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HON. WILLIAM W. CRAPO

By Edward P. Guild

A citizen of Massachusetts, eminent in public and private life, and now in the prime of manhood, is the Hon. William W. Crapo, of New Bedford. He is the son of Henry Howland Crapo, a man of marked abilities and with a distinguished career, whose father was a farmer in humble circumstances in Dartmouth, the parent town of New Bedford, and able to give but meagre opportunities for education to his son. Henry had, however, a thirst for knowledge, and his determination in providing himself with the means of study affords a parallel to the early life of Lincoln. It is told of him, that having no dictionary in his father's house, he undertook to be his own lexicographer in the task of preparing one. He soon fitted himself as a school teacher and afterwards became a land surveyor in New Bedford. As a man of ability and integrity, he at once began to rise to positions of trust, and among the offices he held were those of City Treasurer and Trustee of the Public Library. He was interested in the whale fisheries, then the great enterprise of this famous seaport, and was a successful business man.

In 1857, having made extensive timber purchases in Michigan, he removed to that state, where he took an active part in political affairs. In 1865, he was elected Governor of that State and held the office for four years. He was a lover of books all his life, and was the author of articles on horticulture in which subject he was an enthusiastic amateur.

William Wallace Crapo was born in Dartmouth, May 16, 1830, and was the only son in a family of ten children. He inherited his father's passion for learning and knowledge, and although his father's means were limited, he was given all possible opportunity for study. He was first in the New Bedford public schools, then at Phillips Academy in Andover, where he prepared for college. He graduated at Yale—which has since conferred upon him the Degree of Doctor of Laws,—in the class of 1852. Deciding on the study of law, he attended the Dane law school at Cambridge, and subsequently entered the office of Governor Clifford in New Bedford. In February 1855, he was admitted to the Bristol bar, and in the following April was elected City Solicitor, an office which he continued to hold for twelve consecutive years.

Mr. Crapo's first active part in politics was about a year after his admission to the bar. Fremont and Dayton were in 1856 nominated as the Republican candidates for the Presidency and Vice Presidency. Mr. Crapo was an earnest surporter of the candidates and made very effective speeches in their behalf in his section of the state. In the same year he was chosen to the Massachusetts House of Representatives, and the following year, when only twenty-seven years of age, was tendered a seat in the Massachusetts Senate, but declined the honor. His father this year removed to Michigan, and the son who remained became a worthy successor to the confidence and respect of his fellow-citizens. He was actively interested in the establishment of the New Bedford Water-works, and from 1865 to 1875 held the office of Chairman of the board of Water Commissioners. As Bank President, as director in extensive manufacturing corporations, and in other similar positions of trust and responsibility he acquired the reputation of being a sound business man, and an able financial manager. In all of these positions he has ever enjoyed the complete confidence and respect of his associates.

Mr. Crapo has been a diligent student of the history of the Old Colony and especially of the early settlement of Dartmouth, and he has rendered valuable contributions to the historical literature

of the State. The address delivered by him at the Bi-Centennial Anniversary of the town of Dartmouth in 1864 and his address at the Centennial Celebration in New Bedford in 1876 exhibit his accurate research and his facility of clear and forcible expression. The closing sentences of the latter address were as follows:–

"We must preserve the results of the past. But this is not our whole duty. The work of our fathers is not completed. Our honor and safety is in still further achievements of public justice and orderly freedom, and to the advancement of the common welfare. Our mission is a continuous and steady development of conscientiousness, a moral and religious growth, keeping pace with advancing intelligence, science and liberty. We attain to it by those common virtues which our fathers exercised: honesty, frugality, integrity and unfaltering devotion to duty. We need but follow the old plain paths, and, undazzled by the superficial glitter and pretentious show of ambitious self-seekers, march steadily forward to the attainments of a trained and vigorous virtue, to purity, strength and solidity. Thus will we keep unsoiled our inheritance, and transmit it, beautified and glorified, to those who come after us.

"We have seen the forest fall before the strong arm of the pioneer; we have seen the shores lined with masts, and the waters white with sails; we have seen the triumphs of restless, cunning labor; but not in physical power nor in populous cities, not in factories nor palaces, nor richly laden fleets, are the elements of natural greatness, nor its safety, but in the courage, integrity, self-denial and temperance of the people, and the spirit of mental enterprise and moral freedom which inspires them."

But the reputation of Mr. Crapo in Massachusetts and the country at large rests preeminently upon his services in the National House of Representatives. He was elected to fill a vacancy in the Forty-fourth Congress and was returned at three successive elections, enjoying to an unusual degree the favor and approbation of his constituents. In the Forty-fifth Congress he was a member of the committee on Foreign Affairs. In the Forty-sixth he served on the committee on Banking and Currency, and was chairman of this important committee in the next Congress. He introduced the bill to extend the charters of the National Banks, and by his skillful and persistent efforts the bill became a law to the satisfaction of all sound business men. In his connection with this bill, Mr. Crapo added to his reputation as an able lawyer, that of a sound financier and a judicious statesman.

Representing a constituency whose interests are largely identified with the fishing industries, Mr. Crapo has naturally been considered a champion of the fishermen. A strong speech was made by him on the resolution recommending the abrogation of the fishing articles of the Treaty of Washington, of which the following is an example:—

"For seventy years this Government, and prior to that the Colonies, paid liberal bounties to aid the development and increase of our fishing marine. These bounties have been abandoned, and the New England fishermen, relying upon their energy and enterprise do not ask a renewal of them. But they do ask that the United States shall not offer a bounty to build up this industry in the hands of rivals. When we are confronted with a declining merchant marine, when the carrying trade is passing into the hands of foreigners, when we remember that our whaling fleet, which twenty years ago numbered 600 ships with 18,000 sailors, the best sailors on the globe, disciplined and educated in voyages of three and four year's duration—is now reduced to 163 vessels with less than 5,000 men, we may well inquire, where are we to look for experienced seamen to man our navy in case of foreign war? We can build vessels of war in a few weeks when the emergency arises. With our resources of timber, and iron and copper, and every material entering into the construction of our vessels, we can build ships at short notice in our private shipyards, even if we cannot in our navy yards, but efficient and hardy sailors come only from the training and experience of years of toil and danger upon the sea."

This brief extract illustrates Mr. Crapo's logical, direct method of making an argument. When occasion presents itself, he is capable of rising to heights of eloquence equalled by few who sit in the National Capitol. The following passage is from a brief speech occasioned by the presentation to the

United States, April 22, 1880, of Thomas Jefferson's writing desk on which was written the original draft of the Declaration of Independence. Mr. Crapo offered a joint resolution of acceptance and in closing his eloquent remarks said:—

What memories crowd upon us with the mention of these names. Washington, the soldier, whose sword was drawn for the independence of his country; Franklin, the philosopher, the benefactor of his race, who with simple maxims pointed out the road to wealth and who disarmed the lightning and the thunderbolt; Jefferson, the accomplished and enthusiastic scholar, whose marvelous genius and masterly pen gave form to that immortal paper which proclaimed liberty to all mankind. These are names never to be forgotten. These men were the founders of the Republic. Their name and fame are secure, and in the centuries which are to follow will be treasured by a grateful and loving people among their choicest possessions. Mr. Speaker, the nation gladly accepts and will sacredly keep this invaluable relic. The article itself may be inconsiderable, but with this simple desk we associate a grand achievement. Upon it was written the great charter of civil liberty, the Declaration of American Independence. We pay to the heroic hand who signed that wager of battle the honors which are paid to the heroes of the battlefield. It was not valor alone which secured to us self-government. The leaders in the revolt against the tyranny and the established institutions of the old world had courage of opinion and were full of mature wisdom and incorruptible patriotism. The men who signed the paper pledging their lives, their fortunes and their sacred honor in support of the Declaration, and who made their fearless appeal to God and the world in behalf of the rights of mankind, were both lion-hearted and noble-minded.

Upon this desk was written in words as pure and true as the word of inspiration that document which opened up 'a new era in the history of the civilized world.' Its fit resting place is with the nation's choicest treasures. It is a precious memorial of Jefferson, more eloquent and suggestive than any statue of marble or bronze which may commemorate his deeds. In accepting it in the name of the nation we recognize the elevated private character, the eminent virtue, the profound knowledge, the lofty statesmanship, and the sincere patriotism of Jefferson, and we honor him as the father of popular government and as the great apostle of liberty.

To the pledge of safe custody with which we accept this gift, we join the solemn promise that with still greater fidelity we will guard the inheritance of free institutions which has come to us through the valor of Washington and the wisdom of Jefferson, and that we will faithfully transmit, undimmed and unbroken, their richest legacies—"Liberty and the Union."

At the Republican State Convention held in Worcester, September 21, 1881, Congressman Crapo was chosen president, and made an address which was regarded as a splendid defence of the Republican Party. In its course he said:

"No occupation is more honorable than the public service. The desire to engage in it is a worthy one. The ambition to hold and properly discharge the duties of a position under the government is creditable to the citizen. The public offices in this country should be as freely open to all as are places in other vocations of life. No man should be debarred by birth, or locality, or race, or religious, or political belief from engaging in the public service. To deserve this he should not be required to render partisan service or personal allegiance to any party leader, nor be compelled to purchase the favor or patronage of any public official. The public offices are a public trust, to be held and administered with the same exact justice and the same conscientious regard for the responsibilities involved as are required in the execution of private trusts. The test for appointments should be superior qualifications, and not partisan attachment nor partisan service; continuance in office should depend upon real merit demonstrated in the actual performance of duties and not upon the urgency of Congressmen or petitions of other citizens."

Of Mr. Crapo it may justly be said that on every occasion of life in which he has been called upon for any duty, he has always risen adequate to the occasion, and even exceeded in his efforts

the most sanguine expectations of his friends. He has much of that reserve power which does not manifest itself until it is wanted, and then the supply is equal to the demand.

THE AUTHORITATIVE LITERATURE OF THE CIVIL WAR

By George Lowell Austin

I

At the present time, everything bearing upon the history of the American civil war has special interest. Nearly a quarter of a century has passed since the struggle began, and during the interval asperities have died away and peace and harmony hover over a united people.

During the war and in the years immediately following its cessation, a number of soldiers and civilians wrote histories, on the Union side, some of these being careful and exhaustive studies of limited fields of action, and others of the entire field of operations. It necessarily happened, however, that, owing to misconceptions arising from their opposite points of view, their lack of personal knowledge, and the absence of authentic documentary evidence, these writers were not always able to penetrate the plans and purposes of the Confederate leaders, or even to describe with entire accuracy the part borne by the Confederate troops in particular engagements.

As time goes on, the deficiency is being met, and the memoirs of those Confederate soldiers and civilians who bore a prominent part in the struggle, either in the field or the council chamber, and who had a full knowledge of the facts, are fast coming to light, and are perused with more than common interest by military actors and students. The true and exhaustive history of the civil war cannot be written until all the facts shall have been made known. Even then, the reader must always bear in mind who states the facts, and also that the truth is oftener found in the memoir of some gallant and straightforward soldier than in that of a politician.

Of the myriad of bound volumes and pamphlets called forth by the war, a very large number have long since been consigned to oblivion. Many of these were written to bolster up personal ambitions, interests, rivalries and jealousies, while as many more were composed, without regard to facts, to gain dollars and cents. Of none of these productions need anything further be said.

Comparatively speaking, there were but few books relating to the war and published during the war that deserve to be recalled. After the war, quite a number were issued, and, within the last ten years, a large number have appeared, all destined to rank as "authorities" for the future historian. The purpose of the present series of articles is, to give such information in regard to these publications, as shall guide students in mapping out a course of reading, and shall assist persons entrusted with the selection of *standard books* on war history for use in city and town libraries.

The suggestions and information herein offered are, at their best, only random notes. No special plan, or classification, will be followed by the writer; his sole aim being to include only what is absolutely worthy and "authoritative."

> THE AMERICAN CONFLICT:—A History of the Great Rebellion in the United States of America, 1860-64: Its Causes, Incidents, and Results. Intended to exhibit especially its Moral and Political Phases, with the Drift and Progress of American opinion respecting Human Slavery, from 1776 to the close of the War for the Union. By Horace Greeley. Illustrated, 2 volumes. pp. 648, 679. Hartford: O.D. Case and Company.

This work was composed, with the aid of an amanuensis, in the early hours of the morning, before the beginning of the editorial tasks of each day. Mr. Greeley's long connection with the *Tribune*, as its editor-in-chief, tended to make him more familiar with American politics from 1830 to 1860 than almost any other of his contemporaries, and when he proposed to himself to write the history of the American civil war, he could justly claim to have full knowledge of the *causes* which had led to it. In the preface to his first volume (1864) he stated frankly that "the History of the civil war will not and cannot now be written." All that he hoped to accomplish, then, was to write a *political* rather than a military history of the great struggle. He succeeded, and his work deserves to rank as one of the most valuable, and, so far as it goes, accurate and impartial narratives of the contest.

The first volume treats chiefly of the causes and events which culminated in secession, while the second volume (1866) depicts, without embellishment, the military and political victories which ended in the restoration of peace. The author cherished the belief that the war was "the unavoidable result of antagonisms imbedded in the very nature of our heterogeneous institutions: that ours was indeed an 'irrepressible conflict,' which might have been prevented."

In its *military* portions the work is decidedly weak, and much of interest and value is omitted. For facts, the author relied chiefly on Moore's *Rebellion Record*, Victor's *History of the Southern Rebellion*, (embracing important data not found in the *Record*) and Pollard's *Southern History of the War*. After a later survey of the war-literature, Mr. Greeley felt justified in the candid claim that his work "is one of the clearest statements yet made of the long chain of causes which led irresistibly to the war for the Union, showing why that war was the righteous and natural consequence of the American people's general and guilty compliance in the crime of upholding and diffusing Human Slavery."

This work won such popular favor that it soon reached a sale of one hundred thousand copies. But when, in 1867, its distinguished author signed the bail-bond of Jefferson Davis, its sale was suddenly checked. The act was an unselfish one; its propriety, however, was questioned by many persons. Whether, on account of it, Mr. Greeley be blamed or applauded, his work merits commendation as a valuable authority on the political history of the American civil war, and ought always, as such, to be consulted.

> THE HISTORY OF THE CIVIL WAR IN AMERICA:—Comprising a full and impartial account of the Origin and Progress of the Rebellion, of the various Naval and Military Engagements, of the Heroic Deeds performed by Armies and Individuals, and of Touching scenes in the Field, the Camp, the Hospital, and the Cabin. By John S.C. Abbott. Illustrated. 2 vols. pp. 507, 629. Norwich. Conn: The Henry Bill Publishing Company.

The author of the *Life of Napoleon Bonaparte* was never too particular in regard to his facts, but those which he made use of he could array with such skill as to completely captivate the judgment of the unwary. In his History of the Civil War, all the enthusiasm of the writer, his easy flow of rhetoric, his vast fund of anecdote, and his characteristic inability to discriminate between truth and falsity, assert themselves. The chief importance of the work consists in its treatment of events, as army-correspondents saw them, and, hence, it comprises many minor features, usually omitted by more sober historians. As a political history, it is almost worthless; as a military history, it is even worse. Still, it possesses a marked value, for the reason already stated, and is attractive by reason of its numerous illustrations, all engraved on steel from original designs,—comprising portraits, battle-scenes, diagrams and maps. The first volume was printed in 1863; the second in 1865.

> A HISTORY OF THE CIVIL WAR IN AMERICA:—By The Comte de Paris. Translated with the approval of the author. Edited by Henry Coppee, LL.D. 3 volumes. 8vo, pp. 640, 820, 954. Philadelphia: Porter and Coates.

The first volume of this work was published in 1875, the second in 1876, and the third in 1883. A fourth volume is now in course of preparation, and will conclude the series.

The prime qualifications of a historian, dispassionateness and thoroughness, are everywhere manifest in the splendid work of the Count of Paris. His is the first attempt to produce a full and complete history of the civil war, based upon official records both of the North and of the South. The whole narrative exhibits unsparing and successful research, calm judgment, temperance alike in praise and censure, and an earnest endeavor to deal justly and fairly with both sides of the great conflict and the actors in each. There are chapters in the work which will always provoke discussion, and some of the author's conclusions in special instances may be controverted; still, the great merits of the work, as a whole, cannot but be generally and cordially recognized.

The work is distinctly a *military* history, without, however, ignoring purely civil transactions when an account of them is needed to throw light on the military movements. The author's theory, relative to the origin of the war may be stated thus:—The South saw that, as the North increased in prosperity, it was decreasing, and was losing the balance of power which it had always held since the adoption of the Constitution. It determined, therefore, to force slavery into the new States and Territories; and, failing in this, it foresaw but two alternatives,—either to give up the cause as lost, or to initiate a conflict and a satisfactory peace from its opponents. It chose the latter, and was thwarted.

The first volume treats of the American army, past and present, of Secession, and the events of the war to the Spring of 1862; the second volume continues the narrative of events from Gen. McClellan's Peninsula Campaign to the issuing of the Emancipation Proclamation. The author, in considering the relations of the commanding general to the administration, praises the former and blames the latter; and, in commending the campaign, shows himself a poor master of the art of war, and in some respects an indifferent critic of practical military operations. The Count of Paris wrote these chapters in 1874.—twelve years after the events, and with ample testimony at his command. It is strange that he could not reach the conclusion, then and now commonly held, that McClellan's treatment of President Lincoln throughout his entire career seems to have been highly insubordinate and apparently based upon the idea that he regarded himself as the nation's only hope, forgetting that to a free people no man has ever become indispensable, however powerful his intellect or exalted his virtues. Barring certain conclusions which are open to easy controversion, the narrative is exceedingly careful, graphic, and in the main truthful.

The third volume (1883) is translated and edited by Col. John S. Nicholson of Philadelphia, and covers the eventful year 1863,—the operations and movements on the Rapidan and the disaster to the union arms at Chancellorsville,—the movements upon Vicksburg, Gettysburg, and the retreat of Lee's array to Virginia. Closer attention is paid, in this volume, to the legislation, administration, finances, resources, temper, and condition generally of the North and the South, and valuable accounts are given of the organization at the North of the signal corps, the medical and hospital service, the military telegraph, the system of railroad transportation for military purposes, the soldiers' homes, and the sanitary and other commissions.

As a whole, and so far as published, the work purports to give an accurate account of what took place in all quarters of the theatre of war, and is generally successful. It never errs on the side of partisanship, but occasionally through ignorance or misapplication of facts. From first to last, it is an honest and straightforward narrative, at times eloquent and at times vivacious. The reader is bored by no flights of rhetoric; but students will always lament a lack of philosophical tone and *critical* appreciation of men and events. The maps and plans, which are numerous and are furnished from official sources, are all that could be desired.

REMINISCENCES OF FORTS SUMTER AND MOULTRIE IN 1860-61. By Abner Doubleday, Brevet Major General, U.S.A. 1 vol. 12mo pp. 184. New York, Harper & Brothers.

The author bore an honorable and responsible part in the actual outbreak of hostilities between the national government and the revolted states, and in this book he gives a simple and faithful recital of some of the more important facts. Though so misrepresented by certain critics, the book is *not* an attack on Major Anderson's character; on the contrary, it clearly shows, and attempts to show, that that commander firmly subdued all considerations and devices which seemed inconsistent with his duty as a soldier of the United States, and held himself ready to be sacrificed to the trust given him. General (then Captain, 1st artillery U.S.A.) Doubleday was at Fort Sumter during the bombardment, and, as might be expected, his volume gives many incidents of the life of the little besieged band, and of the siege itself, which appear here for the first time, and which throw fresh light upon the conduct and principles of both parties to the conflict. As a personal narrative, it is one of the most charming and instructive relating to the war. The book was published in 1876.

ASSESSMENT INSURANCE

By G.A. Litchfield

It is the purpose of this article to fairly treat the subject under consideration and to set forth such claims only as can be sustained to the satisfaction of candid and unprejudiced minds. It will not be assumed that the science of Assessment Insurance is perfected; on the contrary, our most advanced thinkers upon the subject are those who see most clearly its defects, and are laboring most assiduously to correct them. Grave obstacles have been encountered in their endeavors to perfect the system. Those who have written upon the subject in the public press have been largely such as have given it but a cursory study, or such as have been totally unfit to discuss it from an impartial standpoint by reason of preconceived notions or prejudices in favor of the level premium system of insurance, if, indeed, they have not been retained for a consideration by that gigantic moneyed monopoly.

So largely has prejudice controlled in the consideration of the subject, that those who have sought judicious and stringent legislation to correct abuses, and to bring the business under equally careful and official supervision as that given other forms of insurance, with a view to making it *permanently* subserve public interests, have been more than once defeated in their laudable endeavors, because they insisted that no legislation could meet the necessities of the case that did not contemplate it as a *permanent* institution. Great advances have been made however in the last three or four years, and much that was objectionable has been corrected. Wise legislation has been secured in many States. At the last session of her legislature, Massachusetts signalized an important step in advance, by enacting a law whose provisions indicate an intelligent comprehension of the subject on the part of her legislators, unsurpassed by those of any other State. It has already begun to correct existing evils, as its advocates foresaw it would do.

Several companies dishonestly and incompetently conducted have found it impossible to longer prey upon a too confiding public.

The collapse of fraudulent concerns has furnished an occasion for the enemies of the system to cry out against the system itself, but thinking men are not deceived thereby. As was recently remarked by a distinguished ex-insurance Commissioner of Massachusetts, "Assessment Insurance has come to stay." There is not, as has been claimed by its opponents, anything inherent in the system that foredooms it to early and inevitable collapse.

Assessment insurance is natural insurance as against artificial. In the early establishment of life insurance companies, everything was assumption, there was little or no experience to guide in formulating the principles upon which the business should be conducted. There was partial information, it is true, upon certain general facts pertaining to longevity or to mortality laws, under certain conditions, but nothing that could give substantial data upon which to base mathematical calculations for the establishment of a science. Under those conditions, rates of premium were fixed for insurance at the different ages which the experience of many years has shown to be very much higher than is required to meet reasonable expenses, and losses occurring from policies maturing by death.

A rate of mortality was assumed greater than experience has shown to prevail among well selected lives. The important element of lapses was not considered, an element so considerable in its practical bearing upon the requirements of the company to meet its liabilities, that of one million of assumed liabilities upon say one thousand lives, only about $77.000 become actual liabilities by reason of policies maturing by death of the insured.

Assessment insurance instructed by the experience of life companies, adjusts its plans and methods upon the natural basis of fact, and not the artificial one of supposition. It tabulates its rates according to the combined experience of all American companies, requiring the insured to pay a sum proportionate to the amount assured, and to his life expectancy.

It places its risks upon carefully selected lives only, requiring a competent medical examination of the applicant, having regard to his previous health and habits, his occupation or profession, his family history, and such other circumstances as should properly be considered in calculating probable longevity.

We assert without fear, that we shall be successfully controverted, that there is as great care and discrimination exercised in the placing of risks by our representation assessment companies, as in any other form of insurance. Time was when this claim could not have been supported by facts, but that time is not now. Our conservative assessment companies,—and there are many of them that can be fairly so styled, ignore none of the scientific principles upon which life insurance depends for its permanent success. They do believe however that their methods of conducting the business will conserve the interests of a far greater number, and relieve them of a large proportion of the burdens imposed by the older and more cumbersome form.

Assessment companies call upon their policy-holders for such sums as are required to meet actual losses, together with a small amount for expenses and for an emergency fund. Mortuary assessments are called only when there is an amount in hand on that account, insufficient to meet the maximum sum for which a policy is issued. They may be called at stated periods, or as the exigencies of the case shall require. Objection is made to this method that it is unreliable, and cannot be depended upon when the mortality is from any cause unusual or excessive.

It is not claimed by the best informed advocates of assessment insurance, that direct assessments should be the sole reliance of the company. Some other provision should be made which is referred to later in this article, but the main dependence is upon assessments.

If companies are honestly and capably conducted, and risks judiciously selected, there is nothing in the experience of life companies to indicate that mortality assessments on the *average* will be sufficiently burdensome to seriously threaten the permanence of the institution. Where disaster has been visited upon assessment companies, the cause has been easily traceable to incompetent or dishonest conduct of the business, and utter disregard of the foundation principles of all insurance. It has in no instance been fairly chargeable to defects in the system. With the record before us of our best assessment companies, faithfully and competently administered, paying their losses promptly, at a cost to the insured for a term of years, of one third to one half only, of that in level premium companies, what reason is there for the insuring public withdrawing their patronage.

But we admit that it is not sound policy to depend upon assessments alone, and this view is held by most if not all, who have studied the subject in its various aspects. While for many years, and perhaps indefinitely, a company might be successfully conducted, if under a competent management, depending solely upon assessments, yet contingencies arc liable to arise in which it will be evident that true conservatism and wise forethought would have held in hand some funds for use without imposing, at that particular time, the burden of an assessment upon the policy holders.

The advocates of such conservatism have been met with the argument that it is contrary to the principle of assessment insurance, and a concession to the theory of the level premium plan. But the reply is that the requirements of an assessment company in the form of an emergency or reserve are in no sense comparable with those of a level premium company, and the application of it is upon an entirely different principle, and for an altogether different purpose.

An assessment company may need funds in hand to relieve its members of an assessment when otherwise they might be overburdened, because the death rate fluctuates in different years. Or again, in case of a depleted membership from any cause, the assessment company would need funds in hand to supply any deficiency in the proceeds of an assessment below the face of the maturing obligation.

For either purpose a comparatively small sum is required, while the level premium company must pile up tens of millions of overpayments to cover the requirements of the principle on which it conducts its business. It is susceptible of mathematical demonstration that one or two millions of dollars of reserve is adequate to perpetuate any well conducted assessment company for all time, however large or small it may be, while the spectacle is presented to us of level premium life companies holding fifty to one hundred millions of accumulations belonging to their policy holders, from which no possible benefit, in most cases, will ever accrue to them. We therefore emphasize the proposition that a system of insurance that relieves the insurer of one half the pecuniary burden he is compelled to bear under the level premium system, is one that is worthy of fair treatment on the part of a discriminating public, and that the people cannot afford to have impeded in its usefulness by ignorance, prejudice, or moneyed monopolies. We repeat the claim for assessment insurance that it is *natural* as against *artificial* insurance.

It is pure insurance as against insurance and banking combined.

It is within the comprehension of ordinary minds. It is adapted to the wants of the people, because they can easily avail themselves of it, and as easily discontinue it without material or considerable loss.

It is within the reach of a much greater proportion of the people on account of its small comparative cost, and the ease with which payments can be made in small amounts. More than sixteen hundred thousand of the citizens of this country are now availing themselves of its advantages, as against about six hundred thousand in level premium companies while the former represent more than thirty-seven hundred millions of insurance, as against about fifteen hundred millions represented by the latter.

The disbursements of assessment companies to families of deceased members reach the munificent sum of more than twenty-two millions of dollars annually. The national organization of Mutual Benefit Assessment Associations of America is exerting a most healthful influence in elevating the standard of those companies that comprise its membership. It embraces organizations from all of the principal States of the Union, and its influence is strongly on the side of scientific and conservative methods and practices.

To be eligible to membership, a company must have its rates of assessment graded according to one, or the combined standard mortality tables, take proper precautions in selection of risks, protect new members at any time in its history against an excessive number of assessments, either by increasing the rate of assessment with advancing years or by accumulating a fund in lieu of advancing rates, will make a full exhibit of its policy data annually to the Convention. This standard upon its publication, compelled favorable recognition upon the part of level premium journals.

Thus assessment insurance has gradually placed itself upon a higher and more scientific basis, until it has commended itself to the most intelligent and thoughtful, and in its wonderful growth outstripped its older and less popular rival, until its obligations to the families of the insured exceed those of level premium insurance to the amount of about two thousand millions of dollars.

A Bureau of Insurance has been established under the auspices of the National Organization whose object is to gather and compile statistics relating to all phases of assessment insurance, such as the experience of companies with agents and medical examiners, the comparative cost of carrying various classes of risks and in short, everything in the practical working of the business by the companies comprising its membership, that may furnish data for a more scientific basis, and more satisfactory results in the future.

Many assessment insurance companies are not what they ought to be, but there are those worthy of confidence and patronage, whose managers are making the business a careful study, and bringing to its administration, honesty of purpose and large executive ability.

If the insuring public will learn to discriminate and place their risks in the best assessment companies, remembering that insurance in any good company must cost a reasonable amount, they need have no apprehension as to the result.

THE HERO OF LAKE ERIE

ORATION DELIVERED AT THE UNVEILING OF HIS STATUE AT NEWPORT, R.I., SEPT. 10, 1885

By Hon. William P. Sheffield

The battle of Lake Erie was fought seventy-two years ago to-day; and we have convened to dedicate to the public and to posterity a statue in memory of the Commander of the American fleet on that occasion,

Oliver Hazard Perry needs no monument of bronze or marble to commemorate his name, or to illustrate his glory. History has taken these into its keeping and will preserve them for posterity, while genius in battle and heroic valor and unfaltering energy in the performance of high duty, receive the homage of the American people.

Wherever the patriotism of the citizen is the only reliance for the defence of the nation, the people owe it to themselves to show their appreciation of the conduct of those persons who have arisen among them that have been public benefactors, and have conferred distinction upon their localities. They owe it to those who may come after them, that they so manifest their gratitude that it will inspire succeeding generations with a due sense of patriotism, and be an incentive to them to rise above narrow and sinister purposes to the plane of exalted virtues, and be stimulated to the performance of great actions.

Citizens of South Kingstown, the town in which he was born,—of Newport, where he was reared, had his home in mature life, and is buried;—together with the State and people at large, who have participated in his glory, have been impelled by this common sense of obligation to undertake the erection of a memorial statue of Commodore Perry, a task, the execution of which was committed to a native artist, and here is the artist's finished work.

The statue is designed to represent Perry, not as he was superintending the cutting down of the forest for the construction of his ships; not as he was meditating the plan of the battle of Lake Erie or the order of its execution; not as he appeared the evening previous to the action advising his subordinate commanders in the words of Nelson, "No captain can do wrong if he places his ship alongside of that of an enemy;" nor as he was opening the battle flag which bore upon its folds the dying words of a gallant captain; not as he was leaving his wrecked ship with the deck strewed with his dead and dying comrades, when by the received cannons of naval warfare the Lawrence and the battle were lost; but as he appeared in that supreme moment of his life, when he had just gained the deck of the Niagara, before he had recovered his knocked-off cap, and while in distinct succession he was giving orders to "Back the main-top-sail," "Brail-up the main-try-sail," "Helm up" "Square the yards," "Bear down on the enemy's line," "Set the top-gallant-sail," "Hoist the signal for close action," orders which infused new enthusiasm into all the American crews; and as pendant answered pendant, from mast-head to mast-head indicating the reception of the order to break the enemy's lines, hearty cheers went up from the entire American force with a fervor that presaged the result of the impending death struggle.

In contemplating this statue, we should consider the circumstances in which Perry was placed, and the events impending when the artist has undertaken to represent him, as well as in the light of Perry's conduct thereafter and the results therefrom, reflected back upon this critical juncture in his

career. For the battle of Lake Erie did not create, but illustrated and brought out in bold outline, the real character of the man.

The crews of the American fleet were of a mixed character. Perry sent from Newport one hundred and forty-nine men and three boys in three detachments. Half of one of these detachments was detained by Commodore Chauncey on Lake Ontario; but shortly before the battle Perry received from that officer a considerable accession to his force. Upon his arrival at Lake Erie, Perry found a few men in the service of the Government on the Lake, and the remainder of his men were made up of new recruits, with a contingent taken from the North Western army of men, naturally brave but without experience on ship-board. Perry had arrayed against him skillful officers who had been taught the art of war, and the methods of victory under Nelson. Brave and highly disciplined seamen in whose vocabulary defeat had had no place, with recruits like Perry's taken from the army, and an auxiliary force of Indian sharp-shooters.

The character of a naval engagement is not to be determined alone by the number of men, the tonnage of the ships, or the weight of the metal involved in the conflict. These are elements to be considered, and in the battle of Lake Erie all of these elements were against the American fleet, but the surrounding and attending circumstances, the conduct of the battle, and the results depending upon its issue are the considerations which go to make the place in the minds of succeeding generations which the event is to occupy. History has not had committed to it for preservation the story of the organization of a fleet, and the conduct of a battle the result of which was more dependent upon the genius, knowledge, energy, and courage of a single individual, than was the battle of Lake Erie.

Other commanders have fought in ships completely equipped for service by other hands, but Perry had to construct, equip, arm and man his ships, and in person to take two of them in succession into action; and it may be well questioned whether he is not entitled to as much credit for his intelligent comprehension of the wants of the occasion, his energy, and perseverance in collecting the materials to supply those wants, and in making up his fleet, as for his genius and courage in action.

Perry, in the beginning, was unfortunate in having succeeded an officer who, in the engagement was his subordinate in command, and in anticipating a ranking officer in bringing on the conflict; but the surrounding circumstances and the positive orders of the Secretary of the Navy made his meeting the enemy a necessity.

The outcome of the attempts which had been made by the Government for the defence of this section of the country had not been such as to inspire sanguine hopes of the result of this action.

The Adams, the only vessel the United States had upon the Lake before the construction of Perry's ships, had been captured. General Hull had ignobly surrendered his force to the enemy at the head of the Lake, General Winchester's army had been lost to the Government, and General Van Rensselaer had been defeated at Niagara.

Perry was to act in conjunction with the northwestern army, under General Harrison, then awaiting the result of the battle to be transported across the Lake, in the event of a victory, to operate against the enemy in his own territory.

Perry's earnest appeal to Chauncey for men, backed by the promise that if he got them he would acquire honor and glory both for Chauncey and himself, or he would perish in the attempt, should be considered in connection with his appeal to the same officer to bring the men, and take command of the fleet. Together they show that the first appeal was not the result of an ambitious desire for vain glory; no mere impulse of emotion or passion; but the outcome of a high resolve wrought in the laboratory of a noble soul, born of that deliberate purpose which permeated his subsequent conduct in the action and which is recorded in the bronze before us.

The men from the army were animated for a desperate exertion; with them the slaughter at the river Raisin was to be redressed, and its repetition in the northwest was to be made impossible. In this disposition for redress the seamen heartily sympathized, for the war was a contest for Sailors' Rights. The American Flag then trailed in the dust, but it was to be restored to its appropriate place in the

esteem of the men in that section of the country. With a crew animated by these motives, Perry went into action with the Lawrence and fought the enemy almost single-handed until all the guns of his ship were dismounted, and all but eight of her gallant crew that he left on board, were either killed or wounded, when with a boat's crew he left the Lawrence, boarded and took command of the Niagara, and it is at this moment in the conflict the artist has undertaken to represent him.

Barclay said in his report to the British Admiralty, that when Perry boarded the Niagara, that vessel was fresh in action. Up to that time she had been beyond the effective reach of the enemy's guns, but under her new commander there was no halting in her course as she bore down to break and pass through the enemy's ranks. Every brace and bowline were taut, and every man on board, apprised of what was expected of him, was soon at his post of duty; each, as he took his position, cast a hasty glance at Perry's battle flag then flying from the masthead of the Niagara, and as he took in the dying words of the noble Lawrence, formed a solemn resolve to obey their mandate and made that resolve a sacrament.

As she went into action, the Niagara belched forth a broadside at the Detroit and the Queen Charlotte, then a broadside at the Chippawa, the Lady Provost and the Hunter. These broadsides were repeated in rapid succession with terrific effect. The other American vessels, now in action, whose crews were inspired by the daring of their fleet commander, imitated his example and the combined result was such as Britons could not endure. The eagles of victory soon perched in triumph on the mastheads of the American fleet, and Perry had won the battle which James Madison, then President, said "had never been surpassed in lustre, however much it may have been surpassed in magnitude."

After the action, Perry returned to the Lawrence, changed the dress of a common sailor for an undress uniform, that he might appropriately receive the surrender of the enemy on board the vessel that had been in the hardest of the fight and had suffered most from it; and that the remnant of her gallant crew might witness the submission of the foe which had caused their sufferings.

That relief from apprehension for the safety of the fleet might be given to General Harrison and the settlers on the widely extended domain about the Lake, Perry penned and dispatched to that general a hasty note, in words familiar, and destined to be immortal, telling him "We have met the enemy and they are ours," and another like hasty note, to the Secretary of the Navy, informing that officer that, "It has pleased the Almighty to give to the arms of the United States a signal victory over their enemies on this lake. The British squadron consisting of two ships, two brigs, one schooner and one sloop, have this moment surrendered to the force under my command after a sharp conflict." There is nothing of the valor of the pen or of the exaggeration of self from the ink horn in this concise and expressive note.

The enemy's surrender was gracefully received. Perry soon visited the wounded Barclay, and tendered him every service that it was in his power to render, and every possible attention was given to the wounded of both fleets. Then came the roll-call to see who had answered the final summons to duty on the field of honor, who had received marks of courage in the fight, and who had gone through the dreadful ordeal of battle unscathed. It was then that the tears of sorrow mingled with the exultations of victory which soon were to be shouted along the line of every highway and by-way, from hamlet to village, from village to town, and from town to city, throughout the land.

Perry wrote to Governor Brooks of Massachusetts a letter condoling with him on the fall of his gallant son in action; for while Perry's brow was laurelled with the wreath of victory, he did not forget that there were mourners weeping for brave hearts which in the fight had been forever put to rest.

The name of Perry was now made a household word from the great Northern Lakes to the Gulf of Mexico, from the Atlantic Coast to the impenetrated wilderness of the West, often repeated at the baptismal font; and a nation's gratitude was soon laid at his feet. As humane in victory as he had been brave in action, his generous kindness won the admiration of Barclay, and his dying comrades showered upon him their blessings and remembered him in their final prayers.

Prayers of gratitude to that Almighty Power which had given victory to the American arms went up from every fireside throughout the Northwest; and mothers pressed their children more closely to their breasts as they thought themselves to be henceforth secure from the scalping-knife of Indian barbarity, and that the savage war-whoop would no more break the sleep of the cradle.

At night-fall many of the dead with all due solemnity were tenderly committed to the deep. The wounded had all been visited and their wants attended to; the worn and weary now sought repose, and a solemn oppressive silence soon pervaded the fleet, save here and there a sound of distress from the wounded. The Captain now retired for reflection, for his mind and heart were too full for rest. He then thought of his young devoted wife whose prayers he believed had been his shield in battle; that his work was yet incomplete while the British had an army on the borders of the Lake, or in Upper Canada,—how he could best aid General Harrison's army; and then resolved on the work of the morrow; when, soothed by reflection, his tired nature gave out, and he, too, sank into a fitful slumber.

The mind of Barclay, relieved of present responsibility, evolved other less pressing but more pensive thoughts. He thought not of himself or his bleeding wound, for he had bled before for his country, when he earned his stars and made his fame secure at Trafalgar; but as the sun went down that night he thought that no more in the evening twilight would the mariners of England standing under the cross of St. George, on that great inland water, sing their national song, "Brittania rules the waves;" no more the echoes of that stirring air rolling over the silver surface of the Lake to its islands and shores would arouse the sturdy dwellers there to join in glad unison in those lofty strains which everywhere, the world over, melt into one every true and loyal British heart. He then was moved by the sadder thought, that on that night the sun of British power which had hitherto dominated the great Northern Lakes of America had gone down forever.

Perry's available vessels were now taken to transport General Harrison's army across the Lake, and up the Detroit river. The Lawrence, as soon as she was put into condition took on board the wounded of both fleets, and under the command of the gallant but wounded Yarnell carried them to Erie. The other vessels were repaired and fitted for other duties, or were to return to Erie.

Perry accompanied General Harrison as a volunteer aid, and participated and bore an honorable part in the battle of the Thames, as he had done in the battle of Fort George, under Chauncey, before the engagement on the Lake.

Upon his return to Detroit, he found a letter from the Secretary of Navy thanking and congratulating him for the eminent services he had rendered his country; and, as he had performed the duty committed to him, granting him leave to visit his family at Newport.

But Perry was first to return to Erie, which he had left the 12th of August. The news of the result of the battle had long preceded his arrival and the people had there been watching and waiting his coming. On the 23d of October, the Aerial, the last vessel of the fleet to leave the head of the lake, came within sight of Erie. She had on board General Harrison, who had then lately defeated General Procter at the Thames, the wounded Barclay, and Commodore Perry. The people from the surrounding country crowded into Erie to welcome the arrival of the victors. Barclay was taken to Perry's quarters and there properly cared for by Harrison and Perry.

The Lawrence was anchored in Misery Bay, in the harbor of Erie, maimed and battered and scarcely able to float, yet having on board her precious freight brought across the lake; Perry now visited this ship, and as he reached her blood-stained deck and beheld his surviving comrades and thought of those who had been in the fight, that were not then on board, he reverently raised his hands in fervent supplication to Him who giveth the victory not always to the strong, to heal the wounds, and bless, and raise up, the sufferers around him; and to sustain and help the widows and orphans the battle had made; and in thanksgiving for the preservation of those who had survived the conflict unhurt. He then returned to the shore to meet the vast concourse of people awaiting his arrival. The dead and the disabled men, the dismounted guns and the broken and tattered ships, told the story of the battle and the price of the victory with more eloquence than the most brilliant imagination

could compass. These visible evidences of the strife for the mastery indicated the valor and the woe, incident to the ordeal which had been passed, with an energy and pathos which overpowered the most obdurate will; and the multitude greeted Harrison and Perry with tears and smiles,—rain in sunshine with a heartiness that language is too poor and barren to describe. The living had earned their title to everlasting gratitude, and the dead had fallen as the brave desire to fall, at the post of duty and on the field of victory.

Perry now procured the parole and release of Barclay, and after arranging for his absence started eastward on his journey home; but his progress was everywhere obstructed by evidences of the gratitude of his countymen for his great action. On Monday, the 15th of November, attended by the faithful crew that rowed him to the Niagara, he arrived in Newport, by way of the south-ferry. Here, he was received upon his arrival in a manner alike worthy of his neighbors and friends and of himself.

August 23d, 1819, at the age of thirty-four, he died of yellow fever, at Port Spain in the Island of Trinidad. His remains were brought to Newport in a government ship, and were interred December 4th. 1826. They were conducted to their final resting place by a funeral cortege such as up to that time had never been equalled and since that time has here never been surpassed.

This is but a glance at the man, and the event to which we are here to-day to rear this tribute of our gratitude. There are other names and other figures that come up to view in the memory and gather around the name of Perry, of men who were efficient auxiliaries in the conflict, shared the dangers, and participated in the glory of the battle of Lake Erie, and who are inseparably connected with that event.

Turner, Taylor, Champlin, Almy, Breese, Brownell, and the acting fleet surgeon Parsons were from Rhode Island; Forest, Brook, Stevens, Hambleton, Yarnell and others not less distinguished, were from other states; and the gallant commander of the northwest-army, and his comrades in arms, whom Perry accompanied to the field on the 5th of October, in the battle of the Thames, where Perry's victory was made complete by driving the organized forces of the enemy from upper Canada, are deserving of our remembrance to-day.

To your Excellency the Governor, representing the people of Rhode Island; To your Honor, the Mayor, representing the people of Newport:—

Конец ознакомительного фрагмента.