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Will take the place of a Poultice, Plaster and Liniments.

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Second-hand Pianos can be purchased at very low prices.

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A NEW HAVEN FINANCIER.

The Views of President Butler of the Madison Bank on National Banking Creating a National Interest and Receiving Very Flattering Endorsements. The views of President George A. Butler of the National Tradesmen's bank, this city, on national banking matters, as expressed in various published papers written by him, are exciting a wide interest and attention throughout the country.

A recent issue of the New York Herald, in its Washington dispatches, had the following: "The secretary of the treasury recently to-day a pamphlet setting forth the views of George A. Butler, president of the National Tradesmen's bank of New Haven, Conn., accompanied by the draft of a bill in which his views were carefully worked out. Mr. Butler's plan is of the same general character as the Baltimore plan, though differing from it in some important respects. Many of the ideas it contains meet the approval of treasury officials, and the suggestions in it and in other plans recommended will be considered by the secretary in making up his recommendations to congress."

Mr. Butler, in an elaborate address before the American Bankers' association in 1880, and on many occasions since, has urged these amendments referred to, but has stood alone in the matter all these years, but within a few months, in many directions the views he set forth in 1880 are becoming very popular. In 1880 he predicted great disaster unless something of the kind he proposed was done. Said a well known New Haven man yesterday: "One who reads his paper of 1880, in the light of events for the past two years, must feel that he forecast the future with great accuracy, and that he comprehended the needs of the country. The outlines in the president's message are almost identical with the views expressed by Mr. Butler. About the only difference is as regards the views of the secretary, which the president proposes a reserve of 30 per cent., while Mr. Butler proposes 25 per cent. From the outline of the president no other difference of any note is discernible."

In 1880 Mr. Butler proposed having the notes a first lien on the assets of the bank, but on further consideration deemed it not well necessary, as the security of his plan is most abundant. Following are in brief the amendments proposed by Mr. Butler in 1880, and many times since, especially in his address at Chicago in 1893.

First—Repeat the section requiring a deposit of bonds to secure the notes.

Second—Issue to the banks notes, say to eight per cent. of their capital.

Third—Permit no notes of a denomination less than \$10, unless the smaller notes are fully covered by coin.

Fourth—The banks to keep a reserve in specie to the amount of 25 per cent. of the notes issued.

Fifth—Place a tax of one-half of 1 per cent. on the circulation as a safety fund, out of which the notes, of any bankrupt bank may be paid in case the assets of the bank are not sufficient to pay all the debts of the bank.

Sixth—Remove the department of the comptroller of the currency to the city of New York; the 25 per cent. reserve fund to be kept there also.

Seventh—It would be well to fix the amount of capital that a bank should have if it is to issue notes. It should be sufficiently large to be a guarantee of the good faith of those engaged in it. Two hundred thousand dollars will not be unfair to any place desiring a bank.

Eighth—Before issuing a certificate authorizing a bank to begin operation, the comptroller of the currency should make a careful examination as to the means and character of all those proposing to start a bank. The following is the text of Mr. Butler's proposed amendments:

AMENDMENT TO THE NATIONAL BANKING ACT.

First—All sections, and parts of sections, relating to the deposit of United States bonds to secure the circulation of the banks, and in any way relating to such bonds, are hereby repealed.

Second—Banks organized under the national banking act, or that may be organized under said act, may receive from the comptroller of the currency circulating notes to the amount of 75 per cent. of their paid up and unimpaired capital.

Third—Notes of the denomination of less than \$10 are hereby prohibited.

Fourth—Each bank shall keep a reserve in specie, equal to 25 per cent. of its average outstanding circulation.

Fifth—On the second Tuesday of January and July of each year the banks shall pay to the treasurer of the United States a tax of 1 per cent. upon the average circulation for the six months preceding, and ending December 31 and June 30 of each six months, until such tax shall have formed a fund to the amount of \$3,000,000, after paying therefrom such charges as shall hereinafter be provided; then thereafter the said semi-annual tax shall be 1/2 per cent. upon the average circulation for each six months thereafter, until the said fund shall amount to \$10,000,000, then thereafter the semi-annual tax shall be 1/4 per cent. for each six months until said fund shall amount to the sum of \$20,000,000. Whenever said fund shall amount to the sum of \$20,000,000, the comptroller of the currency shall assess the banks such per cent. upon their average circulation as may be necessary to defray all the expenses of the department of the comptroller of the currency, and to keep unimpaired said fund of \$20,000,000. Provided, that the comptroller of the currency shall not assess the banks at a rate greater than 1 per cent. upon the average circulation for each six months of each year. The treasurer of the United States shall keep said fund, created and maintained by said semi-annual tax on

the circulation, separate and apart from any and all of the general funds of the government. It shall not be counted as any part of the general fund, nor shall it be entered into any statement of the resources and liabilities of the United States.

Sixth—The treasurer of the United States shall provide a vault for the safe keeping of said fund, which vault shall be known as the national banks' vault, and shall be used for no other purpose than that of the banks.

The said fund shall be designated and known as the guaranty fund of the national banks. The treasurer shall provide books which shall be kept and used for said fund only. The treasurer shall pay out of said fund the cost of providing vaults and safe keeping thereof, and shall pay out of said fund the cost of preparing plates from which the notes of the banks shall be printed, together with all expenses of printing and delivering the notes to the banks, and every expense of the department of the comptroller of the currency, and for a suitable building for said department, as hereafter provided, and the balance of said fund shall be kept for the sole purpose of redeeming all notes of insolvent banks that may not have assets sufficient to pay all the debts of such insolvent banks.

The department of the comptroller of the currency shall be located in the city of New York, and the 25 per cent. reserve shall be kept at the department of the comptroller of the currency. The secretary of the treasury of the United States shall buy a suitable lot in the city of New York, and shall cause to be erected thereon a building such as may be needed for the department of the comptroller of the currency, and shall cause to be erected in said building ample and safe vaults for the safe keeping of the reserve on the circulation of the banks. There shall be a board of control, consisting of not less than five presidents of banks, to be selected by the clearing house of the city of New York. The comptroller of the currency shall be chairman of said board of control.

Said board of control shall have charge and custody of the reserve, and shall make such regulations for the safe keeping of the reserve as they may deem best.

One-fifth of the reserve shall be under the immediate control of the comptroller of the currency, for the prompt redemption of all notes that may be presented for redemption.

Four-fifths of the reserve shall be kept in a separate vault, which shall be so constructed and arranged, and provided with locks, that the vault can be opened only by the joint action of a majority of the board of control.

Whenever the comptroller of the currency shall have redeemed notes of any one bank to the amount of \$1,000, he shall return them to the issuing banks, which shall immediately reimburse the comptroller for such notes. The lot, building, vaults, etc., shall be paid for out of the guaranty fund.

All banks that shall come under the provision of the national banking act, after said buildings, vaults, etc., shall have been paid for, shall pay the same semi-annual tax as was paid by other banks and for the same period of time that all banks may contribute their just share to the expense of establishing this system of currency.

The title to said lot, building, etc., shall be in the secretary of the treasury of the United States in trust for the banks.

In the event of any change in the national banking act, or in the event of its repeal, which shall make this property no longer necessary for the purpose for which it was provided, it shall be sold at public auction to the highest bidder, unless sold at private sale by the board of control, who shall have the power to do so, and the proceeds of such sale shall be divided among the banks in proportion to their contribution to the same.

Seventh—Any bank organized under the laws of the state in which it is located may receive circulating notes from the comptroller of the currency, to the amount of 75 per cent. of its paid up and unimpaired capital, upon a vote of two-thirds of its stockholders, making the word national a part of the legal title of the bank, and accepting all of the provisions and conditions of the national banking act.

Eighth—The banks may freely use their reserve in time of panic, or in time of great and unusual apprehension and alarm, and such use of the reserve shall not be to their prejudice in any manner whatsoever, but shall be deemed the wise and proper use of a fund created by law to be kept through all ordinary times, to provide a fund to be used in an emergency. But the banks shall restore their reserves to their normal amounts whenever the comptroller of the currency shall determine that the emergency warranting its use no longer prevails.

Ninth—For every \$100,000 of bank notes put into circulation \$75,000 of the legal tender notes shall be redeemed and destroyed. The secretary of the treasury may sell bonds of the United States in such amounts as may be necessary to carry this out. Said bonds shall be for such length of time, rate of interest and all other conditions and regulations as the secretary of the treasury may deem best. Previous acts and laws in regard to the sale of bonds of the United States are not to be considered as in any way relating to this act, or in any way restricting the secretary of the treasury in the issue and sale of such bonds as may be necessary to give force and virtue to this act.

Tenth—Before issuing a certificate authorizing a bank to begin business the comptroller of the currency shall cause careful inquiry to be made as to the character and reputation of those proposing to organize a bank, and if they are not found to be of good character and reputation he shall not give the certificate.

Any section or part of a section of the national banking act conflicting with any of these amendments thereto are hereby repealed.

St. Thomas's Church. The Rectors' Aid society hold a sale of useful and fancy articles, including dolls suitable for Christmas gifts, and cake in St. Thomas's parish building, Thursday, December 4. Chocolate, tea, ice cream and cake served from 9:30 to 5 p. m. Supper from 7:30 to 8.

COURT RECORD.

Common Pleas Court—Criminal Side—Judge Hotchkiss. The criminal side of the court of common pleas came in yesterday morning for the December term. The following cases were disposed of: In the case of the state against Louis B. Bristol of this city, charged with keeping a gaming house and who was fined \$100 in the city court, and sentenced to thirty days in jail, the bond of Meyer Kahn was called. This was one of the cases brought by the Law and Order League.

John Dorman of Hamden pleaded guilty to an assault on Elizabeth Steadard of the same town and was fined \$1 and costs.

In the case of Jehiel K. Pickett of this city for breach of the peace against George Colyer, in view of the fact that the defendant has already served several days in jail, the fine was reduced from \$10 to \$1 and the costs were \$7.57.

Thomas J. Williams of this city pleaded guilty to breach of the peace on William Mernan. In the city court he was fined \$20 and Prosecuting Attorney Gunn suggested that the penalty was exceptionally severe and recommended that the fine be reduced. The court made the fine \$1.

In the afternoon the breach of peace case against George Colyer was nolleed on payment of costs.

The court took a recess to permit of a conference on the cases brought last summer by the Law and Order League against Charles Miller, charging him with keeping open on Sunday a place at Savin Rock where sports and gaming were carried on. Miller claimed that he was not guilty, as he only kept a billiard saloon.

Judge Hotchkiss, Prosecuting Attorney Gunn, Mr. Miller and Samuel P. Thrasher and other officers of the Law and Order League attended the conference, which lasted for over an hour. The court at last recommended a nolle of the four cases upon payment of costs, as there was prospect that legislation on this matter is to be obtained this winter would solve the muddle before an interpretation could be obtained from the supreme court. The recommendation was agreed to on both sides.

Civ. Court—Criminal Side—Judge Cable. Michael Q. Reynolds, violation of Sunday liquor law, continued to December 7; John Kling and John Endriss, violation of the liquor law, continued to December 5; John Brown, reform school complaint, continued to December 24; Michael Kelly, theft from Carlo Ariento, continued to December 7; David Espos, James Terrill, John B. Porter and James Murray, violation of city ordinances, continued to December 8.

A BY-GONE PREJUDICE. Housekeepers of the Present Day Smile at Old Time Folly. It seems hardly possible that it is less than a generation since the old time prejudice against proper food articles passed away. Modern housekeepers smile at the folly that led to buying everything in bulk. It is a pity that there is no safer proof of a great alteration than some well-known name on an article of food.

Best Fancy Creamery Tub Butter 2 1/2 lb. Fancy Creamery Tub Butter 3 lb. 1 lb. 10c. Large Oregon Silver Prunes 12 lb. New Dudley Golden Pumpkins, 3 cans for 10c. Try our Dainty Brand Canned Corn, 12 1/2 cans. Suaker Dried Sweet Corn. Red Kidney Beans. Our French Mocha and Java at 35c has no equal for the money. We are selling barrels of it, Pure Broken Candy at 10c lb. Our price on Jones, Washburn, Pillsbury Flour is the lowest. 25 lb. fine Granulated Sugar \$1. Sole agents for Ansonia D'Albignats.

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FROM THE CHOICEST. Table Raisins, Oranges, Malaga Grapes Nuts, Crystallized Fruits and Salted Almonds, Carefully prepared and always fresh. GILBERT & THOMPSON.

What Our Claims Are. We claim that our Teas and Coffees are of the highest quality to be found; that they are pure and unadulterated. We cannot be persuaded to mix (as has been attempted) the poor with the good and then sell for high prices. Bryden's East Rock Tea Store, 973 State Street, near Edwards.

JUDSON'S Great Display of Fruits. PARSON Brown brand sweet Florida Oranges, Grapes in every variety, Peaches, Pears and Plums, new French Chestnuts, Grape Fruit. Popular prices. Goods delivered. Telephone. 867 CHAPEL STREET, NEAR CHURCH.

Native Poultry. Turkeys, Quail, Partridge, Grouse, Canvasback Ducks, Venison. HEADQUARTERS FOR FRESH VEGETABLES. Mushrooms, Brussels Sprouts, Artichokes, Celery, Lettuce, Radish, Cucumbers, String Beans, Green Peas, Egg Plant and Cauliflower. FRUITS AND FANCY GROCERIES. THE R. H. NESBITT CO., Cor. Church and Elm Streets. Telephone call 300.

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SOUTHINGTON.

Dec. 1.—The day after Thanksgiving has a snow storm for us and if it keeps on there will be sleighing. It is cold when one is out a few hours. The shops are mostly shut down until Monday, but the cutlery works started up Friday morning. The Liederkranz gave a concert and dance Thursday evening. The public were invited to hear the concert, each paying ten cents. Snow covered the ground at half past two o'clock Friday afternoon and was still making. But stopped at 2:45. Among the freight on the 2:45 train Friday afternoon were four fine blocks of granite on a flat car.

O. E. S. Excelsior chapter, No. 3, O. E. S., will give a literary entertainment on next Friday evening in the old library building, 783 Chapel street. Dancing will follow after the exercises are over.

Keep the Bathroom clean and bright with Bon Ami THE MODERN CLEANER

Cleans Mirrors, Bath-tubs, Basins, Faucets, Marble Floors, Woodwork, without a scratch.

Provisions, &c. We Say So and Mean It. Best Fancy Creamery Tub Butter 2 1/2 lb. Fancy Creamery Tub Butter 3 lb. 1 lb. 10c. Large Oregon Silver Prunes 12 lb. New Dudley Golden Pumpkins, 3 cans for 10c. Try our Dainty Brand Canned Corn, 12 1/2 cans. Suaker Dried Sweet Corn. Red Kidney Beans. Our French Mocha and Java at 35c has no equal for the money. We are selling barrels of it, Pure Broken Candy at 10c lb. Our price on Jones, Washburn, Pillsbury Flour is the lowest. 25 lb. fine Granulated Sugar \$1. Sole agents for Ansonia D'Albignats.

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