

CANAL BILL DISCUSSED.

SENATOR MORGAN EXPLAINS HIS REAL PURPOSE.

He says it is not in conflict with the Clayton-Bulwer Treaty, but is a bill to execute that Treaty. The Canal to be Neutral to All Nations Except Nations That Are at War with the United States.

WASHINGTON, Dec. 12.—The Nicaragua Canal bill was taken up in the Senate to-day, and Mr. Morgan (Dem., Ala.), in charge of it, had some modifications made in the arrangement of the text.

Mr. Turpie (Dem., Ind.), an adversary of the bill, suggested the postponement of its consideration until the first Monday in January, by which time the report of the Nicaragua Commission would have been received.

Mr. Morgan said that the presence of the commission's report was not necessary for the remarks which he proposed to submit to the Senate to-day, and he hoped to convince the Senate that there was no occasion for delay for action on the bill.

The general public had an incorrect impression as to the real purpose of the bill, and it was his duty to put the matter in such a light that there could be no further question as to what was being attempted to be done.

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LAUNCH OF THE COBSAIR.

COMMODORE J. PIERPONT MORGAN'S STEAM YACHT A BEAUTY.

New Flagship of the New York Yacht Club. One of the Finest Yachts Afloat—Christening Ceremony Performed by Miss Louise Morgan—A Large Crowd Present.

With nearly a hundred flags snapping in the fresh breeze Commodore J. Pierpont Morgan's steam yacht Corsair, the new flagship of the New York Yacht Club, glided gracefully into her element at 10:37 o'clock yesterday morning from the shipyard of Thomas Marvel & Son, in Newburg.

The yacht was christened by Miss Louise Morgan, the second daughter of the popular Commodore. She had been invited to christen the yacht by her father, who had been invited to christen the yacht by her father.

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BEST TALKS AGAINST COLONIES.

MR. WEST HAS NO RIGHT TO ACQUIRE TERRITORY AND GOVERN IT AS A COLONY.

WASHINGTON, Dec. 12.—The resolution introduced in the Senate last week by Mr. Vest (Dem., Mo.), declaring that there is no power vested in the United States to acquire territory to be held and governed permanently as colonies, was taken up to-day, and Mr. Vest addressed the Senate.

He said it seemed to him peculiarly appropriate at this time to examine what was the power of Congress in regard to the acquisition and government of new territory, when no power had been given to the Government to establish or maintain colonies, or to enlarge the territory of the United States, except by the admission of new States; and he asserted that no territorial Federal or State.

Mr. Vest quoted the decision of the Supreme Court in the Dred Scott case, to the effect that no power had been given to the Government to establish or maintain colonies, or to enlarge the territory of the United States, except by the admission of new States; and he asserted that no territorial Federal or State.

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MONEY PLENTY AND CHEAP.

BANKS IN BRYAN'S STATE REDUCE THE INTEREST RATE.

The West Becomes a Money Lender to the East and the "Debtor Class" May Yet Shift Its Headquarters—Bill to Be Offered to Reduce Legal Interest in This State.

The trustees of the Bowers Savings Bank formally voted yesterday to reduce the rate of interest on deposits from 4 to 3 1/2 per cent. A report that local banks which allow 2 per cent interest on the deposits of out-of-town banks were going to reduce this rate to 1 1/2 per cent after Jan. 1 was denied by officers of the banks in question, who said they knew of no general movement of the sort.

Reductions of interest by savings banks have already been reported to have occurred at Norfolk and Milwaukee, Utica, Rochester and Syracuse. Advice which reached the financial district yesterday added to the list Montpelier, Vt., and Omaha, Neb. The Montpelier Savings Bank has decided to reduce its rate to 3 per cent; the Brattleboro Savings Bank is making the same locally at 5 per cent. The despatch from Omaha reads:

"Banks by common consent in Nebraska have agreed to reduce interest rates [by] from 1 to 2 per cent, owing to the plethora of money for investment."

Banks of the middle Western and Northwestern States are reported to have generally been buyers in the New York market of Eastern commercial paper, finding this more profitable than to lend the money at home. A development of the situation has been a renewal of the movement to make the legal rate of interest in this State 5 instead of 6 per cent. A bill making this reduction will be introduced at Albany as soon as the Legislature meets. Heretofore the reduction has been defeated by the general opposition of bankers and business men, but less opposition is expected now.

Farmer and small tradesmen up the State are said to favor the reduction, and it is the opinion of many bankers that the natural tendency is toward a lower level in interest rates, bringing those of the United States nearer to the ruling rates in the money markets of the world.

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THE LATEST IN DESK-MAKING: "THE HALE."

HALE CO.

Desks at export prices. 15 Stone Street, next Produce Exchange.

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Tuesday, Dec. 13th.

Sale of Maud's Aprons, with insertion, 25c. & 50c.

Eider-down Robes, \$4.85.

Silk Skirts, in striped and black taffeta with deep accordion and dust ruffle, \$8.75.

Black and changeable (umbrella shape) with three corded ruffles, \$5.85.

Lord & Taylor, Broadway & 30th St.

Useful articles always make acceptable gifts. We offer choice English Luncheon and Tea Baskets, for tourists and excursionists; Coffee Machines; Chaffing Dishes; Afternoon Tea Kettles; Table Egg Boilers; The Triple-flame Warming Lamps for Tea, and a thousand other articles of comfort and convenience.

Only Modern and Artistic Goods and Best Quality.

Goods delivered free to any part of the Greater New York, or carefully packed and delivered at station within 100 miles of New York.

LEWIS & CONGER, 130 & 132 West 42d St., Between Broadway and Sixth Avenue, New York.

PIANOS, BEST MADE. ARTISTIC IN DESIGN. ATTRACTIVE IN PRICE. Satisfactory to the most critical musician. 27 UNION SQUARE.

\$25 WILL BE PAID for the most Suitable Invented Word of two syllables—simple and concise, indicating nourishment, strength and concentration for a liquid beef food (beef), \$10 will be given as a 2d prize. The names of the winners will be published in this journal as soon as final decision has been made. No letter can be answered under any conditions unless accompanied by a return to Q. B. T., Post Office Box 2718, N. Y. City