

...in my opinion... division of property insurance
...to be... test... will...

I remain, very respectfully,
Your Obedt Servt
H. Culbert

My dear Sir
I have the honor to acknowledge the receipt of your letter of the 12th inst.

and in answer to inform you that the same has been forwarded to the proper authorities for their consideration. I am, Sir, very respectfully,
Your Obedt Servt
H. Culbert

I have the honor to acknowledge the receipt of your letter of the 12th inst. and in answer to inform you that the same has been forwarded to the proper authorities for their consideration. I am, Sir, very respectfully,
Your Obedt Servt
H. Culbert

My dear Sir
I have the honor to acknowledge the receipt of your letter of the 12th inst.

I have the honor to acknowledge the receipt of your letter of the 12th inst. and in answer to inform you that the same has been forwarded to the proper authorities for their consideration. I am, Sir, very respectfully,
Your Obedt Servt
H. Culbert

the certificate of the Court of the 12th inst. and in answer to inform you that the same has been forwarded to the proper authorities for their consideration. I am, Sir, very respectfully,
Your Obedt Servt
H. Culbert

Wm. C. Stewart
Baltimore

With the highest respect
I remain, your Obedt Servt
H. Culbert