

FOOTNOTE TO HISTORY:

CUSTER TOOK INSURANCE PROTECTION  
TO LAST FIGHT AGAINST THE SIOUX

NEW YORK, JUNE 23.--(NANA)--SEVENTY-NINE YEARS AGO SATURDAY, MAJ. GEN. GEORGE A. CUSTER AND 276 OTHERS OF THE SEVENTH U.S. CAVALRY WERE SURROUNDED BY THE FAR MORE NUMEROUS SIOUX INDIANS IN WHAT IS NOW MONTANA, AND WERE KILLED TO THE LAST MAN IN THE BATTLE OF THE LITTLE BIG HORN.

BY PEN AND BRUSH AND WORD OF MOUTH, THE STORY OF THE LAST STAND HAS BEEN RECOUNTED THROUGHOUT THE LAND FOR DECADES. ONE LITTLE-KNOWN FOOTNOTE TO HISTORY, HOWEVER, IS THAT WHEN NEWS OF THE "MASSACRE" REACHED THE OUTSIDE WORLD IT SET INTO MOTION THE CLAIMS PROCEDURE AND THE ISSUING OF CHECKS AT THE NEW YORK LIFE INSURANCE COMPANY, 2,300 MILES AWAY, ON THE LIVES THAT CUSTER AND FIVE OF HIS FELLOW OFFICERS ONLY A SHORT TIME BEFORE HAD RECKONED WOULD NOT LAST FOREVER.

THE CUSTER OUTFIT WAS STATIONED AT FORT LINCOLN, DAKOTA TERRITORY, WHEN THE SIX SOLDIERS BOUGHT POLICIES AT VARIOUS TIMES BETWEEN JUNE, 1873, AND MAY, 1876, FROM AN INSURANCE AGENT NAMED COL. I. F. A. STUDDART, ABOUT WHOM LITTLE IS KNOWN. CUSTER HAD \$10,000 COVERAGE, THE OTHERS \$5,000.

LITTLE DID STUDDART KNOW THAT CUSTER, A WEST POINT GRADUATE AND 35 YEARS OLD AT THE TIME HE TOOK OUT HIS POLICY IN THE SPRING OF 1874, WOULD GO DOWN IN AMERICAN ANNALS FOR ONE OF THE MOST VALIANT DEATHS IN HISTORY. AND SO ALSO HIS OTHER CLIENTS, CAPTS. GEORGE W. YATES AND MYLES W. KEOGH AND LIEUTS. JAMES CALHOUN, JAMES E. PORTER AND JOHN J. CRITTENDEN--THE LAST-NAMED A MEMBER OF THE 20TH U.S. INFANTRY. KEOGH WAS THE ONE WHO RODE THE HORSE, COMANCHE, WHICH SURVIVED THE BATTLE. CALHOUN WAS A BROTHER-IN-LAW OF CUSTER.

THE SIX OFFICERS PAID THE REGULAR PREMIUMS AND HAD PERMISSION TO LIVE AND TRAVEL IN ANY PART OF THE UNITED STATES IN TIME OF PEACE, WITH THE PROVISIO THAT IF THEY DIED FROM ANY DISEASE CONTRACTED OUTSIDE ORDINARY TRAVELING LIMITS NAMED IN THE POLICIES, THE COMPANY MIGHT DEDUCT, IN CASE OF DEATH, SUCH EXTRA PREMIUM AS WOULD HAVE BEEN CHARGED HAD THERE BEEN WIDER TRAVELING PRIVILEGES. ALL SIX APPEAR TO HAVE SUPPOSED THAT THE SAME COURSE WOULD BE TAKEN IN THE EVENT OF ENGAGING IN HOSTILITIES. AS NONE OF THEM APPLIED FOR A WAR PERMIT. ONE YEAR'S