

PRESIDENT  
MAJ. GEN. FRANK MCINTYRE  
GENERAL STAFF, U. S. A.

SECRETARY AND TREASURER  
LIEUT. COL. H. R. STILES  
M. C., U. S. A.

## ARMY MUTUAL AID ASSOCIATION

WAR DEPARTMENT

WASHINGTON, D. C.

July 11, 1919.

Brig. Gen. Richard H. Pratt,  
The Ontario,  
Washington, D. C.

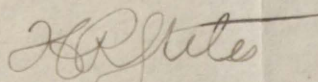
My dear General:

I have your letter of July 2, 1919, in which you send me figures concerning the "Twenty-year Life" Policy in the Penn Mutual Insurance Company. I have compared them with current rates as per the published tables and find them correct, but if you will compare them with our rates per thousand for the same age, you will find that there is quite a difference in favor of the Association.

I am sorry that the notice of the Annual Meeting failed to reach you. It was sent out about April 7th with the notices to all members here in the city. It is unfortunate that Washington, the head of the postal service, should be blessed with perhaps the worst postal service of any city approaching its size, but this seems to be the fact and doubtless explains your failure to receive the notice.

I will call General McIntyre's attention to his promise to write you. He has been very busy indeed of late and tells me he has less to do at present and I have no doubt you will hear from him promptly.

Yours very truly,



H. R. Stiles,  
Lieut. Col., M. C., U. S. A.,  
Secretary and Treasurer.

HRS/MGS