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History Remembered, Inc.

A Civil War Sesquicentennial

History Partner

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Michigan Civil War Sesquicentennial Circular

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Michigan Remembers the Civil War -

The weather we are experiencing is what I remember a regular Michigan winter to be like. In reading reports about the winter weather in 1864, it really wasn't much different - brutally cold and large amounts of snow.

Life in the Civil War wasn't much different than today either. For the soldier, it was a time of boredom interrupted by writing letters home, playing cards, reading

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books, mostly the Bible, and just trying to stay warm. Officers tried to keep the soldiers sharp by drilling the men almost as frequently as during the warmer months.

At home, life slowed down too with travel nearly impossible and only the animals to care for. We can be thankful we don't have to visit the well to draw water or hope there is enough wood to fuel the fire and cook the meals.

Just think, the plush, fluffy toilet seat cover would not be introduced until the 1970s and the 3M Corporation would not develop Thinsulate material for another 115 years. We can be thankful some things have been improved upon since 1864.

Thank you for your efforts to commemorate Michigan in the Civil War.

Bruce B. Butgereit,
Executive Director
History Remembered, Inc.
Grand Rapids, MI

Insurance Companies.

THE NATIONAL UNION LIFE AND LIMB INSURANCE COMPANY of New York, having the certificate of the Superintendent of Insurance at Albany for ONE HUNDRED THOUSAND DOLLARS deposited with him for the better security of the insured, are now prepared to issue POLICIES on LIFE or LIMB to officers, soldiers, and sailors, and all other persons. Call at the office, No. 243 Broadway, and get circulars.
ORISON BLUNT, President.
J. L. CILLEY, Secretary.

The "Big Game" and MetLife Stadium -

I was going to share this piece about MetLife in July of this year but with the Super Bowl being played this Sunday, I figured now was a good time too. Besides, I needed some filler for this circular. From the MetLife website:

Organized by a group of New York City businessmen in 1863, the National Union Life and Limb Insurance Company began business in July 1864 insuring Civil War sailors and soldiers against wartime-related disabilities. It was a difficult beginning. By the end of 1864, National Union had written only 17 life and 56 accident policies, and was in last place among the 27 life companies operating in New York State and was running a deficit of \$1,400.

After five difficult years in business and several reorganizations and name changes, President James R. Dow, (a medical doctor) and the board of directors decided to drop the casualty business and focus solely on life insurance business. And so began Metropolitan Life Insurance Company.

When MetLife opened for business on March 24, 1868 (selling a small number of policies on that date) the telephone had not yet been invented and electric lights were still uncommon. The population of the United States was approximately 37 million, and there were 37 states in the country. The company's first home office consisted of two rooms – enough space for its six employees.

This new venture also faced difficulties. A severe business depression that began in the early 1870s rapidly put half of the 70 life insurance companies operating in New York State out of business. Only very large, long-established ordinary life insurance companies remained strong. Policy lapses over successive years forced the company to contract until it reached its lowest point in the late 1870s.

In 1879, MetLife President Joseph F. Knapp turned his attention to England, where "industrial" or "workingmen's" insurance programs were widely successful. American companies had not bothered to pursue industrial insurance up to that time because of the expense involved in building and sustaining an agency force to sell policies door to door and to make the weekly collection of five- or ten-cent premiums.

By importing English agents to train an American agency force, MetLife quickly transferred successful British methods for use in the United States. By 1880, the company was signing up 700 new industrial policies a day. Rapidly increasing volume quickly drove down distribution costs, and the new program proved immediately successful.

The MetLife agent became an important person in the lives of these striving families. Manuals instructed agents to call at a home at the same time each week to ensure familiarity and contact. In the process of collecting premiums, insurance agents listened to the problems, concerns, and hopes of their clients. So successful was this approach that by 1909, MetLife became the nation's largest life insurer in terms of insurance in force, a leadership position we continue to hold today in North America.



Michigan Remembers Gettysburg -

We continue to work on the commemorative program for the Michigan Remembers Gettysburg event. Your patience is much appreciated.

We are still gathering photos from the various photographers present that day and the cemetery/soldier biographies research is ongoing.

Stephen Collins Foster -

Stephen Foster, known as "the father of American music" died from an accidental wound on January 13, 1864. The following is a biography as published by the University of Pittsburgh (PA) -

Stephen Collins Foster, the ninth of William B. and Eliza T. Foster's ten children (plus a son fathered by William before the marriage and later raised as their oldest child), was born July 4, 1826, in a white cottage high on the hillside above the Allegheny River in Lawrenceville, east of Pittsburgh. The tenth child died as an infant, leaving Stephen as the "baby" of the family to be indulged by older brothers and sisters.

Foster's life has become part of American legend. One thread of the tale is that he detested school and so was poorly educated. In truth, as a young boy Stephen evinced more interest in music than in other subjects. But as the child of a middle-class family in an era before tax-supported public education, he variously was privately tutored, then schooled at private academies in Pittsburgh and in north-central Pennsylvania. He expressed distaste for rote learning and recitation, but was an avid reader and eventually became a literate, well-educated person by the standards of his day.

He was musically literate as well; he probably received some formal musical training from a German immigrant, Henry Kleber, an accomplished and versatile musician who eventually exerted a major influence on Pittsburgh's musical life as a performer, composer, music merchant, impresario, and teacher.

As a teen, Foster enjoyed the friendship of young men and women from some of Pittsburgh's most prosperous and respectable families. Stephen, his brother Morrison, and his close friend, Charles Shiras, were all members of an all-male secret club called Knights of the S.T. [probably Square Table] that met twice weekly at the Fosters' home. One of their principal activities was singing, with Stephen acting first as song leader and then composer. Some of his earliest songs--perhaps including "Oh! Susanna"--were composed for the group. His first published song, "Open Thy Lattice Love", appeared from a Philadelphia music publisher when Stephen was only 18.

At age 20, Stephen went to work as a bookkeeper for his brother Dunning's steamship firm in Cincinnati. There he also sold some of his songs and piano pieces to a local music publisher and had his first big hit with "Oh! Susanna." In 1850, already with 12 compositions in print, the 24-year-old Stephen returned to Pittsburgh, married 20-year-old Jane Denny MacDowell, and launched his career as a professional songwriter. Their daughter Marion Foster was born the following year. In 1852 the couple took a delayed honeymoon, a month-long steamship ride to New Orleans with friends, the only trip Stephen ever made to the deep south (he had visited Ohio River towns in Kentucky as a child). In 1853, he went to New York to be near his publishers; Jane joined him in Hoboken, N.J., sometime in 1854. They returned to Pittsburgh later that year, living first in the family home and then a series of boarding houses after both of his parents died in 1855.

Another thread in the mythic fabric is that Foster dashed off perfect masterpieces in a flash of inspiration, songs expressing the sentiment of American ante-bellum South. Yet, aside from these absences, visits to the family in Ohio, and until he went to New York for good in 1860, Stephen spent much of his life in Pittsburgh where he worked consistently at his songwriting, keeping a thick sketchbook to draft ideas for song lyrics and melodies. As a professional songwriter of unparalleled skill and technique--not an untutored musical genius--he had made it his business to study the various music and poetic styles circulating in the immigrant populations of the new United States. His intention was to

write the people's music, using images and a musical vocabulary that would be widely understood by all groups. Foster worked very hard at writing, sometimes taking several months to craft and polish the words, melody, and accompaniment of a song before sending it off to a publisher. His sketchbook shows that he often labored over the smallest details, the right prepositions, even where to include or remove a comma from his lyrics.

Rather than writing nostalgically for an old South (it was, after all, the present day for him), or trivializing the hardships of slavery, Foster sought to humanize the characters in his songs, to have them care for one another, and to convey a sense that all people--regardless of their ethnic identities or social and economic class--share the same longings and needs for family and home. He instructed white performers of his songs not to mock slaves but to get their audiences to feel compassion for them. In his own words, he sought to "build up taste...among refined people by making words suitable to their taste, instead of the trashy and really offensive words which belong to some songs of that order." Stephen Foster is understood by some scholars as having reformed sentimental songs in black-face minstrelsy, then the most pervasive and powerful force in American popular culture.

It is possible that the sense of compassion reflected in some of his songs was aided and encouraged by his boyhood friend and artistic collaborator [ardent abolitionist] Charles Shiras. Pittsburgh was a center for abolitionist activities in Pennsylvania, and Shiras was a leader of the movement. Inspired by local appearances by William Lloyd Garrison and Frederick Douglass, Shiras launched a crusading abolitionist newspaper, and subsequently published a volume of anti-slavery and anti-capitalist verse. He and Stephen wrote at least one song together, and a stage work that was performed but never published and is now lost.

Though another thread of the myth romantically portrays Stephen Foster as such a pure artist that he had no business sense and squandered all his wealth, in fact he kept his own account books, documenting down to the penny how much his publishers paid him for each song, and he calculated his probable future earnings on each piece. His contracts were written out in his own hand; they are the earliest ones we know of between American music publishers and individual songwriters.

In reality, Foster was not an idle street musician without direction in his life, he was a pioneer. There was no music business as we know it (sound recording was not invented until 13 years after his death; radio, 66 years); no system of publishers and agents vying to sell new songs; no "performing rights" fees from restaurant singers or minstrels or theater musicians or concert recitalists; no way of earning money except through a 5-to-10 percent royalty on sheet music sales of his own editions by his original publisher, or through the outright purchase of a song by a publisher. There was no way to know whether or not he was being paid for all the copies his publisher sold; there were no attorneys specializing in authors' rights. Copyright law protected far less than it does today: Foster earned nothing for other arrangers' settings of his songs, broadside printings of his lyrics, or for other publishers' editions of his music. In today's music industry he would be worth millions of dollars a year; on January 13, 1864, he died at age 37 with 38 cents in his pocket and a penciled scrap of paper that read, "dear friends and gentle hearts." His brother Henry described the accident in the New York theater-district hotel that led to his death: confined to bed for days by a persistent fever, Stephen tried to call a chambermaid, but collapsed, falling against the washbasin next to his bed and shattering it, which gouged his head. It took three hours to get him to the hospital, and in that era before transfusions and antibiotics, he succumbed after three days.



Upcoming events -

The website now has 105 events for 2014 posted on our website. In 2011, there were 169 events. In 2012, there were 180 and in 2013 there were 174. I know of many more events that never made it to our list.

The website is: www.micw150.us

Your events are posted at NO CHARGE. Please send an email with all of the details and contact information to Keith Harrison at pcinc@prodigy.net

Want your event advertised in this circular? Send an email with details and contact information to Bruce B. Butgereit at civil-war@comcast.net

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