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 Insurance of all kinds placed in strong and reliable American and foreign companies. Careful attention given to all orders. We solicit a share of your patronage.
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 paid for fire loss in Norwich during the past year. Are you prepared for fire? If not, turn over a new leaf and get a policy from B. PALMER & CO., Thames Loan & Trust Co. building, Norwich, Connecticut. Agency Established May, 1846.
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 is when you will find us, we have never been known to let a policy lapse. If you place your insurance matters in our hands, you can rest worry aside. We represent first-class companies only, and our rates are as low as the lowest.

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 Fire, Accident, Health, Liability, Plate Glass and Steam Boiler...
 Norwich Union Fire Insurance Society, U. S. Assets \$2,759,422.10
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REMOVAL
Dr. Rush W. Kimball
 has removed his office to 21 Broadway, Wauregan, Block 2, rooms 2 to 4 and 7 to 8. M. Sunday, 2 to 4 p. m. Telephone 45. dec24

The United States Finishing Co.
 120 Broadway, New York, Dec. 14, 1909.
 Coupons No. 11, due Jan. 1, 1910, on consolidated mortgage 5 per cent gold bonds of this company, will be paid at the office of The Trust Company of America, 37 Wall Street, New York City.
 Coupons No. 17, due Jan. 1, 1910, on first mortgage 5 per cent bonds of the Seaboard Trust and Building Company, will be paid at the office of The Trust Company of America, 37 Wall Street, New York City.
 F. S. JEROME, Treasurer.
 dec18

The United States Finishing Co.
 120 Broadway, New York, Dec. 16, 1909.
 Preferred Stock Dividend No. 43.
 The Board of Directors have this day declared a dividend of one per cent (1 per cent) upon the Common Stock of this company, payable Jan. 1, 1910, to stockholders of record at the close of business Dec. 16, 1909.
 Common Stock Dividend No. 4.
 The Board of Directors have this day declared a dividend of one per cent (1 per cent) upon the Common Stock of this company, payable Jan. 1, 1910, to stockholders of record at the close of business Dec. 16, 1909.
 F. S. JEROME, Treasurer.
 dec18

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MILLER REPRISAL BY MICHIGAN
Faculty Decides Football Captain Has Never Been Enrolled—Miller was One of Michigan's Stars

Ann Arbor, Mich., Dec. 23.—Prof. George W. Patterson, chairman of the board of control of athletics at the University of Michigan, which today declared Captain-elect Joy Miller of the football team ineligible, today addressed letters of apology to Pennsylvania, Minnesota, Marquette, Notre Dame and Syracuse universities, Michigan's opponents in games in which Miller played with Michigan last season. Miller's eligibility was the subject of the matter stands, any of the teams Michigan defeated during the year has the right of protest, and may ask that the game be declared "no game," or its result reversed. We are expecting some such action.

The whole university is sick about the business. The board in an effort to find some extenuating circumstances or elicit some explanation from Mr. Miller, has kept the matter quiet until today. Through the disregard of our requests for an interview, it is quite probable the faculty will have an interesting session with him should he come to Ann Arbor.

The question of Miller's eligibility came under the attention of Dean Cooley of the engineering department of the university 10 weeks ago. The action against him was taken upon the ground that while he had registered in the engineering department he had not been enrolled in any classes until after the close of the football season, when he induced several professors to accept his enrollment tentatively, with the understanding that he would make up the work he had missed. Miller is now in Detroit.

Never Suspected in Philadelphia.
 Philadelphia, Dec. 23.—The fact that the selection of J. Joy Miller of Detroit as captain of the Michigan football team had been recalled caused surprise among students and football authorities at the University of Pennsylvania. Miller played against Pennsylvania last year, and his work did much to give Michigan its first victory in four years over the local eleven. Albert C. Miller, who was captain of the Pennsylvania team this year, said: "Well, this is a surprise. Miller was a pretty odd sort of a man for a college team, but we did not know he was ineligible. Miller was one of the best men on the Michigan team and played a great game."

Miller's Side of It.
 Detroit, Mich., Dec. 23.—J. Joy Miller, the football player, said here today that he submitted his enrollment card to the engineering department two weeks after the opening of college last fall. November 21 he was notified he was ineligible. He was not of file, and he then enrolled with the respective professors again. He said that he was now carrying a two-hour course in engineering, passing the examinations at the close of the year.

WONDERFUL WITHINGTONS.
 Hawaiians the Sensation of Harvard's Athletic World—Three More Coming.

Cambridge, Dec. 23.—Paul and Lothrop Withington are today the men most in the public eye among the undergraduates at Harvard. Their athletic ability has won them secure place in the memory of every Harvard man, and has made them the best known students in the university to the world at large.

Never before in the history of athletics at Harvard have two brothers won all the major sports. The list of men entitled to wear the "H" in any of the major sports is a small one, and the possession of a Crimson sweater won on a varsity team is sufficient to give its owner distinction among his college mates. That there are few men capable of earning their letter in football and on the river goes without saying, and that is what the Withingtons have done this year.

Such a record, unparalleled in college history, is wonderful enough in itself. But when it is considered that the younger of the two brothers, Lothrop Withington, Jr., became a member of the varsity football team in the season, after several weeks of practice, and although comparatively inexperienced in the game, made good from the start, and was only last week elected captain of the team for next year over the heads of five other men, all of whom have had more experience at the game, it must be considered that

FINANCIAL AND COMMERCIAL.

GENERAL LIST UNRESPONSIVE.
 But There Were Violent Movements in Individual Stocks.

New York, Dec. 23.—The movements in individual stocks which have made the feature of the stock market for several days past were even more violent today. The general list was even more inert and unresponsive. This may have been partly due to suspicion of the movements themselves, for which there was no adequate explanation in any known developments. Bankers and officials of the properties declined any knowledge on the subject, which was being advanced in seeking to obtain information. Reading second preferred was rushed up to 117-1/2 by leaps and bounds. There is a privilege of exchange of this stock into first preferred, and a common stock in equal parts and smaller movements in the second preferred stock have often been made before the accomplishment of the general exchange. This was to be exercised. What advantage would accrue to the company is not clear, as the dividend claim of the stock at present is limited to four per cent, while the first preferred stock would share in the claim to the six per cent rate now paid on the common stock.

STOCKS.

1000 Am. Coal	87 1/2	87 1/2
1000 Am. Cotton Oil	87 1/2	87 1/2
1000 Am. Lumber	87 1/2	87 1/2
1000 Am. Paper	87 1/2	87 1/2
1000 Am. Steel	87 1/2	87 1/2
1000 Am. Sugar	87 1/2	87 1/2
1000 Am. Tobacco	87 1/2	87 1/2
1000 Am. Tea	87 1/2	87 1/2
1000 Am. Wine	87 1/2	87 1/2
1000 Am. Zinc	87 1/2	87 1/2
1000 Am. Iron	87 1/2	87 1/2
1000 Am. Copper	87 1/2	87 1/2
1000 Am. Lead	87 1/2	87 1/2
1000 Am. Tin	87 1/2	87 1/2
1000 Am. Silver	87 1/2	87 1/2
1000 Am. Gold	87 1/2	87 1/2

INVESTED TO PRESIDENCY.
 Central Kansas League Wants Frank Isbell—Will Accept if Terms Are Right.

Wichita, Kansas, Dec. 22.—Frank Isbell, the Chicago American league team has been asked by the stockholders of the Central Kansas baseball league to accept the presidency of the organization. He has replied that satisfactory terms can be made if he will accept. Isbell said that if he did not take the place he would remain with the White Sox. He is the manager and would play with the team. He anticipates no trouble in obtaining his release from the Chicago Americans.

Yale Leads in Chess.
 New York, Dec. 23.—At the conclusion of play tonight in the second round of the eighteenth intercollegiate chess tourney between Columbia, Harvard, Yale and Princeton, Yale was in the lead. The score now stands: Yale 5-2 points, Harvard 4-1-2 points, Columbia 3-1-2 points, Princeton 2-3-2 points.

Within Nine Balls of Pool Record.
 Boston, Dec. 22.—A brilliant run of 70, within nine balls of the world's record, held by Frank Eby, kept Tom Houston of St. Louis the world's champion pool player, ahead of Bennie Allen of Kansas City in the second block of 200 balls in their 600 point match in the city tonight. Houston finished the evening with 295 to 141 for Allen. With last night's score ended Houston leads Allen 412 to 325. The contest concludes tomorrow night.

Brooklyn Releases Two to New Haven.
 New York, Dec. 23.—The following releases have been approved by the National League: Brooklyn—to New Haven (Conn.), Andrew Herbst and George Sherron.

Mowatt Wants to Come Back.
 Kansas City, Mo., Dec. 23.—Abe Atwell and Tommy Mowatt of this city will box ten rounds before the Twin City Club at the Municipal Auditorium tonight. The match will be at catchweights. Much interest attaches to the bout.

MONEY.
 New York, Dec. 23.—Money on call firm at 2 1/2 per cent; ruling rate 1-1/2 to 1-3/4; last loan 3; closing bid 5; offered at 5. Time loans a little firmer and not very active; sixty days 4-1/2 per cent; ninety days 4-1/4 to 4-1/2 per cent; six months 4-1/4 to 4-1/2 per cent.

COTTON.
 New York, Dec. 23.—Cotton futures closed steady. Closing bids: December 15.31, January 15.28, February 15.25, March 15.21, April 15.17, May 15.13, June 15.09, July 15.05, August 15.01, September 14.97, October 14.93, cotton spot closed quiet; middling upland 15.75; middling old 16.00; sales, 900 bales.

CHICAGO GRAIN MARKET.

WHEAT	Open	High	Low	Close
Dec	114 1/2	115 1/4	114 3/4	114 3/4
Jan	113 1/2	114 1/4	113 3/4	113 3/4
Feb	112 1/2	113 1/4	112 3/4	112 3/4
Mar	111 1/2	112 1/4	111 3/4	111 3/4
Apr	110 1/2	111 1/4	110 3/4	110 3/4
May	109 1/2	110 1/4	109 3/4	109 3/4
June	108 1/2	109 1/4	108 3/4	108 3/4
July	107 1/2	108 1/4	107 3/4	107 3/4
Aug	106 1/2	107 1/4	106 3/4	106 3/4
Sep	105 1/2	106 1/4	105 3/4	105 3/4
Oct	104 1/2	105 1/4	104 3/4	104 3/4
Nov	103 1/2	104 1/4	103 3/4	103 3/4
Dec	102 1/2	103 1/4	102 3/4	102 3/4

NORWICH FAMILY MARKET

- Fruits and Vegetables.**
- Oranges, 20-25
 - Florida, 20-25
 - Vegetables, 20-25
 - Apples, 20-25
 - Grapes, 20-25
 - Malaga, 20-25
 - Imp. Hamburg, 20-25
 - Pears, 20-25
 - California, 20-25
 - Apples, 3 for 25
 - Green, 20-25
 - Hawkins, Spies, 20-25
 - Green, 20-25
 - Pigeons, 15-25
 - White, 15-25
 - New Flgs., 20-25
 - Shoulers, 20-25
 - Smoked Hams, 20-25
 - Pomegranates, 20-25
 - Cauliflower, 5-10
 - Spinach, 5-10
 - Hot House, 5-10
 - Strawberries, 5-10
- Meats.**
- Connecticut Pork, 20-25
 - Roasts, 13-15
 - Chowder Steaks, 13-15
 - Shoulders, 13-15
 - Hams, 13-15
 - Waters Pork, 13-15
 - Spareribs, 13-15
 - Chops, 13-15
 - Shoulders, 13-15
 - Smoked Hams, 13-15
 - Smoked Shoulders, 13-15
 - Smoked Tongues, 13-15
 - Short cut, 13-15
 - Boried Beef, 13-15
 - Portchous, 13-15
 - Sirloin, 13-15
- Poultry.**
- Fancy R. I. Ducks, 22
 - Phil. Capons, 22
 - Phil. Chickens, 22
 - Native Chickens, 22
 - Guinea, 22
- Butter.**
- Tub, new, 22
 - Creamery, 22
 - Eng. Dairy, 22
- Eggs.**
- Local, 22
 - Pickled, 22
 - Honey, 22
 - Vinegar, 22
- Market Cod.**
- Ort S. Haddock, 22
 - Steak Paddock, 22
 - Am. Sardines, 22
 - Imp. Sardines, 22
 - Bonitos, 22
 - Steak Cod, 22
 - Brand, box, 22
 - Bluefish, 22
 - Spanish Mackerel, 22
- Hay, Grain and Feed.**
- No. 1 Wheat, 22
 - Middlings, 22
 - Straw, 22
 - Bread, 22
 - St. Louis, 22
 - Corn, bushel, 22
 - Oats, bush, 22

Chicago Americans Can Ring.
 Chicago, Dec. 23.—Three of the Chicago Americans were disposed of today by President Charles A. Comiskey. Pitcher Fletch was sent back to the Minneapolis American League Association team, and outfielder Johnson and infielder Rowan were returned to the Peoria Tri-States team.

Pamfret Boys Fast at Hockey.
 New York, Dec. 22.—The boys from Pamfret school, Pamfret Center, Ct., played all around the hockey team from St. Mark's school of Southboro, Mass., at the St. Nicholas rink tonight and won, 8 goals to none.

JEFF'S BEST FIGHT
WAS WITH FITZSIMMONS
 Boilermaker Says He Was at Top Form Then.

To my mind, the best fight I ever saw was the one between Bob Fitzsimmons and Jeff Smith on June 9, 1899, when Fitzsimmons won in eleven rounds at the Coney Island Athletic club and became champion of the world for the first time. I was in the crowd and saw James J. Jeffries in a worse shape than I have ever seen. Previous to this fight I had met Bob Armstrong, the giant negro, in the most important fight of my life. When I trained for the battle with Fitzsimmons I determined to go into the ring faster and better than I had ever been. I had never seen a perfect shape, as I had carried too much weight.

Two Great Swedish Runners
 Johansen and Ljungstrom Come to America in Search of Cash.

There Johansen and Gust Ljungstrom are the names of two great Swedish athletes who have recently come to this country. These two flyers from the firs and fjords of Sweden promise to cut a wide swath in professional running circles. Both are amateurs, but announce that they are through with the chase for medals and are not out of the trail of the Yankee dollar. Johansen has made the best record of the pair. He is a cracker-jack at all distances from 15 miles up during the daytime. All classes will be completely out of fashion, but the bicycle will come again in favor, for a sort of flying bicycle will be invented, which will enable the rider to soar in mid-air.—London Globe.

Watches.
 Waltham and Elgin Watches, \$10.00 to \$60.00, in Solid Gold and the Best Gold Filled Cases.
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 We have a large assortment of Diamond Rings specially mounted in latest settings, and we guarantee you

GOOD VALUE
 Diamond Lockets, Brooches, Scarf Pins, Cuff Buttons, Gold and the highest grade Gold Filled Jewelry in Lockets, Chains, Fobs, Cuff Links, Beads, Collar Pins, Veil Pins, Stone and Signet Rings.

DOLLY GRAY'S HARD LUCK.
 Pitched No-Hit Game, Really, but Passed Eight Men in One Inning.

Speaking of the uncertainties which make baseball a fascinating game, the other day produced the following hard-luck story on Dolly Gray, the southpaw of the Washington team last summer: On August 2, 1909, Gray opposed the White Sox at Chicago and in many ways pitched a wonderful game. The scores gave Pat Dougherty a hit on a drive to Bob Ugliano, that he fumbled, but after that he lost 8 to 4. In the second inning of the contest for some reason he lost control of the ball. Despite the most strenuous efforts on the part of Catcher Charley Street, he was unable to steady him. In that one inning Gray passed eight men, seven of them in succession. This lapse of wildness, coupled with the fact that he pitched Chicago six runs and the game. In only that inning did the White Sox threaten the plate.

A Promising Dan Patch Daughter.
 Harry Herber, who has trained Dan Patch, 1:55 1-4, and driven him in all his miles below two minutes, is educating a four-year-old daughter of the champion pacer, that he expects will be able to record below the two minute mark next season. This daughter of Dan is a filly called Rena Patch, and her dam is Rena, by Onondaga. During the recent meeting in Phoenix, Arizona, Herber drove this young mare a mile in 2:04, with

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