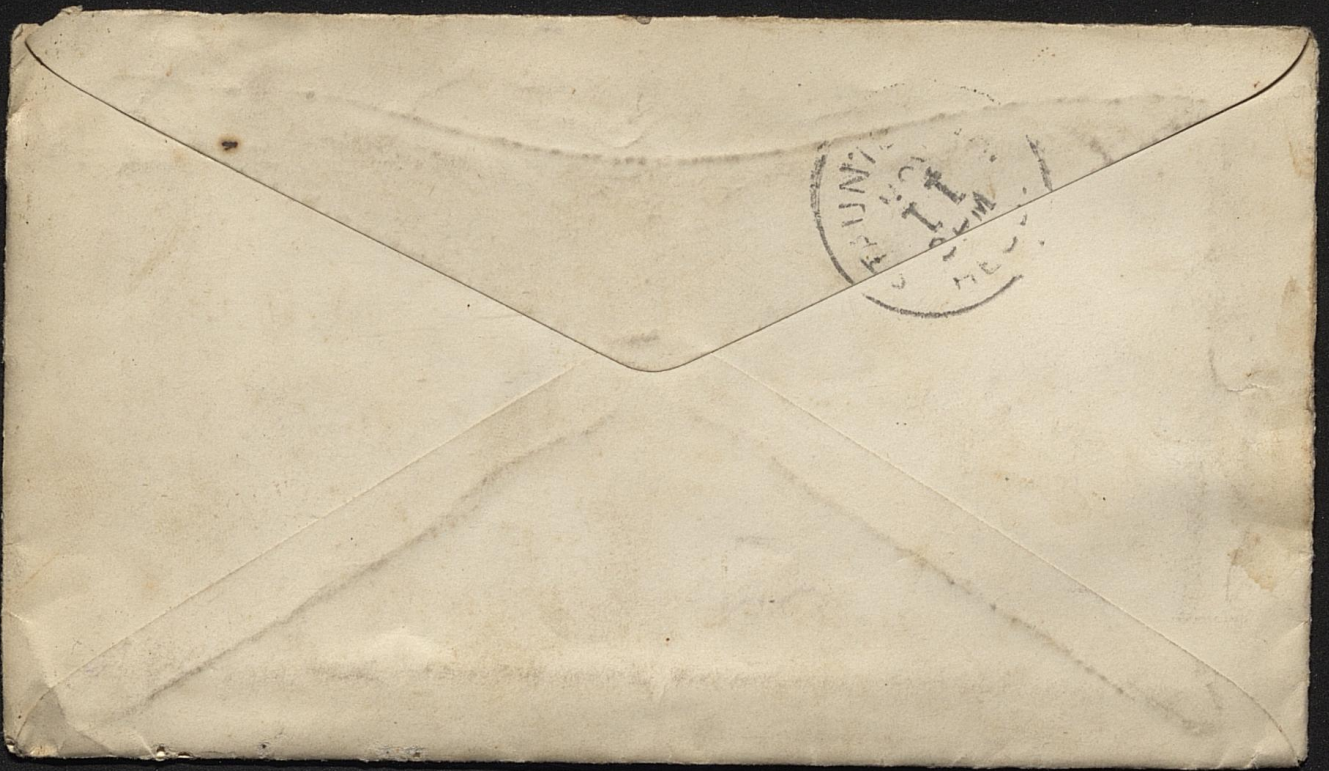


Gen. F. M. Stone

Recd Nov. 12 / 85

Major J. P. Dorman
Staunton,
Va.





Staunton, Va., *Jan 1* 1888

Mrs. Dorman

Bought of **Weller & Elder,**

Manufacturers and Dealers in all kinds of

FINE BOOTS AND SHOES,

FOR LADIES, MISSES, MEN, BOYS, AND CHILDREN.

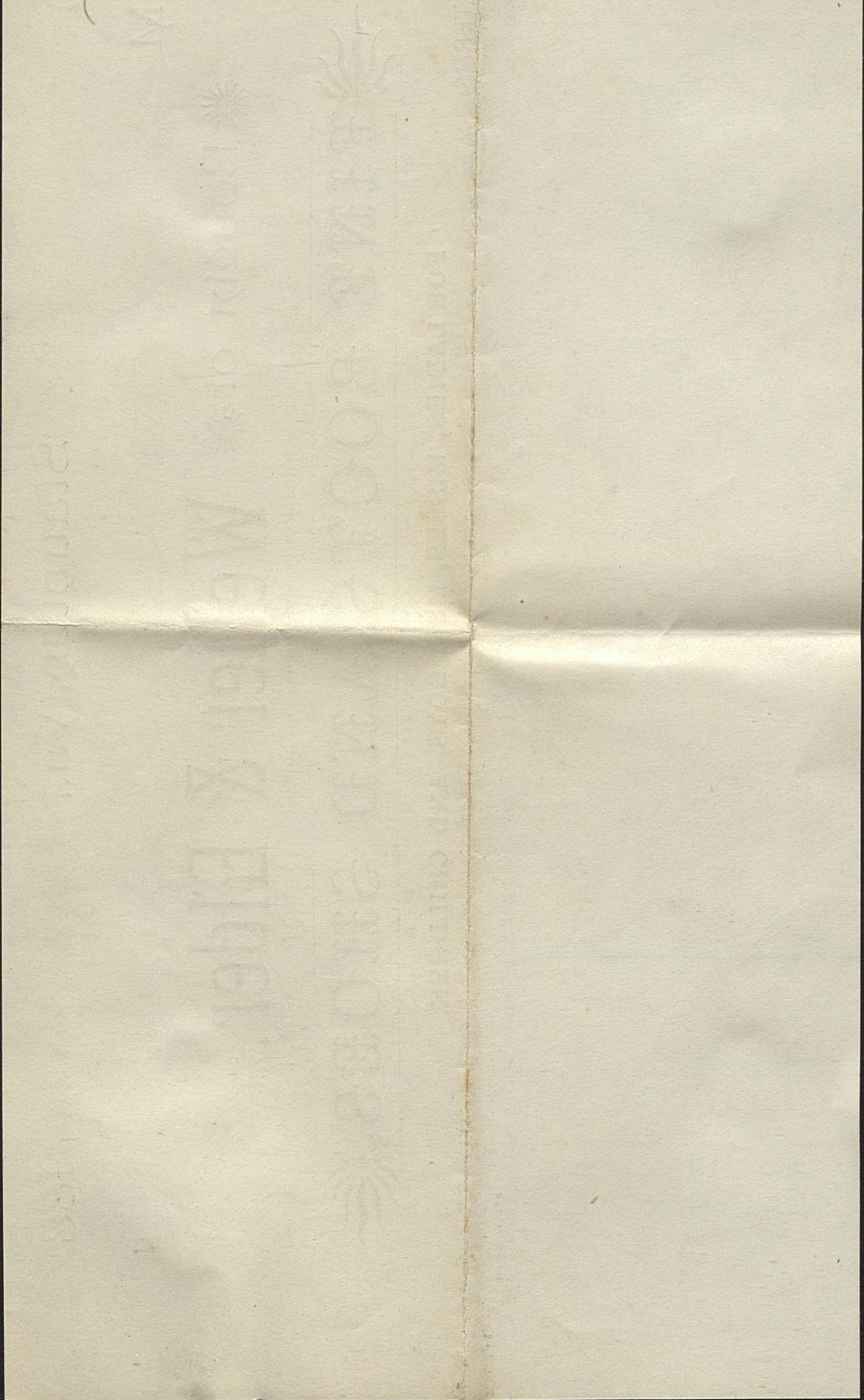
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OFFICE OF THE

Preferred Mutual Accident Association

OF NEW YORK,

257 BROADWAY, NEW YORK.

The "PREFERRED MUTUAL" is desirous of extending its membership among strictly preferred risks in all parts of the country, and to that end will allow a liberal commission on all applications forwarded. Full information will be given by applying to any of its General Agents or to the Home Office.

A blank is herewith enclosed, on which we should be pleased to receive the application for membership of any acquaintance whom you can recommend as a desirable risk.

KIMBALL C. ATWOOD,

Secretary.

NEW YORK, July 10, 1888.

ASSESSMENT NOTICE

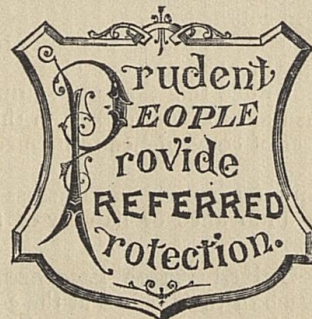
ON OTHER SIDE.

The "PREFERRED MUTUAL" is the *only* Accident Association that confines its business strictly to insuring *preferred or selected* risks, thereby reducing its losses to the minimum while making its contracts with the better class of business, professional and traveling men, the importance of which in *Mutual* insurance cannot be over-estimated.

Its certificates cover accidental injuries occurring while engaged in any occupation commonly classed as "*Preferred*" by accident companies.

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WILLIAM WESTLAKE, of Adams & Westlake Manufacturing Co., Railroad Supplies, New York & Chicago.



PAY NOW AND AVOID OVERLOOKING IT.

\$3⁰⁰ The Third Quarterly Assessment for 1888 is now Due.
Time for Payment will Expire Aug. 14th, 1888.
Its Payment will continue your Insurance to Nov. 15th, 1888.

Membership No. **1864**

OFFICE OF

The Preferred Mutual Accident Association
OF NEW YORK,

No. 257 BROADWAY,

NEW YORK, June 20th, 1888.

At the regular monthly meeting of the Board of Directors an assessment of **THREE DOLLARS** upon each member of Section 1, admitted prior to July 1st, 1888, was ordered for conducting the business of the Association, time for payment will expire Aug. 14th, 1888.

Errors will be avoided by inclosing this blank with your remittance. Write your Name and P. O. Address plainly.

Date, 1888.

Name,

Post-Office Address,)
where Notices are)
to be sent.)

Residence,

The sending of this notice shall not be held to waive forfeiture or lapse of membership by non-payment of previous assessments.

Assessments must be paid to the Secretary at the office of the Association, and the Association cannot be legally held by payment to any one else.

Past experience having demonstrated that **\$12 per annum** is ample for *paying all claims promptly and in full*, where the insurance is confined, as in this Association, to *Preferred risks only*, the "PREFERRED" as a matter of convenience to its members is making its assessments quarterly.

Members who desire, may remit for one or more assessments in *advance*, for which receipts will be given, thus avoiding annoyance or liability of forfeiture. All assessments are *Three Dollars each*.

The American Express, United States Express, and Wells, Fargo & Co's Express, issue money orders at each of their offices at the cost of five cents for a \$3 order, which we find to be the cheapest and most convenient method for remitting small amounts.

KIMBALL C. ATWOOD,

Secretary.

Applications for Membership are not binding until accepted by the Secretary.

No.

APPLICATION FOR MEMBERSHIP.

TO THE

Preferred Mutual Accident Association of New York,

No. 257 BROADWAY, Directly Opposite the City Hall,
P. O. Box, 681. NEW YORK.

Enclosing Fee of \$5, the undersigned hereby applies for Membership in the above Association ;
Membership to be based upon the following statement of facts, which I hereby warrant to be true.
Certificate of Membership to be accepted subject to all its conditions and provisions.

MAXIMUM BENEFITS.

- \$5,000 in the event of death resulting from accident.**
- \$5,000 in the event of loss of limbs resulting from accident.**
- \$2,500 in the event of loss of limb resulting from accident.**
- \$2,500 in the event of the permanent loss of sight of both eyes resulting from accident.**
- \$2,500 in the event of permanent total disability resulting from accident.**
- \$650 in the event of permanent loss of sight of one eye resulting from accident.**
- \$25 per week in the event of total disabling injury resulting from accident.**

1. Name in full. _____
Where notices should be mailed. _____
2. Post-Office Address. _____
Street and Number. _____ Town. _____ State. _____
3. Place of Business. _____
Town. _____ County. _____ State. _____
4. Residence. _____
If more than one, name them all. _____
5. Occupations. _____
What are the duties required of you in that occupation ? _____
6. _____
Name of firm of which you are a member, or by whom you are employed. _____
7. _____
In full. _____
8. To whom payable in case of death by accident. {
Name. _____
Residence. _____
Relationship. _____
9. Have you other accident insurance covering weekly indemnity ? _____
10. Name of companies and amount of weekly indemnity in each. _____
11. Have you ever been a member of THIS, the PREFERRED MUTUAL ACCIDENT ASSOCIATION OF NEW YORK ? _____
12. What is your age ? _____
13. About how much do you weigh ? _____
14. a. Are you suffering from any disease, such as rheumatism, erysipelas, scrofula, ulcers, varicose veins, bodily infirmities or wounds which would retard recovery or be aggravated by personal injuries ? _____
b. Have you ever had or are you subject to fits, or to any disorders of the brain, or to any bodily or mental infirmity which would thereby render you liable to personal injuries. _____
15. Have you in contemplation any special journey or hazardous undertaking not stated in this application for indemnity ? _____
16. Are you aware that the benefits from this Association will not extend to hernia, orchitis, nor to any bodily injury of which there shall be no external and visible mark, nor to any bodily injury happening directly or indirectly in consequence of disease ; nor to death or disability caused wholly or in part by bodily infirmities or disease, or by the taking of poison in any form or manner, or by any surgical operation or medical or mechanical treatment ; nor to any case except when the accidental injury shall be caused by external and accidental violence, and be the proximate and sole cause of disability or death ? _____

Signature of Applicant.....

Application, with Membership Fee received and accepted by the Secretary,

.....188.....,o'clock,.....from which date only Certificate
of Membership became in force.

Certificate of Membership to be sent to.....

at.....

This Application was forwarded by.....

THE
Preferred Mutual Accident Association
 OF NEW YORK.

OFFICE: 257 BROADWAY, N. Y.
 Directly opposite City Hall. P. O. Box 681.

\$5,000 Death by Accident.
 5,000 Loss of Hands or Feet.
 5,000 Loss of Hand and Foot.
 2,500 Loss of Hand or Foot.
 2,500 Loss of Both Eyes.
 2,500 Permanent Total Disability.
 650 Loss of One Eye.
 25 Per Week, Temporary Total
 Disability.

COSTS IN THIS ASSOCIATION
 ONE DOLLAR PER MONTH.

OFFICERS:

HENRY L. COE, - - - - - President.
 CHARLES D. SPENCER, - Vice-President.
 KIMBALL C. ATWOOD, - - - Secretary.
 JOHN L. CHILDS, - - - - - Treasurer.

Board of Directors:

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 N. Y.
 WILLIAM WESTLAKE, of Adams & Westlake Manufacturing
 Co., Railroad Supplies, New York and Chicago.

The Preferred Mutual Accident Association
 OF NEW YORK.

Incorporated under the Laws of the State of New York.

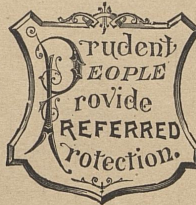
The Most Conservative and Strongest Mutual
 Accident Association in the World.

The PREFERRED is the *only* Accident Association that confines its business strictly to insuring *preferred or selected* risks, thereby reducing its losses to the minimum while making its contracts with the better class of business, professional, and traveling men, the importance of which in *Mutual* insurance cannot be over-estimated.

As a reward for this carefulness and conservatism, the PREFERRED MUTUAL, since its organization a little over two years ago, has been indorsed by over 16,000 commercial travelers, business and professional men, who have become its members.

HOW TO BECOME A MEMBER.

Fill out application blank on other side and send it to the Secretary of the Association at the office in New York, with Five dollars membership fee. NO MEDICAL EXAMINATION REQUIRED.



GENERAL REMARKS.

Any person a resident of the United States or of the Dominion of Canada, over eighteen and under sixty-five years of age, of sound mind and body, in good health and of temperate habits, whose occupation is such as to be comprised within the classification commonly known as "*preferred risks*" among casualty companies, shall be eligible to membership in this association.

Preferred risks in accident insurance include *Bankers, Merchants, Salesmen, Commercial Travelers, Manufacturers* (not working), and *kindred occupations and Professional men generally*.

On entering the Association a membership fee of \$5 is required, which contributes to the expense fund.

Assessments of \$3 each are made on the members for the purpose of paying indemnity claims, and the current expenses of the Association as limited by the By-Laws.

Past experience having demonstrated that \$12 per annum is ample for *paying all claims promptly and in full*, where the insurance is confined, as in this Association, to *Preferred risks only*, the "PREFERRED" as a matter of convenience to its members is making its assessments quarterly.

Thirty days are allowed for the payment of all assessments.

The surplus remaining after paying such indemnity and the expenses as limited by the By-Laws is held as a *Reserve Fund*, and will only be used in the event of special calamity where unusual losses have been incurred.

No medical examination is required.

NO ANNUAL DUES.

A few moments' time in writing the application and an investment of \$5, will procure you a membership, and will, in case of accidental death or injury, greatly lessen the burden of pecuniary loss to your family. Insure to-day. Do not delay until to-morrow, when, perhaps, TOO LATE.

THE AMERICAN DIGEST.

EVERY POINT—IN EVERY CASE—
FULLY STATED—CONCISELY STATED—
THE LAW AND THE FACTS.

DEAR SIR: We ask your candid consideration of the following brief statement of the features of the **American Digest Annual**, on which we base our claim that it is superior to all similar works which have been offered the profession:

First, in the editorial work, the two objects of a digest have been kept clearly in view at every step in its preparation, *i. e.*, (1) to enable the lawyer to find with the least effort *all the cases* bearing on any given point of law; and (2) to show in the fewest words exactly what is in those cases, so that no time and trouble may be wasted by referring to reports of cases not in point.

(1) The first purpose is served by a **classification** at once scientific and practical. While this classification is founded on a careful and thoroughly technical analysis of the law, it has been elaborated to meet the actual every-day needs of the practicing lawyer,—the aim being, not to educate the profession to somebody's abstract theory of the law, but rather to present the matter so that "he who runs may read." The analysis is supplemented by a complete system of cross-references, which make it practically impossible to miss any case bearing on any topic which may be under investigation. Important mechanical aids to ready reference will be found in the typography, and in DENISON'S PATENT REFERENCE INDEX. This latter device, now for the first time adopted with a digest, is applied to every copy of the Annual without extra charge, although the publishers of dictionaries, and other works of reference with which it is most frequently used, charge from 75 cents to \$1.50 per copy for it. It is estimated that this index will save 25 per cent. in time and trouble, which to the overworked lawyer means *money* and health.

(2) The second purpose has been attained by the consistent and uniform use of the **concrete syllabus** in the digest paragraph. This has been done, not spasmodically, in accordance with the whim and mood of any individual, but through the methodical and systematic labor of a large, thoroughly trained editorial corps, working harmoniously on a uniform plan, and under a full code of rules based on most extensive experience in legal editorial work. Every one of the 30,000 paragraphs in this Digest has passed under the scrutiny of three or four expert editors, whose duty it was to see that it was coherent and intelligible, and that it contained a full, concise, and exact statement of the point of law, together with the essential facts, involved in the decision digested. Clearness and grammar have not been sacrificed by the muddy shift of omitting the particles.

These are the main editorial excellencies of the Digest, which we believe to be sufficient to justify the claim of superiority. But in addition to these there are two great reasons for preferring it to any similar work.

(3) Its **comprehensiveness**; including, as it does, *all* the cases from *all* the federal courts and state courts of last resort. See what an eminent law writer says on this subject, (James Schouler, in the *American Law Review* for January-February, 1888:)

"Even in our most trustworthy digests, it is certain that a selection principle has gained some footing of late years. To take, for instance, our time-honored *United States Digest*, an annual which is always ably edited, about a hundred and five volumes of reports are now digested a year, where twenty years or more ago there were scarcely seventy-five; and yet in size the annual volumes remain about the same. When a monthly rival was started, a few years ago, it was soon shown that our familiar annual guide had been in the habit of winnowing the reports of lesser states quite freely."

In the AMERICAN DIGEST, as in the NATIONAL REPORTER SYSTEM, the "selection

principle" has been absolutely discarded, and each lawyer is enabled to make easily and readily his own selection from the whole field of case law.

(4) **Promptness.** Since it includes all the cases reported by the NATIONAL SYSTEM during 1887, it follows that this Digest covers the decisions filed by the courts up to within six months of its publication, and not, as is the case with the older digests, merely the cases which have found their way into print by the dilatory processes of the old-fashioned official reports. It is safe to say that this gives access to the cases at least two years earlier, on an average, than if they were digested solely through the official reports. It will be noted that, so far as published, the cases are cited from the official reports as well as from the Reporters.

For these reasons it is evident that the AMERICAN DIGEST must become **the standard digest of the United States**, performing the work so well and cheaply that no other publication will be needed or supported to do the same work.

Respectfully,
St. Paul, Minn., May, 1888.

WEST PUBLISHING CO.

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A. H. ALVEY,
Chief Justice, Ct. App., Maryland.

A concise and at the same time sufficiently full and accurate condensation of cases as reported by you.

D. L. SNODGRASS,
Associate Justice, Sup. Ct., Tennessee.

Your DIGEST is equal to any of the modern digests in its scientific arrangement and comprehensiveness; so that any point decided can be readily found.

THOS. C. GREEN,
Judge, Sup. Ct. App., West Virginia.

The work of digesting the numerous cases referred to seems to have been done intelligently and thoroughly; the precise point in judgment being briefly presented.

W. C. CALDWELL,
Associate Justice, Sup. Ct., Tennessee.

I am very much pleased with the AMERICAN DIGEST. Its arrangement of titles and subtitles, with cross-references, makes it as nearly a perfect digest as any I have seen.

W. H. BRINKER,
Associate Justice, Sup. Ct., New Mexico.

The points decided appear to be stated clearly and concisely, unincumbered with useless and sometimes confusing details, which only serve to increase the bulk, while diminishing the value, of a Digest.

HENRY McIVER,
Associate Justice, Sup. Ct., South Carolina.

The accuracy of statement of the points decided under their appropriate headings, together with the numerous cross-references, render it a most useful aid in ascertaining what the courts have recently decided.

W. W. VIRGIN,
Associate Justice, Sup. Jud. Ct., Maine.

The AMERICAN DIGEST is quite as complete as such a work can be made. Its chief and most valuable feature is the perfection of the analytical arrangement; so that, without confusion or repetition, everything can be readily found. I have said it is complete as a Digest; that is, it possesses the rare merit of giving one all the law of the case without obliging one to read the case, and this too without redundancy or circumlocution.

JOHN T. BIRD,
Vice-Chancellor, New Jersey.

The DIGEST is characterized by the most comprehensible and intelligently combined division and subdivision of subjects which has as yet come under my observation; thus saving labor and facilitating research.

F. P. POCHE,
Associate Justice, Sup. Ct., Louisiana.

I find the AMERICAN DIGEST fully equal in its execution to the most approved system of modern indexing. It is comprehensive, methodical, and convenient. Nothing seems to be omitted that could add to its merit or increase its usefulness.

A. C. SNYDER,
Judge, Sup. Ct. App., West Virginia.

I have examined the first number of the AMERICAN DIGEST, and find it a very valuable work. It appears to me a much more full and accurate statement of the law of the case reported than we usually find in a digest; so much so that we need not waste time in looking up and examining cases not in point.

CHARLES DANFORTH,
Associate Justice, Sup. Jud. Ct., Maine.

Frequent and very recent use of the digests of these decisions has confirmed, with much emphasis, the good opinion I had already formed of the excellent plan of reporting, indexing, digesting, and annotating adopted by the publishers. The value of these publications, and of their general plan, becomes more and more apparent with each consultation of them.

SELWYN N. OWEN,
Chief Justice, Sup. Ct., Ohio.

The topical arrangement and thoroughness of statement are admirable; the mechanical construction excellent. The work is to your NATIONAL REPORTER SYSTEM what the *United States Digest* was to the various state reports, executed in a manner corresponding with the growing progress of the art of digesting and indexing, as well as of celerity in publication. I am pleased to note one great difficulty obviated,—a want of uniformity in topical arrangement,—met with when consulting works made by different authors. It is a satisfying relief to know that, after looking under one head in one book, the subject is exhausted for the period covered thereby. Do not change its arrangement.

AMASA COBB,
Associate Justice, Sup. Ct., Nebraska.

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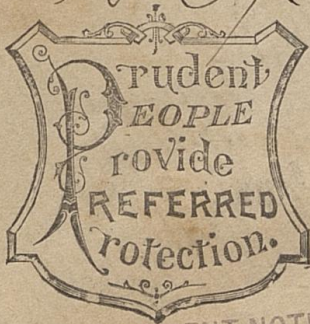
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