

that of a merchant. The principles upon which merchandise is conducted in all the civilized countries of the world—nay, as far as I can learn, in China also—are pure principles of equity as laid down in the most approved authors. Those principles are more clearly apprehended and permanently fixed in the memory in the practical life of a merchant than in the closest life of a lawyer. We are all well. I am most truly your friend and relative,

JAMES SPEED."

James Speed was married in 1841 to Jane Cochran, daughter of John Cochran, of Louisville. She was a sister of Gavin H. and Arch. Cochran, of Louisville, and her sister Margaret married the distinguished Unitarian minister, Rev. J. H. Heywood.

The children of James Speed:

1. John.
2. Henry Pirtle.
3. Charles.
4. Breckinridge.
5. James.
6. Joshua.

JOHN SPEED, son of James Speed and Jane Cochran, was born, 1842, in Louisville. He was graduated at the Louisville High School, and became a clerk in a bank first in Louisville and then in Chicago, where he and his cousin, James B. Speed, worked in the banking house of Badger & Co. The war coming on, both the young men entered the Union service. John Speed enlisted as a private in the 9th Kentucky Cavalry. His intelligence and capacity caused him to be quickly promoted, being made Second Lieutenant in August, 1862. He served, with his regiment, under General Nelson against Kirby Smith in the Richmond, Ky., campaign. He was on General C. C. Gilbert's staff in the battle of Perryville. He also served on General Nelson's staff, and a short time on the staff of General Rosecrans. In May, 1863, he was made Captain and Assistant Adjutant-General. He then served on Division staff in the Army of the Cumberland. During the Atlanta campaign and march to the sea he was on the staff of Major-General W. T. Ward, General Butterfield and others. In