Machine Co.

**DOVER, N. H.**  
Somersworth Machine Co.

**MANCHESTER, N. H.**  
Forsyth, S. C., Machine Co.

**TRENTON, N. J.**  
American Saw Co.

**STONINGTON, CONN.**  
Atwood Machine Co.

**PAWTUCKET, R. I.**  
Howard & Bullough Am.  
[Machine Co. (Ltd.)]

**PROVIDENCE, R. I.**  
American Screw Co.  
Rhode Island Tool Co.

**PHILADELPHIA, PA.**  
Barnett, G. & H. (Piles.)  
Link Belt Engineering Co.

**PITTSBURGH, PA.**  
Carroll-Porter Boiler & Tk. Co.  
Lanz, M. & Son (Machinists.)

**CINCINNATI, O.**  
Lane & Bodley Co.

**COLUMBUS, O.**  
Case Mfg. Co.  
Kilbourne & Jacobs Mfg. Co.  
(Wheelbarrows.)

**INDIANAPOLIS, IND.**  
Atkins, E. C. & Co.

**LOUISVILLE, KY.**  
Turner, Day & Woolworth  
[Mfg. Co.]

**ST. LOUIS, MO.**  
Melcher, Chas. W. Machinery Co.

**MONTPELIER, VT.**  
Lane Manufacturing Co.

**MEMPHIS, TENN.**  
Memphis Car and Foundry Co.

**MILWAUKEE, WIS.**  
Packard, O. L., Machinery Co.

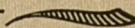
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Concerns use the  
**SAFEGUARD SYSTEM OF ACCOUNTS**  
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IS

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"EASILY UNDERSTOOD"  
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"EXPEDITIOUS"  
"SELF-REGULATING"  
"COMPLETE"  
"PERFECT"  
"PRICELESS"  
"OF INESTIMABLE VALUE"

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"SAVES POSTING"  
"SAVES BOOK-KEEPING"  
"SAVES TIME"  
"SAVES LABOR"  
"SAVES EXPENSE"  
"SAVES ANXIETY"  
"PREVENTS CARELESSNESS"  
"EXCEEDS EXPECTATIONS"  
"NEEDS ONLY TO BE KNOWN TO BE USED"  
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"It saves us in the neighborhood of between ten and fifteen days' work a month. In one hour we had a correct trial balance, and we have all the way from five to six thousand open accounts on our books. It does not increase the detail but lessens it. The writer could not be hired to keep any other kind of books."  
ACME WHITE LEAD & COLOR WORKS, Detroit.

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"The claims made for this System are not exaggerated. We have used it since the summer of '89, and have not a particle of fault to find with it in any way whatever."  
SCHUTTLE & HOTZ, Chicago.

"The Safeguard System insures complete accuracy, expedites work, prevents carelessness, and gives the general results of the business in a clear and concise form. We believe it to be the System that must eventually become general in its use."  
S. S. PIERCE & CO., Boston.

"We have made a fair trial of its merits, and we have not run across a single point in which it is not far superior to any other system of book-keeping we have used or examined."  
PINGREE & SMITH, Detroit.

"It is the most practical method of keeping books yet known—saves unnecessary work and produces better results."  
NORTH STAR BOOT & SHOE CO., Minneapolis.

"We had previous to adopting this System a plan which we deemed very much superior to the ordinary office routine, but since we have adopted the Safeguard plan we have had no annoyance whatever, finding it very easy to get at the details of our business in a very few minutes."  
HENRY A. NEWLAND & CO., Detroit.

"It does all you claim for it. It is very simple and is a great saving of time and labor. It has given satisfaction in every respect."  
BATCHELDER & LINCOLN, Boston.

"We consider it far ahead of the old System and a great labor saver."  
DETROIT COPPER & BRASS ROLLING MILLS.

"A material saving in time and labor."  
COLUMBUS BUGGY CO., Columbus, O.

"The amount of labor saved, and the certainty, accuracy and expeditious manner in which you have enabled us to handle our accounts, exceeds our expectations."  
LANDERS, FRARY & CLARK, New Britain, Conn.

"The ease and certainty with which the work can be performed commends itself to our book-keepers, who are enthusiastic in saying they have no desire to return to the old methods, which they now consider obsolete."  
GORHAM MFG. CO., New York.



"We have found the ledgers of inestimable value. We take great pleasure in recommending them to anybody wishing a labor-saving device."

THE ST. LOUIS REPUBLIC.

"We can and will gladly recommend your System, which keeps our accounts in just the shape we desire them for reference."

PARKER, WEBB & CO., Detroit.

"It saves a great deal of time. A great deal more posting can be done on the Safeguard Ledgers than on the old style in the same time. The System is perfect."

TRAVERS BROTHERS CO., New York.

"It is superior to any system we have ever seen in its unfailing discovery and location of errors, and the ability to keep up current work."

WELLS & FRENCH CO., Chicago.

"Our ledger clerks readily understood the system, acquiring their balances quickly and correctly. By the use of your System we can attain results more accurately, in a much shorter time, and with less inconvenience."

JOSEPH HORNE & CO., Pittsburgh, Pa.

"We have found your System to be all you claim for it."

ARMSTRONG & GRAHAM, Detroit.

"The use of the System has saved us the expense of an additional clerk."

THE M. E. PAGE CONFECTIONERY CO., Chicago.

"It needs only to be known, to be used by every business house. We find it admirably suited to our business."

RYAN DRUG CO., St. Paul.

"Some of its particular points of merit are the ease with which errors are located and the ease with which the condition of business is shown at any time. We consider it by all means the very best system of book-keeping we are acquainted with."

HEYWOOD & MORRILL RATTAN CO., Chicago.

"We congratulate you upon having perfected so complete a system."

THE RANSOM & RANDOLPH CO., Toledo, O.

"The Safeguard System of Accounts has proved itself eminently satisfactory, and we regard it as immeasurably superior to the old System."

AMERICAN INJECTOR CO., Detroit.

"One of the greatest features of the System is the ease with which errors can be detected."

BRUSH ELECTRIC CO., Cleveland, O.

"To proprietor or manager of any business the value of this System is almost priceless."

RELIANCE MILL CO., Providence.

"We feel that we have found a good thing and wish everybody to know it."

W. M. HOYT COMPANY, Chicago.

"The Safeguard System is all we can ask for, and is perfectly satisfactory. We are glad to recommend it."

IDEAL MANUFACTURING CO., Detroit.

"We are perfectly satisfied with the System, having realized every advantage promised at its introduction. It is a boon to book-keepers."

GREELEY-BURNHAM GROCER CO., St. Louis.

"The amount of labor saved to us is wonderful, and we regret that we have not had it for years."

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[Mar. 5, 1896]

West  
Virginia  
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The essential thing in any institution of learning is its corps of teachers. Great Instructors are necessary to make a great center of learning. The University has such a Faculty. They are skilled workmen in their several departments.

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FIVE SPECIAL COURSES:  
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3. Bachelor of Science in Civil Engineering.
4. Bachelor of Science in Mechanical Engineering.
5. Bachelor of Science in Agriculture.
6. Bachelor of Laws.
7. Bachelor of Arts in Law.
8. Bachelor of Science in Law.



### SOME FACTS.

1. The State University has a plant worth about a half a million of dollars.
2. Six large brick buildings.
3. Commencement Hall seats 1000 to 1500 people, and has a splendid Gymnasium attached.
4. University electric light plant lights all the buildings and grounds.
5. The Experiment Station is one of the best in the United States.
6. The equipments of the Science Hall and Mechanical building are the very best and up to date.
7. The attendance for this Fall Term is over 330, the largest in the history of the University; enrollment for this year will doubtless run over 400.
8. *The best institution of learning for West Virginia young men and young women.*
9. An able Faculty of live, aggressive and progressive men; up to the times in methods and results.
10. *Everything practically free to all young men and all young women of West Virginia.*
11. A Splendid Cadet Corps.
12. University enthusiasm among the students.
13. *No West Virginia lady or gentleman student can make a mistake by attending the State University.*
14. *The Law School is equal to any, and better than any other for a West Virginia law student.*
15. *Homes will be provided where young ladies only will room and board.*

All parents sending their daughters are requested to put them under the care of the President. Let them select their rooms and boarding subject to his approval, before locating.

### SUGGESTIONS:

1. *The best time to enter the University is at the opening of the Fall Term. The next best time is just as soon as the student can do so.*
2. Write for information to the President. No trouble to answer questions.
3. Determine to take a thorough Classical Course before taking up professional studies.
4. Any grade of student can find a place. *The Preparatory School is the very best.*
5. Young ladies can take their Latin privately if they are not prepared to enter the College in the University.
6. *Teachers who want a thorough course in Pedagogics and other thorough training, will find it in the University Course.*
7. If one is convenient to any of the State Normals, preparatory work can be done there and as cheaply as at the University.
8. *Teachers all over the State will do well to seek more thorough preparation for the work of teaching by attending the University.*
9. If a teacher can come only for one term, that is better than not to come at all.
10. *The graduates of the University stand the best show to get advanced into the ranks of the best teachers and into the list of the best places.*
11. "The Higher Education" is to be desired and attained because of what it does for the individual in mental and moral development, and the consequent pure intellectual enjoyment.



## WHY COME TO THE UNIVERSITY?

### BECAUSE :

1. *It is the best* equipped institution in the State.
2. It offers the advantages and inspirations of University life.
3. It aims to help each student to MAKE THE MOST OF SELF. Each one is taught not only TO KNOW, but to know and TO DO for self.
4. *It is the cheapest*—for practically free to all West Virginia students.
5. *It is the University of the people of West Virginia*.
6. All expenses need not exceed \$150 per year; \$250 is ample.
7. The University can be easily reached from all parts of the State.
8. The most beautiful place in the State and none more healthful.
9. *New students are cordially welcomed and made to feel at home from the first, both by students and faculty.*
10. Influences are conducive to quiet study, culture, mental growth, jointly with a delightful University life.
11. Each department of the University is in the hands of competent, trained and tried teachers.
12. The whole of the equipments in grounds, buildings, furnishings and teachers is offered free to the students of the State.
13. The cadets get free books and stationery and pay no contingents, and the military training is by one of the very best West Point men and a West Virginian.
14. The School of Athletics generates a healthy interest in the Gymnasium work, field sports and boat training; while the whole is under the control of the Athletic Faculty; such athletics properly directed make the participants robust in body and vigorous in mental endeavor.

## EXPERIMENT STATION.

### OFFICIAL STAFF.

*John A. Myers, Ph. D., Director,*  
*L. C. Corbett, B.S., B. Agr., Agr. and Hort. and Microscopist,*  
*Bert H. Hite, M. S., Ph. D., Chemist,*  
*G. W. Gray, A. B., Ph. D., First assistant Chemist,*  
*T. F. Watson, Second assistant Chemist,*  
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*Miss M. E. Heermans, Stenographer and Book-keeper,*  
*Miss Myrtle Parker, Ass't. Stenographer,*  
*Mrs. S. M. Houston, Librarian.*

The West Virginia Agricultural Experiment Station was organized to promote scientific inquiry into subjects relating to the advancement of Agriculture and to publish and distribute this scientific information.

*This work is successfully and thoroughly carried on by an able corps of experts.*

The bulletins of the Station contain a large amount of information, the results of investigations conducted at the Experiment Station, and are sent, free of charge, to all citizens of the State applying for them. The Director and members of the station staff take pleasure in answering all communications relating to subjects connected with agriculture, and correspondence is invited in regard to all problems relating to the farm and garden and forests.

The Experiment Station is connected with the University, and its splendid equipment, library, collections, etc., are available for examination by students of the University and others interested in such subjects. All students in the University have free access to the work carried on in the Experiment Station.

The members of the Station staff also address farmers' meetings, conduct farmers' institutes, and investigate ravages of plant and forest diseases, insects, etc., and inspect all commercial fertilizers in the State.

All communications to the Experiment Station should be addressed to Dr. JOHN A. MYERS,  
 Morgantown, W. Va.



## SUGGESTIONS FOR PARENTS.

1. No greater blessing can be yours than a son or daughter who wants to go to school.

2. Do not discourage such a child. Do not needlessly keep that child from school. There is time to sow seed. Equally there is time to go to school; that time is youth.

3. Do not wait until you can spare a daughter or son to go to school; it is now or never.

4. *Do not put it off "till times are better."* Educate your child if you do not leave a nickel of dowry. Let not parents deceive themselves by thinking that they are too poor to educate their children.

5. Where should you send your children to school? *To the one which will best prepare them for the duties of life.* To the one which will help each student to make the most and the best use of all the powers of the soul.

6. *Have you children with special talents?* Then write for information concerning what we can do for them.

7. Write the President what kind of a course you want your child to take when you send him or her to the University.

8. Do not give your child too much money while at the University. It is best to furnish funds for a month at a time to most girls and boys. An itemized bill of expense is a good thing for a girl or boy to present to their parents when the year's work is completed at the University.

9. *If possible, visit the University and see what is done and can be done.* One is more interested in persons, places and things, which he or she has seen.



INCORPORATED MAY 1, 1890. PAID UP CAPITAL, \$100,000.00.

IRA W. RUBEL, PRESIDENT,  
NEW YORK.

JOHN W. HORNE, TREASURER,  
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CHICAGO, Mar. 3, 1896. 189

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Beargrass Woolen Mills.  
Bray & Landrum.  
Belknap, W. B., & Co.  
Coker, P. G.  
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Safeguard System saves them time, labor and book-keeping;  
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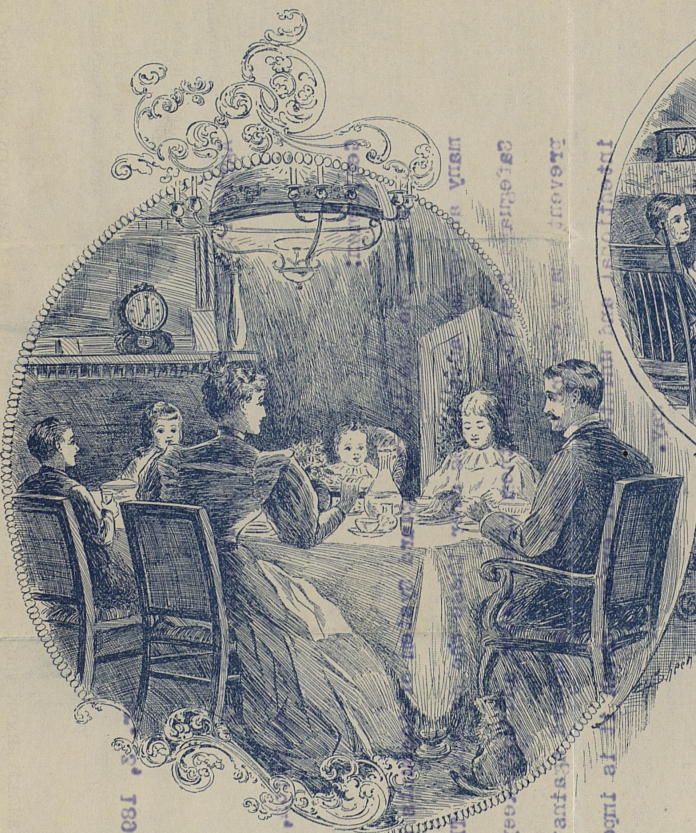
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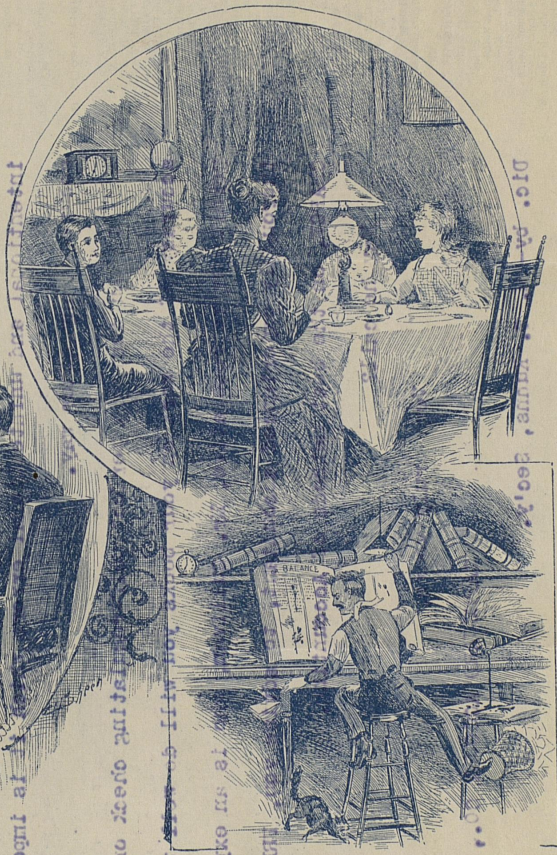
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obtained from the Government without such training. There will be developed an increasing loyalty to the Naval service; and such a reserve of naval engineers will be ready for any emergency or duty in time of peace or of war which the Government may wish to call upon them to perform.

The reciprocal benefits of these measures to all engineering education in general and the industrial development of the several States in particular will be evident. Though but few graduates from any one institution may so compete for Naval Engineer appointments, these measures will raise the requirements for admission and graduation, and greatly strengthen, unify and elevate the standard of engineering education and allied branches in all such institutions.

*Senate Naval Committee:* J. D. CAMERON, Pennsylvania, *Chairman*. A. O. BACON, Georgia; J. C. S. BLACKBURN, Kentucky; WM. E. CHANDLER, New Hampshire; F. T. DuBois, Idaho; C. H. GIBSON, Maryland; EUGENE HALE, Maine; JAMES McMILLAN, Michigan; GEO. C. PERKINS, California; JAMES SMITH, Jr., New Jersey; B. R. TILLMAN, South Carolina.

*House Naval Committee:* CHAS. A. BOUTELLE, Maine, *Chairman*. M. BULL, Rhode Island; A. J. CUMMINGS and F. H. WILSON, New York; A. G. DAYTON, West Virginia; G. E. FOSS, Illinois; U. S. HALL, Missouri; J. F. HANLEY, Indiana; J. J. HART and J. B. ROBINSON, Pennsylvania; S. G. HILLBORN, California; G. W. HULICK, Ohio; H. D. MONEY, Mississippi; ADOLPH MEYER, Louisiana; F. C. TATE, Georgia.

Mar. 5, 1896

## RELATION OF THE Wilson-Squire Naval Engineering and Education Bills

— TO —  
SCIENTIFIC SCHOOLS AND COLLEGES AND TECHNOLOGICAL INSTITUTIONS.

The Senate Bill was introduced by Senator Squire, of Washington, Dec. 10, 1895, and the House Bill, by Representative Wilson, of New York, Jan. 10, 1896. Both were referred to the respective Naval Committees.

By the provisions of these bills, the Government proposes to establish and maintain courses of instruction in Naval Engineering in the several scientific and technological schools of the United States; and to so endow and support such courses of instruction, as well as to strengthen the present engineering courses of all such institutions, that they may become recognized as proper fitting schools for its Naval Engineering service. The engineering departments of the State and other colleges and universities are likewise included and benefitted.

(A.) To aid these several institutions in establishing and maintaining, as stated in these bills, a "course of instruction in mechanical engineering" which shall be alike satisfactory to the Engineer-in-Chief and the Secretary of the Navy, the Government hereby provides for all such institutions as will become beneficiaries of this federal aid the following:

(1.) *Facilities for instruction in naval and marine engineering and naval architecture*, by the loan or bequest



of such models, plans and machinery as can be spared without detriment to its Naval service.

(2.) *Professional naval engineering literature*, in the form of monographs and similar publications of the Department of the Navy, all of which are to be furnished free of cost to such students as pursue the accredited course of engineering instruction.

(3.) *Professors of Naval Engineering*, to give practical and theoretical instruction in this newly-developed field of engineering, and to co-operate with the regularly-appointed teaching staff of the institution to which Naval Engineers may be detailed for such duty.

(4.) *Efficient and thorough supervision of the Naval Engineering instruction*, and the maintenance of all such courses in a manner satisfactory to the Government, by biennial visitation and inspection of these courses in the several institutions, by the Inspector-General of Naval Engineering.

There are no Naval Engineers detailed, at present, for such duty, as Professors of Naval Engineering, although previously provided for by an Act of Feb. 26, 1879. The imperative demands of this branch of the public service have required all such details to be withdrawn. Nor, can further details be made till the number of Naval Engineer officers is increased. It is to meet alike the demands of the public service and to provide for the former and present college details of Naval Engineers that their number is to be greatly increased by these bills now before Congress.

(B.) To obtain the necessary increase of Naval Engineers,

Government proposes, by the Wilson-Squire bills, to open appointments to the same by competitive examination of engineering graduates from the institutions which become beneficiaries of the previously-noted federal aid. In other words, the Government proposes to obtain competent Naval Engineers and establish and maintain a strong Naval Reserve of Engineers, by the following provisions for the graduates of such accredited scientific and technological schools:

(1.) They may be appointed as Engineer Cadets, in the United States Navy.

(2.) They are then to be given a year of practical naval engineering instruction on board a naval cruiser or other war vessel.

(3.) This is to be followed by another year of practical engineering instruction at a Government Navy Yard, or of advanced professional training at a Government post-graduate school.

(4.) They are then to compete with similarly trained graduates from the U. S. Naval Academy for appointments in the Engineer Corps of the Navy.

(5.) If they pass successfully such competitive examination, and there is no vacancy for their appointment, they are each to receive an honorable discharge from the Naval service and a year's sea pay, of \$1200, in cash.

(6.) They may then enlist in the naval engineering reserve, thereby forming an invaluable arm of the Government's reserve of trained men. This will be accompanied with privileges and immunities which they could not have



~~CHAS. CAMPBELL,~~

~~W. H. Chick, Vice President.~~

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**C. A. SPAULDING,**

March 6, 1896.

James K. Patterson, Esq.,  
Lexington, Ky.

Dear Sir:

I beg to acknowledge receipt of your letter of the 4th., inst., enclosing check for \$80 to cover one-half of the assessment of \$16 per share on 10 shares of stock in the National Bank of Kansas City standing in your name. Your payment of the remaining portion of the assessment by the 10th., of April will be satisfactory.

Yours respectfully,

*John Perry*

Receiver.

H.H.C.



P. O. Box 354, Rochester, N. Y.  
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| 1 Stage Micr.            | 1042           | 2  | —  |
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|                          |                | 33 | 75 |
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*Dr. Exp.*



47-M-64

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YOU PUT IN YOUR MONEY,  
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Lexington, Ky., *Mch. 31* 1896.

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*Jacob Krauss*

*Mch 31-96.*



44-M-64

Mar. 1896

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• — AND — •

Developing Co.

OFFICE:

404 SECURITY BUILDING,  
ST. LOUIS, MO.



## ABRIDGED PROSPECTUS

— OF —

### The St. Louis-Cripple Creek Gold Mining and Developing Co.

Incorporated under the Laws of the State of Colorado.

Capital Stock, . . . . . \$1,000,000

Par Value of Shares, . . . . . \$1.00

FULL-PAID AND NON-ASSESSABLE.

Two Hundred and Fifty Thousand (250,000) Shares of the capital stock are now offered to the public for subscription at  $11\frac{1}{4}$  cents per share, the proceeds thereof to be used for developing purposes.

**The Board of Directors** of the Company will be composed of the following well-known and prominent citizens of St. Louis.

J. W. DARST, CAPITALIST (President).

G. W. CHADBOURNE, CAPITALIST.

C. H. SMITH, CAPITALIST.

E. W. RAWLINGS.

JNO. H. BLESSING (Vice-President and Treasurer), of Gaylord, Blessing & Co., Bankers.

G. L. CRAWFORD, of J. E. Crawford & Son, Bankers.

F. X. BARADA, of the Barada-Ghio Real Estate Co.



The two hundred and fifty thousand (250,000) shares of the Treasury Stock of the Company which are now offered for subscription (or as many shares thereof as may be necessary in order to put the property on a paying basis), are to be sold for developing purposes, the Company owning four claims—"Lory No. 1," "Lory No. 2," "Ira S" and the "C. & A." Mining Lodes, comprising about **fourteen and a half acres**, of promising gold property, in the **Cripple Creek, Colorado, Gold District**.

#### LOCATION.

**The Property of this Company** is situated closely to the line of the Colorado Midland and the Denver & Rio Grande Railway Companies, and a survey of another railroad has been made OVER A PORTION OF THE PROPERTY OWNED BY THE COMPANY, which will obviate and remove all the harrassing and expensive hindrances and difficulties attendant upon mines located in remote and inaccessible places, while timber for mining purposes can be obtained at moderate and fair rates, all other necessary supplies being procurable at market prices at Cripple Creek and Denver, Col.; the rates for machinery and building material being at present specially low in that section of the country.

**These four Properties** are located on the south-eastern slope of Mineral Hill, Cripple Creek, Col., near the Pike's Peak Placer (where miners have washed and panned as much as \$50 per capita per day), and about one-half mile from the Cripple Creek, Col., post-office.

#### DEVELOPMENT OF PROPERTIES.

One of the four claims is now being developed by a shaft of 18 feet depth and four or five open cuts, disclosing a continuous dyke of phonolite, also containing andersite. The second claim is developed by a 12-foot shaft and an open cut, the shaft exposing a vein between granite and porphyry, from which ore has been assayed exhibiting \$21.40 gold per ton. The third claim has a 12-foot shaft showing granite contact, while the fourth claim is developed by shafts of 10 and 8 feet respectively, disclosing contact vein.

It is the intention of the Company to procure patents and **Develop these Properties** by sinking shafts on the veins now exposed to a depth of two hundred feet, if found necessary, and for that purpose to sell part of its Treasury Stock.

Mr. W. L. Clark, a mining expert enjoying the highest respect and reputation in the State of Colorado, makes the following report on the four claims of the Company, after a personal and exhaustive examination of the mineral formation, viz:

"CRIPPLE CREEK, COL., March 27, 1896.  
*To the President and Directors of the St. Louis-Cripple Creek Gold Mining and Developing Co.*

GENTLEMEN:—In regard to the formation of Mineral Hill and my opinion of the claims belonging to the St. Louis-Cripple Creek Gold Mining and Developing Company, would say: I have examined the several claims, and while the development is not far enough along to determine the extent or value of the veins already opened on the property, the indications are very favorable for a pay mine or two. The porphyry and granite on two of the claims form a contact







in which I find the Brecciated Schists and vein material. On the other two claims of your Company the Phonolite Dyke runs through the claims, intersecting near the south end. *This dyke will, without doubt, prove valuable with development, and is almost sure to contain pay ore.*

Yours truly,

(Signed) W. L. CLARK."

Under its charter, the Company can form subsidiary companies to acquire, by lease or otherwise, other mining claims for development, and as this Company would retain large interests in these subsidiary companies, if formed, handsome profits should result to the stockholders.

The marvelous richness in gold of the mineral formation in the Cripple Creek Gold District can now no longer be the subject of doubt or scepticism, while it is admitted that only a small portion of the vast mineral wealth has been exploited and brought to light. It will, therefore, be apparent that a well managed company is possessing excellent opportunities for accumulating large profits by judiciously and efficiently employing its capital in the development of mines in that now famous gold district.

By referring to the list of men composing the Board of Directors of this Company, every subscriber will find sufficient guaranty that the affairs of the Company will be honestly and capably conducted, for the sole and exclusive benefit of the stockholders.

#### ADDENDA.

Upon formal application to the Listing Committee of the St. Louis Merchants' Exchange & Brokers' Association, and after official discussion of the proposition, it was unanimously recommended by that body that the stock of the

St. Louis-Cripple Creek Gold Mining and Developing Company be properly listed, and that the Company be granted the privilege of having its stock dealt in at St. Louis Stock Exchange, under the existing rules and regulations, and that due notice will be given when the stock of the Company will be called for the first time. The following named banking firms (which are the authorized agents of the Company) will receive applications for subscriptions to the stock of the Company, will furnish applicants with the necessary blank subscription forms, and will also cheerfully furnish any further information that may be desired.

J. E. CRAWFORD & SON, - 305 Pine Street.  
NOEL-YOUNG BOND & STOCK CO.,

Third and Pine Sts.

ERNEST MICHAELIS, Room 23, Gay Building.

ALEXANDER KONTA, . . . 311 Pine Street.

CLARKSON BOND AND STOCK CO.,

321 Olive Street.

KIDDER & WIGGINS, Bank of Commerce Bldg.

THE DONALDSON BOND & STOCK CO.,

N. W. Cor. Third and Olive Sts.

GAYLORD, BLESSING & CO., - 307 Olive St.

In every instance where no allotment is made at all, or the full amount of shares not assigned to the subscriber, but only part of it, the entire amount deposited or the surplus, respectively, will be returned. The right is reserved to reject any or all subscriptions, or to allot less than the amount subscribed for.

THE ST. LOUIS-CRIPPLE CREEK

GOLD MINING AND DEVELOPING CO

H. BRENTANO, *Secretary.*

COMPANY'S OFFICE,  
404 SECURITY BUILDING,  
ST. LOUIS, MO.