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Winsted

The Development
of
An Ideal Town

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PHOTO BY K. T. SHELDON

WINSTED—A BEAUTIFUL HILL-ENCIRCLED BOROUGH IN LITCHFIELD HILLS

WINSTED—THE DEVELOPMENT OF AN IDEAL TOWN

STORY OF ITS GROWTH FROM THE DAYS WHEN IT WAS A PART OF THE NORTHWEST WOODS AND FELL INTO THE CONTROL OF HARTFORD—THE SETTLEMENT ON THE BRIDLE PATH BECOMES A PROSPEROUS MANUFACTURING CENTER—HISTORICAL ARTICLE

BY

ROBERT S. HULBERT

Mr. Hulbert testifies to the thrift of Winsted, Connecticut, from his experience as a recorder of its progress while the editor of one of its leading newspapers. He was born at West Winsted, April 6, 1854, and received his early education in the schools of Winsted. He attended the Williston Seminary at Easthampton, Mass., and was graduated from the Sheffield Scientific School at Yale University in the class of 1878. From 1893 to 1895 he was the editor of the Winsted Daily Herald, and since that time has been in active newspaper work and civil engineering. Mr. Hulbert is a member of the Connecticut Civil Engineers and Surveyors Association and has been a follower of the profession much of the time since 1878. As a contributor to the Hartford Courant, and other publications, on Litchfield County, he is to-day recognized as an authority on matters pertaining to his home town. The illustrations used in the article are from photographs by K. T. Sheldon, F. H. De Mars, T. M. V. Doughty, Harry D. Penney and others. Several of the plates are used by courtesy of the Central New England Division of The New York, New Haven and Hartford Railroad.—*Editor*

WINSTED, whose name is derived from the Alpha of Winchester and the Omega of Barkhamsted, is a Borough lying within the former township, close to the line which divides it from the latter. It is a growing, beautiful, hill-encircled village with characteristics of which its citizens are proud, and which—so the more enthusiastic believe—differentiate it greatly from all other places.

This belief may arise in part from the fact that the Town of Winchester, though comparatively young—of its neighbors in Litchfield county, only Colebrook is of lesser age—has a history which has been unusually well told, and which seems to warrant a certain optimism.

It was fortunate in being the birth-place and life-long residence of a man, accomplished and educated, who gathered the town's history into the invaluable "Annals of Winchester." Its author, John Boyd, was born in Winsted in 1799. His father was James Boyd,

who, with his partner, Benjamin Jenkins, composed the firm of Jenkins & Boyd, "the pioneer manufacturers of Winsted."

John Boyd graduated in 1821 from Yale College. He afterwards studied law and was admitted to the bar of New Haven County in 1825. From 1827 to 1853 he was himself a manufacturer in Winsted, a member of the firm of J. Boyd & Son, except for the last three years, during which he carried on the business for himself. He filled many public offices. He was a representative to the General Assembly in 1830 and 1835; county commissioner in 1840, 1849 and 1850; town clerk from 1829 to 1833, from 1837 to 1841 and from 1855 to 1877; judge of probate from 1854 to 1869, when he was disqualified by age; State senator in 1854 and secretary of the State of Connecticut from 1859 to 1861.

During all his career his tastes appear to have been literary and historical. It was while he was yet a student, that he found and rescued the famous Charter of the State of Connecticut from its imminent fate of being cut up and becoming,



Photo by Harry E. Penney

FIRST FRAME HOUSE IN WINCHESTER—BUILT BY CALEB BEACH ON HALL MEADOW ROAD—MASSIVE CHIMNEY IS ALL THAT NOW REMAINS

not ignobly, for to say that would be ungallant, but incongruously, — part of a lady's bonnet. Mr. Boyd, who died December 1, 1891, never knew that the valuable document he had saved was the original, but always supposed it to be a duplicate. Evidence discovered and published within a year or two, seems to prove that it was the very Charter itself.

It was the fear of losing this Charter, with all that it meant to them, which gave the people of Connecticut Colony the shock which they experienced upon the arrival at Boston of Sir Edmund Andros, in 1685, to assume the government of all New England. The same fear, indirectly, had much to do with Winsted's future. They determ-

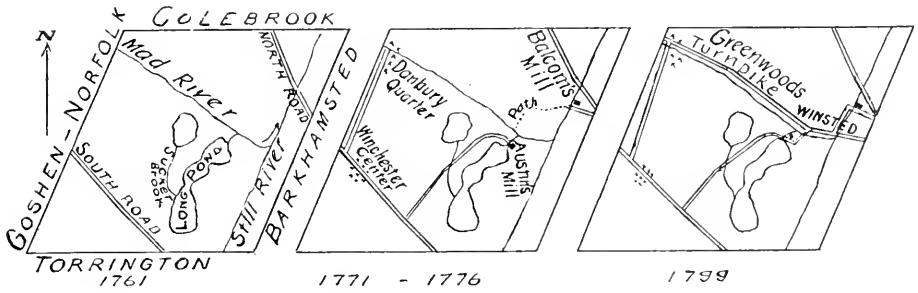


FIRST MEETING HOUSE—BUILT IN 1769 AT WINCHESTER CENTER—IT WAS 30 FEET LONG BY 24 FEET WIDE



Photo by F. H. DeMars

FIRST FRAME HOUSE IN WINSTED BOROUGH—KNOWN AS OLD MILL HOUSE, BUILT BY DAVID AUSTIN ABOUT 1771



MAP SHOWING DEVELOPMENT OF WINCHESTER

Three distinct epochs are represented—1761, the building of the old north and south roads—1771 to 1776, years respectively in which Austin's and Balcom's grist mills were built—1779 when Greenwoods Turnpike was built on which Winsted developed in place indicated—Drawn by R. S. Hulbert

ined not to give up the Charter if it could be avoided, but they also decided to save everything else possible if the Charter should be taken from them. The General Court immediately convened for action.

Among things worth keeping belonging to the Colony, was a lot of unoccupied land of unknown value in the northwestern corner of the Colony, including all of what is now Litchfield County and considerably more. To save

this land the General Court hastily gave it over, after a fashion, in a series of grants to different towns in the Colony. The action proved unnecessary in the sequel, for Andros not only failed to obtain the Charter, thanks to the reputed incident of the Charter Oak, but in less than two years the revolution in England's politics brought his rule in New England to an abrupt end. The conduct of affairs in the Colony was then resumed under the old Charter,



Photo by Sheldon

FIRST HOUSE ON MAIN STREET, WINSTED

At extreme left is structure built in 1798 and used as Higley Tavern, afterward Union House

nearly as before. Any expectations, however, that the towns would hurry to give back to the Colony the lands which had been deeded to them against a contingency which never came, proved to be of the stuff of dreams. The favored towns did nothing of the kind. They kept quiet, "laid low," as the expression is, for a generation, and then cautiously began a set of manoeuvres designed to perfect their title and make them secure in their ownership.

Without following the details of the "deal," it suffices to say that Hartford



JOHN BOYD, HISTORIAN

Photo by T. M. V. Doughty

was well in it from the first, and in 1732 became the owner of that part of the "western lands" included in the towns of Winchester, Hartland, New Hartford, and the eastern half of Hartwinton, with power to assign the territory to the taxpayers of Hartford, who should divide it among themselves in proportion to the amount of their taxes on the list of 1720. The men whose names were on the tax list of 1720, and their heirs, became, therefore, the "proprietors" of Winchester and the other towns mentioned.



CHURCH IN WINCHESTER CENTER

Dedicated June 30, 1842

They had a corporate existence with the right to survey the lands and make the division among themselves whenever they saw fit. They took their time for it, and it was 1758 before the first survey and report of the divi-



REV. FREDERICK MARSH

Born September 18, 1780—Died February 6, 1873

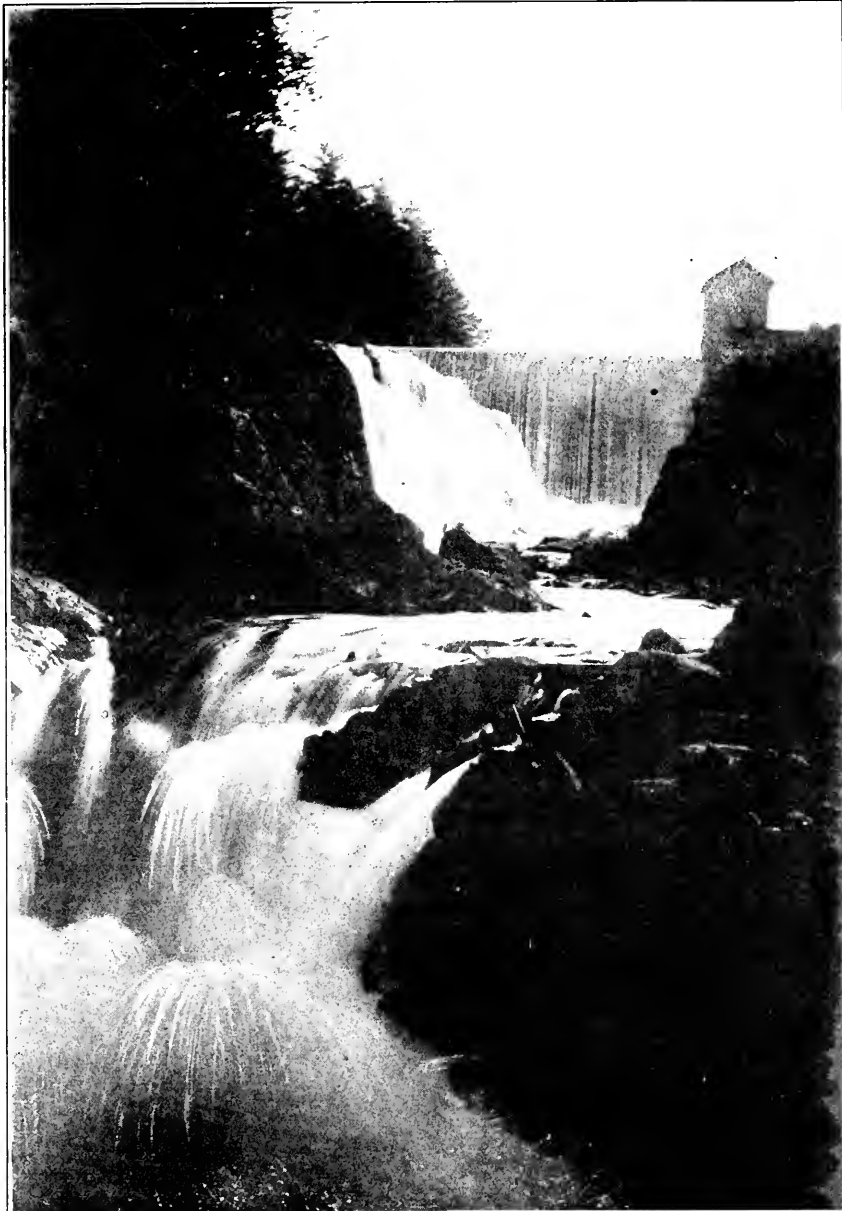
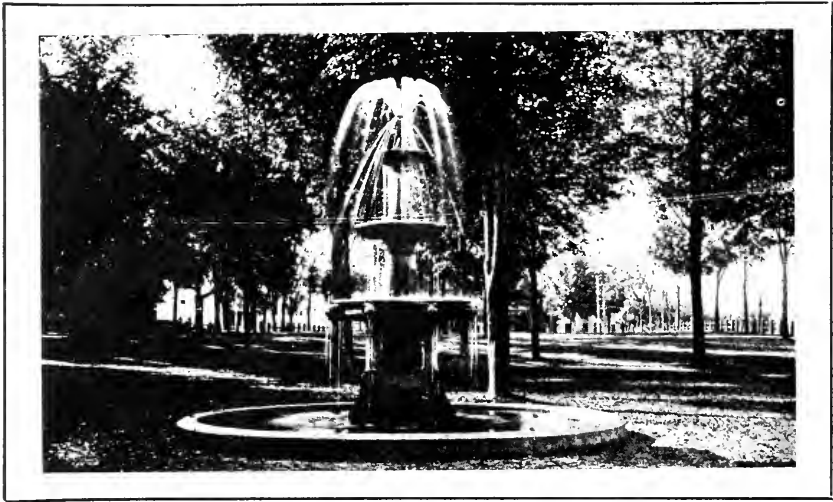


Photo by F. H. DeMars

WHERE THE ELECTRIC POWER FOR WINSTED IS GENERATED—TUNXIS FALLS



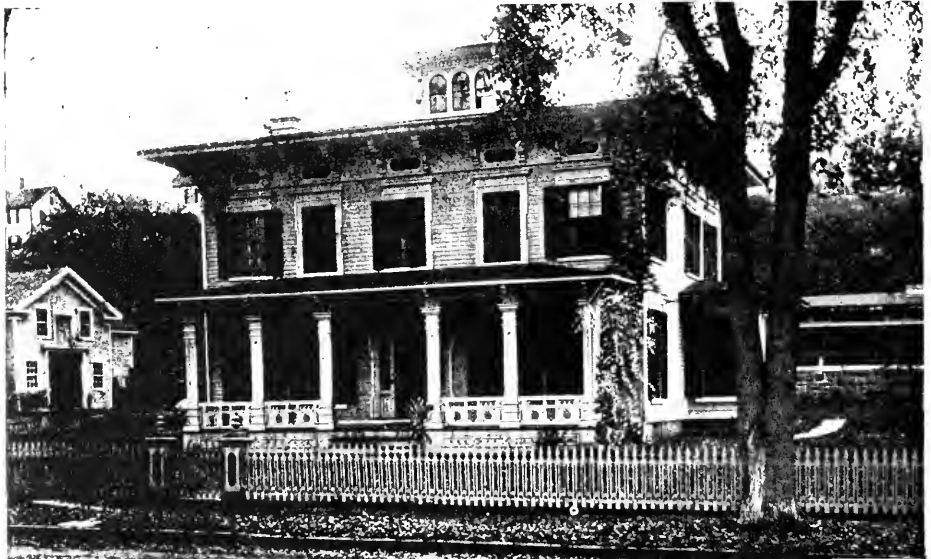
MEMORIAL FOUNTAIN—GIFT OF MRS. MARY ANN BLAKE MITCHELL

Located in Park at East part of Borough—Above view is looking toward Park Hotel and loaned by courtesy of Harvey L. Roberts

sion of the Winchester lands were made. A preliminary valuation had been made in 1732 when New Hartford was appraised at fifteen shillings per acre, Winchester and eastern Harwinton at ten shillings, and Hartland at seven shillings and sixpence.

The division of the land of Winchester was by lottery, a drawing being held, and the town was legally open for settlement. As a matter of fact the pioneers were already here.

The proprietors had lost so much time that the towns of Norfolk, Canaan



RESIDENCE OF CALEB J. CAMP

Photo by K. T. Sheldon



Photo by T. M. V. Doughty

COLONIAL MANSION BUILT BY SOLOMON ROCKWELL IN 1813

For many years residence of John Boyd, historian, and now home of Miss Mary P. Hinsdale



Photo by F. H. DeMars

**HIGHLAND LAKE SHOWING WAKEFIELD BOULEVARD—LOOKING SOUTH
TOWARD SECOND BAY**



Photo by K. T. Sheldon

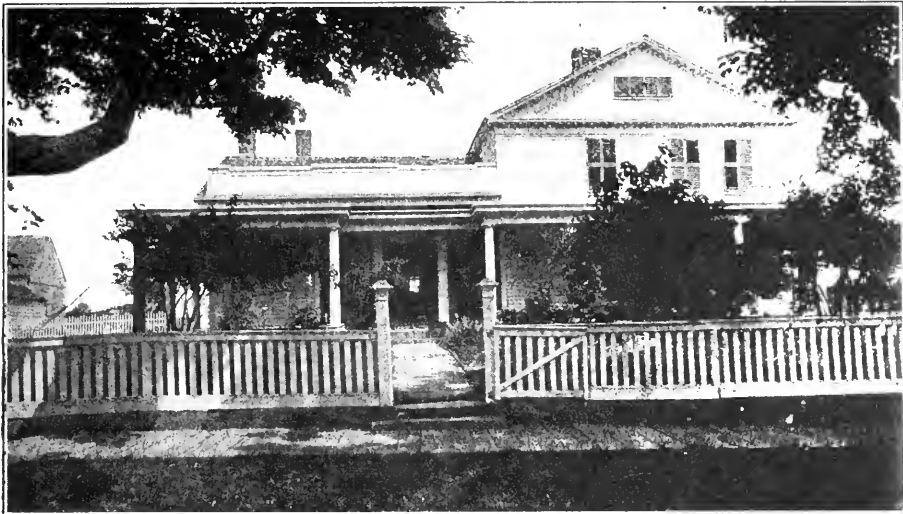
WINCHESTER CENTER

and Goshen were ahead of them and were filling up with settlers. To reach these towns from Hartford and the east there were at this time two bridle paths, both of which ran for some distance into the town of Winchester, one through the northeast corner and the other in the southwest. Either stopping along these paths or coming back to them from the other towns, a few men had built rude huts within the limits of Winches-

ter and were living in them when the division of lands was made. They could not own the particular ground on which they had built, but some of them had bought "undivided rights" from proprietors who had grown impatient in waiting for the division. The buyers had then squatted on the theory that they were entitled to land somewhere in the town and might as well locate on corner lots on the bridle paths as anywhere.



RESIDENCE OF ELLIOTT B. BRONSON—WINCHESTER CENTER



HOMESTEAD AT WINCHESTER CENTER BUILT BY ISAAC BRONSON ABOUT 1800—
NOW OCCUPIED BY EDMUND H. BRONSON

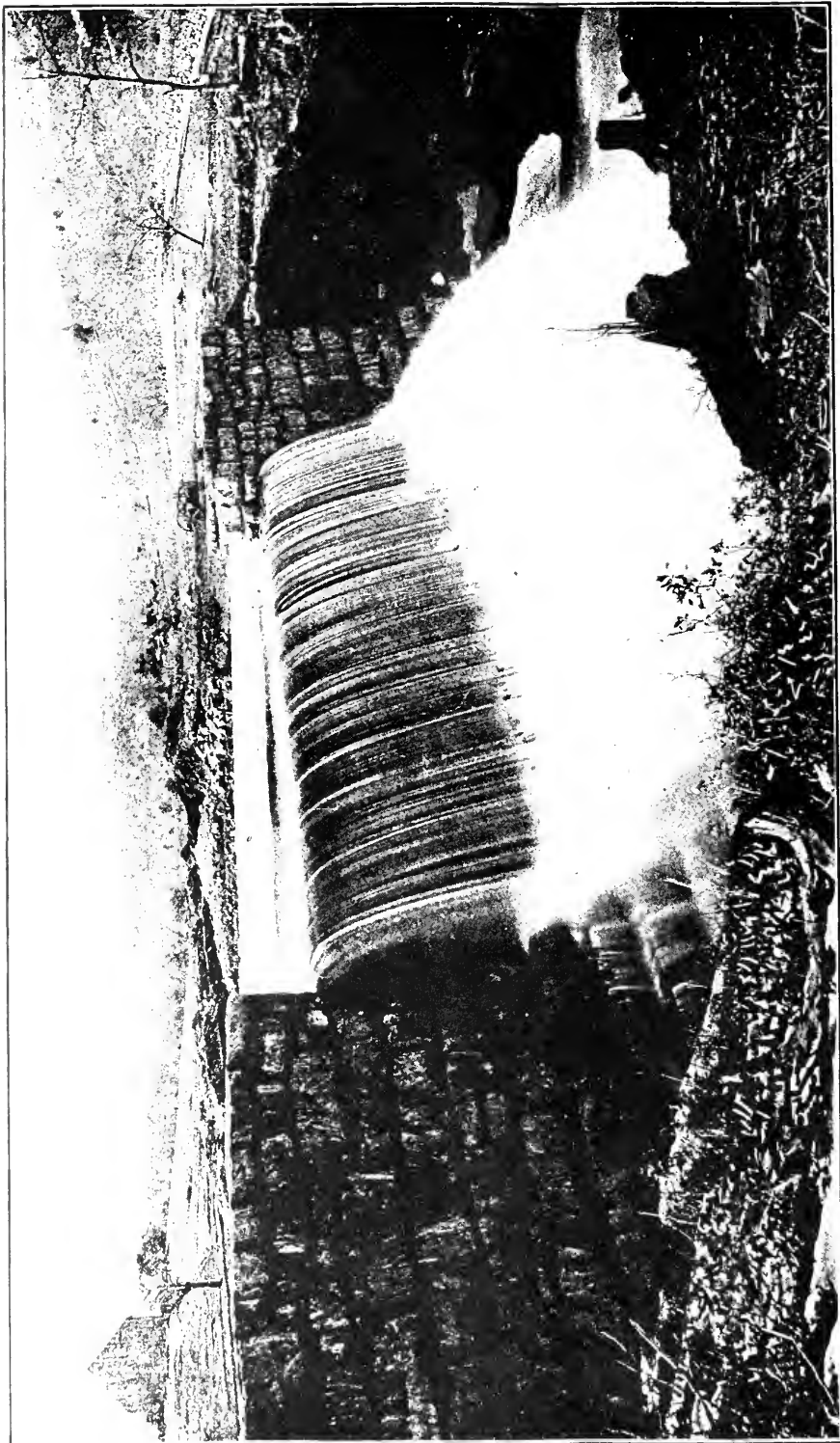
The first of these settlers on the bridge path, mentioned in the records, was Caleb Beach. He came from Goshen and had bought an "undivided right" in Winchester lands on May 21, 1750. It is said that he did not intend to build on his Winchester purchase but supposed when he put up his shanty that he was in the town of Goshen. Be that as it may, the building proved to be in Winchester on what is now called Hall Meadow, not far from the Goshen line. The original building was replaced some time later

by the first frame house built in the town of Winchester. This house was standing in 1899. It has since been blown down and nothing remains except the chimney. Plans are now being perfected to mark with a suitable monument the site, and it is possible that during the year the town will vote an appropriation for the purpose. It may be noted that when the division was made Mr Beach received the land on which his house stood.

Another notable settler on the bridge



When Hurlbut Bank was organized in 1857 the firm of S. & L. Hurlbut gave \$1,000 to have it named after them—On first bank bills issued Samuel Hurlbut's portrait appears on \$10 notes and Lemuel Hurlbut's on \$3 bills, while on \$5 notes is the picture of Lemuel Hurlbut's devon bull



RUGG BROOK OR WINSTED RESERVOIR DAM

Courtesy of George F. Drake



Clark House—Erected about 1859 and demolished to make place for Hotel Winchester—First proprietor was William Forbes—C. B. Andrews was last proprietor—Photo by T. M. V. Doughty during Civil War

path was Adam Mott, who actually built a "Public Inn" beside it. It stood near the present Hurlbut Cemetery and became somewhat famous in later years. At first, however, it was but a rude log house with a roof of hemlock bark, and its patronage must have been meager, furnished largely by hunters, who were frequent visitors to these woods.

Three other families, the Gilberts, the Filleys, and the Prestons, make complete, so far as known, the list of people living in Winchester before the official division of the lands in 1758.

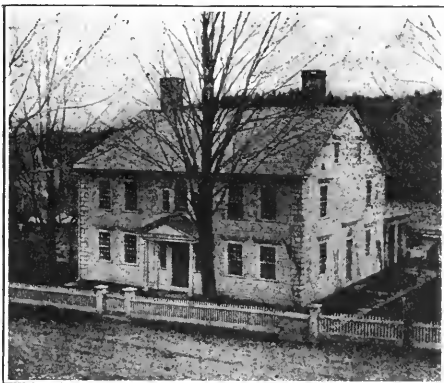
It would have been an unpromising prospect for one who might have come to Winchester at this time with the idea of building a city. He would have found a rocky wilderness covered with forests, in which hemlock predominated; with the valley of Mad river, which runs through the center of the present Borough of Winsted, an impassable and tangled morass. So uninviting would it



Homestead of William S. Holabird, Lieutenant Governor of Connecticut 1842-1844—Died 1855—Photo by T. M. V. Doughty

have seemed, that he would probably hurriedly have abandoned his plans and moved on to the fairer and more hospitable looking lands, which lay not far away to the south and west.

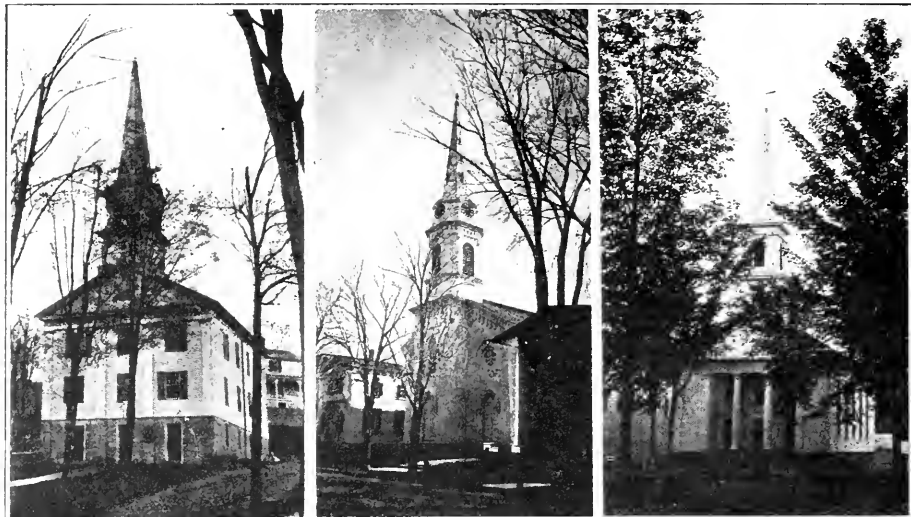
Quite likely, indeed, unfavorable reports of the region traveled back to the Hartford owners, for not one of the original proprietors ever settled on his Winchester holdings. Nevertheless, despite inauspicious appearances, the growth of a town commenced as if predestined. About 1760, the travel over the bridle paths became so large that the General Assembly took the matter of roads in consideration, and in 1761 the "old north road" was built to super-



Home of Rose Terry Cooke, poetess—Photo by K. T. Sheldon

sede the still older bridle path in that part of the town, and in 1762 the other bridle path, on which the few settlers had located, gave way to the "old south road." An influx of settlers began and in 1768 there were at least "eighteen families containing sixty-two souls" within the township, mostly living along the south road.

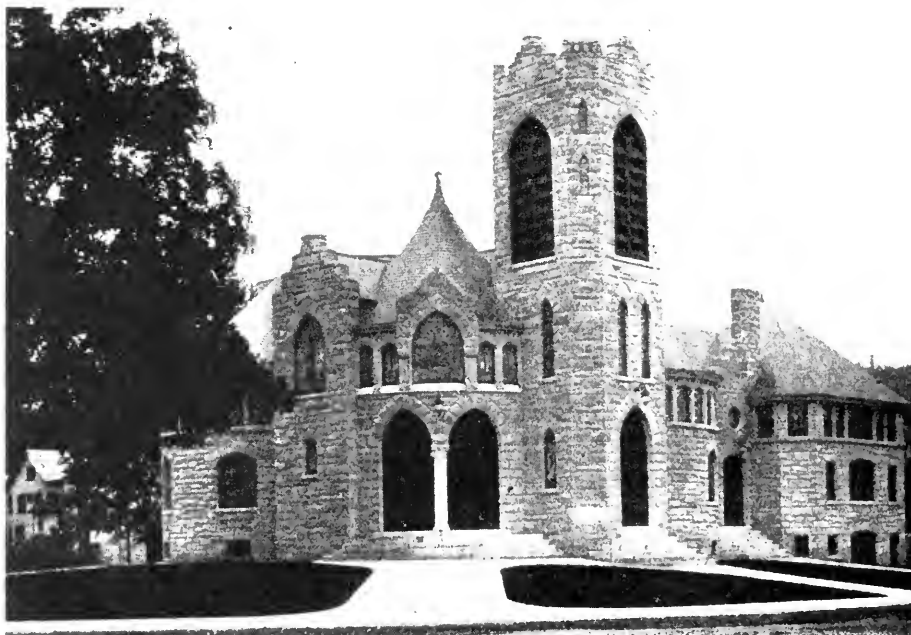
In 1771 there were thirty-two families and one hundred and seventy-nine souls and in 1782 the population of the town is given as 688. The majority of these lived near the beautiful section of the town known now as Winchester Center, or the Old Society, which was approaching the zenith of its importance and became the scene of its greatest activity a quarter of a century later, or about 1803.



Old Methodist Church erected 1833—Old Second Congregational Church dedicated 1857—Old First Congregational Church built 1800—Style of architecture is in contrast to new edifice shown below
 Photo by K. T. Sheldon

Meanwhile the infant village of Winsted had been born. A man of the pioneers on the south road seems, by some hap,—hunting, fishing, or exploring,—to have penetrated eastward to the out-

let of Long Pond. There, looking out over the lake as it lay shining in the sunlight, untouched, but quivering as if vibrant with latent force, and noting the wild, precipitous gorge down which its



First Congregational Church erected 1891—Courtesy of H. J. Fierre



Second Congregational Church erected 1899

waters tumbled in a drop of 150 feet in less than a quarter of a mile to the river below, he saw, perhaps, in prophetic vision, the future Winsted made rich by this waiting and abundant power. At any rate he saw a good site for a grist mill. So in 1771 he hewed a cart path from the Old South Road "through the forest, down to Sucker Brook, and over the hills west of the pond to its outlet." There he built a mill and a shanty, and a little later the old "millhouse" in which he lived, and which is still standing and inhabited. It was the first frame house in the village, and to David Austin, its



Methodist Episcopal Church nearing completion—Photo by K. T. Sheldon

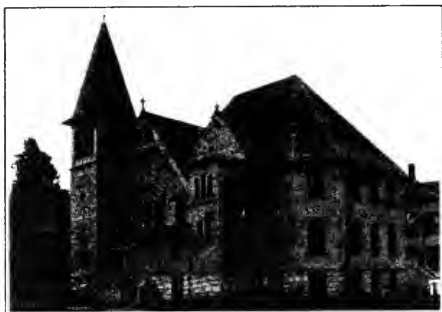
builder, must be given the honor of the title, "Founder of Winsted." The hardy old pioneer, restless, did not remain in town. His subsequent career has a touch of pathos in it, but that is another story.

Five or six years after David Austin of the South Road built his grist mill at the Lake, John Balcom, a dweller on the North Road, is believed to have built another known as the Doolittle mill,



St. James Protestant Episcopal Church consecrated 1848—Photo by K. T. Sheldon

near the present William L. Gilbert Clock Company's works, reaching it by a road down Wallin's Hill. Around these two grist mills, separated by what is now the heart of the Borough of Winsted, but by what was then two miles of unbroken forest and thick underbrush, with probably not even a path connecting them, small clusters of houses grew up; later a bridle path from one to the other was made by way of the present Lake street, Hinsdale and Wetmore avenues and North Main street, which subsequently developed into a road. In 1799 the Greenwood turnpike was opened from New Hartford to Sheffield and a part of it be-



Baptist Church erected 1889—Photo by F. H. DeMars

came the Main street of Winsted. The new turnpike immediately monopolized the through travel to the west which had formerly passed over the old North and South Roads, and it was at once an important thoroughfare. North Main street was quickly extended down to it and the skeleton framework of Winsted streets was established, but it preceded a long time the day of the "Good Roads" movement.

The year before the Greenwoods turnpike was opened, the "Higley Tavern," afterwards the Union House, now torn down, was built in anticipation of the road and was the first frame house on the Main street of Winsted.

The history of the next hundred years of Winsted's life, from the building of Austin's mill, can be but hastily sketched here. It is given faithfully, ably and with minuteness in John Boyd's Annals. It developed the town which the aged historian knew in his last years. It was a century of hard and plodding



Town Hall and Court House—Photo by F. H. DeMars

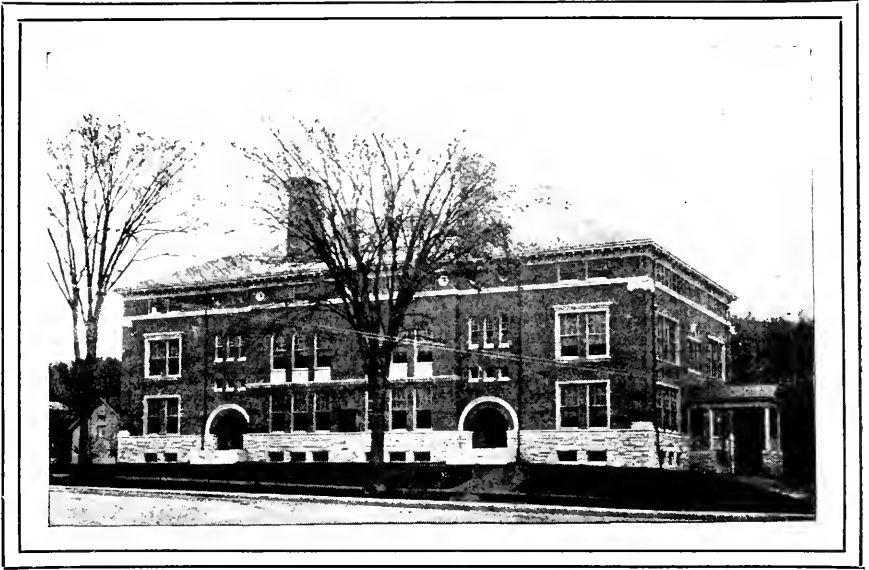
work, of increasing wealth, of growth of character. For after all they would be rude people in these days, those old ancestors of ours. Stern, honest and nerve-strong they were, but bigoted, superstitious, rough and uncouth in many ways, with the cider barrel always in the cellar, rum a common beverage, and conducting lotteries to support their churches. We are proud of them because they were in advance of their own times, not of ours.

The bigotry and superstition have decreased steadily. The history of the



St. Joseph's Roman Catholic Church erected 1853—Photo by K. T. Sheldon

churches shows in miniature the world movement toward tolerance. It could be traced in Winchester from the rigid orthodoxy of the first minister, Rev. Mr. Knapp, through the pastorates of his successors, to the time when its most hideous dogma, the damnation of children, weakened; an event of which the late Lewis Andrews wrote, "It was my happy lot to hear the late Rev. Marsh preach his first sermon at a child's funeral, so he said, where he was able to bring comfort to a frantic mother's stricken heart."



THE GILBERT SCHOOL

Courtesy of the Citizen Printing Co.

We could trace the movement further, step by step down to the present time, when the Brotherhood of Man is becoming the universal creed. As for sectarianism, its reign and subsidence are graphically pictured in Winchester history, for Mr. Boyd says, "In those days" (when the first Methodist meeting house was built at the foot of Spencer street) "the Methodist and Congregational religionists had little more sympathy or

intercourse with each other than the old Jews and Samaritans. The circuit rider came on his rounds and declaimed against steeple meeting houses, pitchpipe singing and the doctrine of election . . . and the Presbyterians, on the other hand, looked on the Methodists as interlopers and fanatics. . . . Time and circumstances have worn away the prejudices and softened the asperities of the two denominations. Inter-marriages



Photo by F. H. DeMars

THE WILLIAM L. GILBERT HOME FOR FRIENDLESS CHILDREN



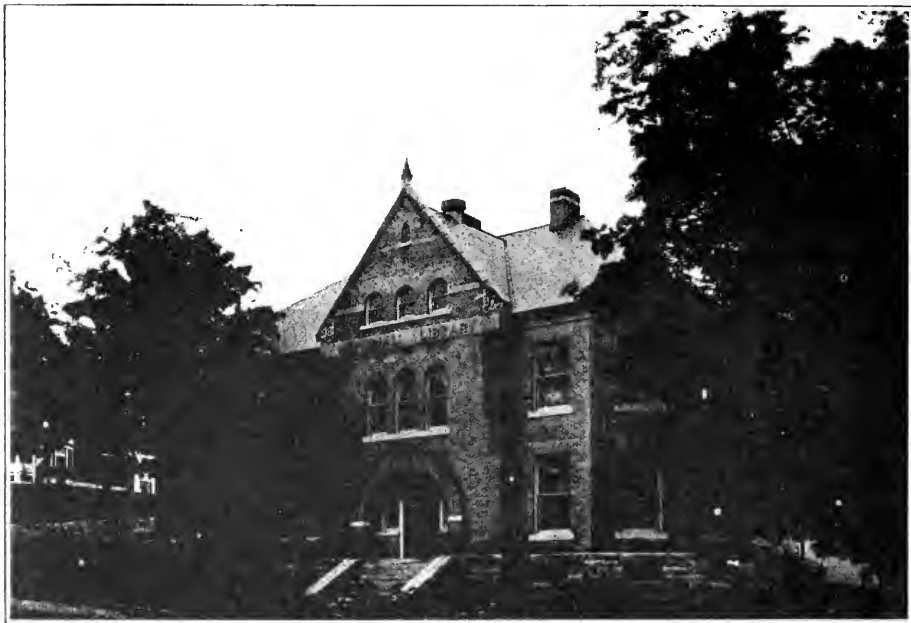
WILLIAM L. GILBERT, philanthropist

have led to mutual forbearance. The temperance movement brought the best men and women of the two orders into co-operation and the anti-slavery move-

ment, fearlessly advocated by the living Christianity of both churches, was the deathblow of sectarianism."

The belief in witchcraft and the personality of the devil have greatly waned since the days of Caleb Beach and the other pioneers, but they were very living beliefs then. Mrs. Beach herself had some experiences, according to tradition, while living in the old house which has been pictured as the first house built in the town:

"Mrs. Beach was an expert and excellent weaver. Once she had to finish a large quantity of work by a given time, but she was sick for a while and after that unable to do her daily 'stent.' There was then talk of an 'evil eye' in the neighborhood, and a 'spell' upon the weaver's loom. One night as the family sat around the huge fireplace, the sound of someone weaving in the back room startled them, but no one dared investigate in the dark. By the time the fire-knot was lighted and they had gone into the weaving room, the loom was silent and locked, but quite a strip of cloth had been completed of a different weave.



MEMORIAL LIBRARY BUILDING

Photo by F. H. DeMars



Mrs. Delia Ellen (Rockwell) Beardsley—Born January 16, 1811—Died March 19, 1878



Miss Martha Beardsley—Born February 13, 1856—Died November 25, 1890



Mrs. Maria (Hewitt) Brown—Born September 23, 1812—Died January 28, 1899

the work of a new hand. When they had returned to the front room the same thing happened again, and then again. It was pronounced witchcraft, and thereafter the weaver worked in constant fear, but hurried to finish the cloth and it was completed the evening before the day set for it. During the night the treadles of the loom were heard distinctly several times and in the morning the outside door was wide open and upon the newly fallen snow were tracks of a cloven hoof and marks as if some creature

had brushed its tail in the snow."

And all this was not so very long ago. It is a somewhat remarkable fact that there are people living today who have seen every church edifice ever built in the town. The first church was in the Old Society. It was thirty feet long by twenty-four wide, with nine feet posts. It was built in 1769. The handle of the door of this church is now owned by Elliot B. Bronson of Winchester Center. It was made by David Austin in his blacksmith shop before he built his grist



Jenison J. Whiting—Born January 9, 1818—Died October 22, 1897—Photo by K. T. Sheldon



Frederick B. Griswold—Born January 17, 1824—Died April 14, 1901—Photo by K. T. Sheldon



The late Hon. Lorrin A. Cooke—Governor of Connecticut 1897-1899

mill in Winsted, and is stamped with his initials and the date, 1769. Near the church was a Sabbath Day house, where people could warm themselves and eat their luncheon during intermission. This

church was afterwards removed from its site and used many years for a barn. The second church in the Old Society was built in 1785. It was used for more than fifty years before a stove was put into it, and was succeeded by the present building, which was dedicated June 30, 1842.

The first meeting-house in Winsted Society was really over the line in Barkhamsted. It was situated on Wallin's Hill and was used but a short time.

In 1800 the First Congregational church was built. It was moved and remodeled about 1850 and was used until 1901, when the new church was erected. The first Methodist church was on Spencer street and is now a tenement house. The present Methodist church, which is soon to give place to the one now being built, was erected in 1833. St. James Episcopal church was consecrated in the fall of 1848. St. Joseph's Catholic church was first used in 1853. The Second Congregational church was dedicated in 1857 and used until 1899, when the new church was finished. The Baptist church was built in 1889 and remodeled in 1902. A Second Advent chapel was built about 1890 but was not well supported and is now made over into a tenement house.

The material prosperity of the community upon which all other progress, even religious, is undoubtedly more or



THE LITCHFIELD COUNTY HOSPITAL

Photo by F. H. DeMas

less dependent, came to Winsted from its valuable water power. About the time that David Austin built his grist mill, Richard Smith, an Englishman, built a forge at what is now Robertsville, in Barkhamsted, near the north-eastern corner of Winchester. At this forge pig iron was refined, which was brought, in saddle bags at first, thirty miles from the mines in Salisbury. Other forges, obtaining pig iron from the same source were built in the vicinity. Between 1800 and 1812, four at least were built in Winchester, some on the lake stream, between the lake and Mad river, and others on the river. At one of these forges, at a later date, General H. A. Harvey, the inventor of Harveyized armor for battleships, carried on business under the name of the Harvey Iron & Steel Co. All of the old forges have passed away and their sites are occupied by other buildings. The last one, the Timothy Hulbert forge, was torn down about fifteen years ago. But for half a century the forges did valiant work in the building of the town, and in conjunction with the scythe shops, which were started in 1792 by Benjamin Jenkins of Bridgewater and



JUDGE AUGUSTUS H. FENN

Born Plymouth, Conn., Jan. 18, 1844—Civil War veteran—Judge of Supreme Court for eight years—Died Winsted, Sept. 12, 1897

James Boyd of Windsor, under the name of Jenkins & Boyd, they gave to Winsted what may well be styled its "Iron Age."



Photo by K. T. Sheldon

RESIDENCE OF LATE GOVERNOR LORRIN A. COOKE

In the article which follows, on the industrial progress of the town, will be found, in more detail, the history of these early manufactures.

Many events in the town's history accompanied the rise of its manufactures.



ROSE TERRY COOKE, AUTHORESS

Born 1827 West Hartford—Died 1892, Pittsfield, Mass.

The first town meeting of Winchester was held July 22, 1771. The oldest assessment list of the town in existence was made in 1783. On it, the Winchester Society's property footed up £4,242-12s-9d and the Winsted Society's £1,425-12s-9d. The latter's growth was already becoming important, and in 1786 an effort was made to form a separate incorporated town by uniting the easterly part of Winchester and the westerly part of Barkhamsted, but this plan failed. In 1790 it was voted in town meeting to set off and incorporate the Society of Winsted into a separate town from the town of Winchester, but the General Assembly "failed to pass the act of incorporation." In 1799 Winsted had grown sufficiently to cause the town to vote that one-third of the town meetings be held at the house of Horace Higley (the Higley Tavern, just built) and in 1808 it was voted to hold one-half of the meetings in Winsted. In 1810 the assessment list gave Winsted \$13,747.03.

Courtesy Houghton, Mifflin & Co.

Banker poet—Published Winsted Herald in the fifties with Stephen A. Hubbard

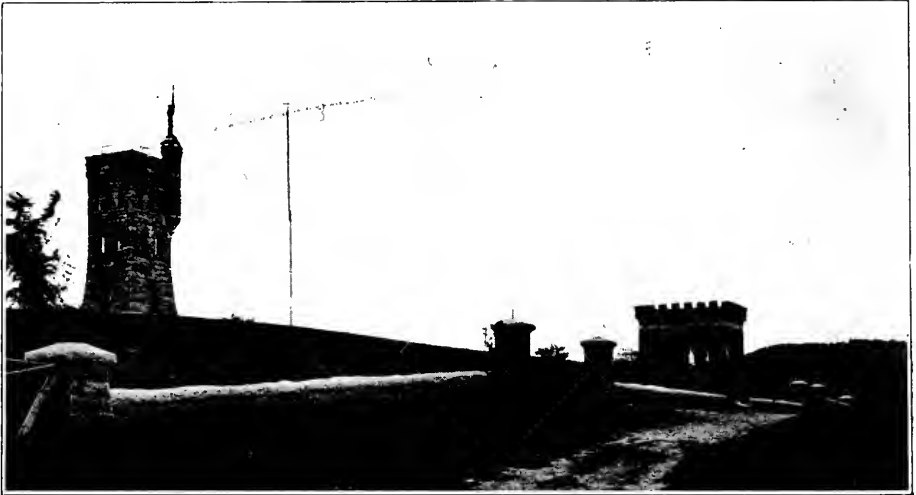


Photo by F. H. DeMars

MEMORIAL PARK AND SOLDIERS MONUMENT DEDICATED SEPT. 11, 1890

and the Old Society \$17,398.32. The two parts of the town were nearing the time when the child should become as strong as the parent. The famous Fourth of July celebration on the Green in 1810 may be regarded, perhaps, as the culmination of Winchester Center's glory. Thereafter, though it had a long era of prosperity, it was subsidiary in importance to the growing village in the east. Strong men it had, indeed, most prominent among them the widely known Hurlbuts, merchants, farmers and drovers, from whom old John Brown bought cattle, Lemuel Hurlbut having "introduced upon his farm the pure Devon breed of cattle, the first of this beautiful and serviceable stock ever brought into the State."

After 1810 one-half the town meetings were held for a time in Winchester Center; then only one-third; finally, about 1840, this third was given up and all town meetings since have been held in Winsted. In 1860, the long-established custom of selecting one candidate for representative to the General Assembly from the Old Society and one from Winsted, and of holding a caucus in each place, was also broken. Thereafter all caucuses were held in Winsted and about 1865 the separate tax list for Winchester

Center was also abolished. The Old Hill settlement still exists, catching the first rays of the morning sun and looking westward over splendid vistas to distant dreamy mountains, and there is



ELDER MILES GRANT

Born Torrington, Conn., Dec. 13th, 1819—Taught school in Winsted in the forties—Now occupying the pulpit at age of 84



Photo by K. T. Sheldon

RESIDENCE OF GEORGE L. FOSKETT ON SOUTH MAIN STREET

prospect that the new era of summer homes for the dwellers in cities may bring it a great prosperity in the future, but whoever drives over the road from Winchester Center to "Danbury Quarter," once the most populous street in

town, will see a long line of ancient cellars overgrown with briars, which tell a story of olden days which will never return.

The century dating from the building of David Austin's mill and of the organization of the town of Winchester, July 22, 1771, ended in 1871, and that year saw the town's centennial celebration. Two years later the Annals of Winchester were published. Since then, though only the third part of another century has passed, the population of the town has doubled. If change in conditions could be measured by the same direct ratio, we should find that it had more than kept pace with the increase of population. That century was one of man's work in Winsted, and its products were of iron, hard and homely. The thirty-three years have brought many modifications. Some of the old industries have disappeared. More ductile metals, more easily worked, made into beautiful shapes and shining with bright plating, go out from its factories. Soft wool is the material used in two large establishments; silk in brilliant colors is the sole output of another, and in these factories many girls are employed in clean and well-paid work. Winsted has become a



WILLIAM C. PHELPS

Born Colebrook, Conn., Sept. 4, 1808—At age of 96 a now familiar figure in Winsted—For over 40 years a school teacher—Last taught in First District, Winsted

town of remarkably varied manufactures, so much so as to hold an almost unique position in this respect for a town of its size.

Along in the seventies, at the beginning of the New Winsted, it became evident that the limit to the amount of power which could be derived from Long Lake was nearly reached. When David Austin erected his mill in 1771, he built a wooden dam which raised the lake about four feet high-



STEPHEN A. HUBBARD

Born August 20, 1827, Sunderland, Mass.—With Thomas M. Clark, founded Winsted Herald 1853—Associated with Senator Joseph R. Hawley on Hartford Courant at time of his death, Jan. 11, 1890

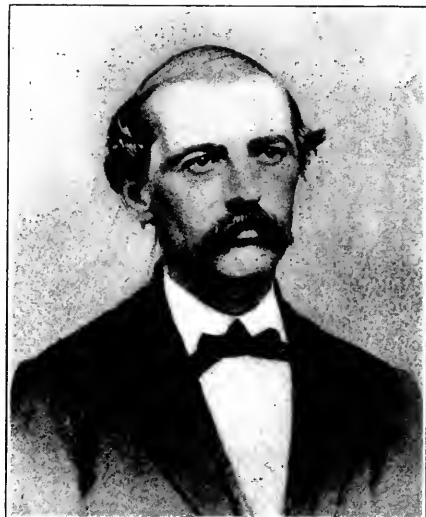
er than its natural level. About 1806 this dam gave way during a freshet, but the break had been expected and was repaired temporarily, averting disaster. The same year a new dam was built, made of two walls of stone, filled solid between, wide enough for a roadway along the top. This new dam was a foot higher than the old one. Again in 1860, when the Borough waterworks sys-



THOMAS M. CLARK

Born Jan. 30, 1830—For ten years, including Civil War period, Editor Winsted Herald—Died Nov. 13, 1889

tem was established, the Borough, by authorization of the legislature, raised the dam another four feet. Yet in many years there was a scarcity of water, and it was recognized that not more reservoir capacity, but more water to fill the existing reservoir must be provided. For



THEODORE F. VAILL

Born March 27, 1832—Editor of Winsted Herald from 1865 until his death, Feb. 8, 1875

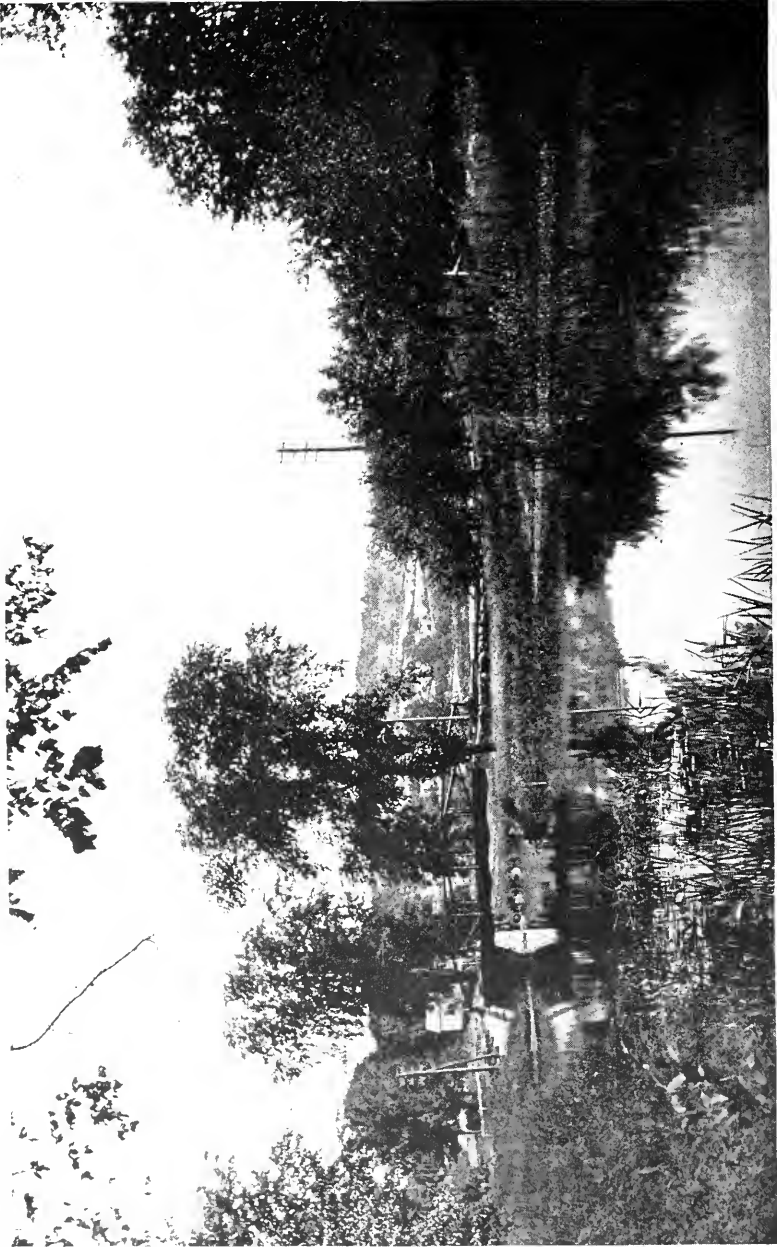


Photo by K. T. Shelton

THE REFLECTED TRANQUILITY OF STILL RIVER—WINSTED



RESIDENCE OF ARTHUR L. CLARK

Photo by K. T. Sheldon

about ten years from 1875, the lake did not fill to overflowing even in the spring freshets. A bold plan was formed, which preliminary surveys in 1880 proved to be practicable. Estimates of cost varying little from actual later results, were made. Ten years elapsed after these surveys before the construction began. Then, by will of the late William L. Gilbert, \$50,000 were given for the purpose, and with that amount as a nucleus, the Borough of Winsted completed in 1894, a lasting monument to its energy. Briefly, a tunnel six feet high and six feet wide was bored through 3,252 feet of solid granite and gneiss rock, and through this tunnel from a feeding reservoir, water which formerly ran to waste down Mad river is poured into Crystal Lake (formerly 'Little Pond') and from this by its natural outlet, through Sucker Brook into Highland (formerly Long) Lake. At the same time the storage capacity was increased by raising Crystal Lake by a dam, and pipes were laid to this lake, 300 feet above the level of Main street, from the Borough waterworks system, which formerly took its supply from Highland Lake.

The achievement of improving its water power is the most important event in the industrial history of Winsted during the last thirty years.

We come now to a splendid factor in the town's development—the gifts of public-spirited citizens, benefactions which, in conjunction with the industrial changes, have transformed the town since the "Annals" were written. William L. Gilbert, whose gifts made the tunnel a possibility, gave also to Winsted the Gilbert Home and the Gilbert School, two institutions endowed with over a half-million dollars each; the one situated on a commanding position on a hill in the west part of the village, owning a tract of land of over 200 acres; the other a massive building facing "the Green" in East Winsted. The Home is a refuge for friendless and poor children; the school is an institution offering free to residents of Winsted, and to others for a small tuition fee, the advantages not only of the best high schools, but of further advanced study. It is perhaps true that, up to the founding of the Gilbert School, Winsted had hardly kept pace in its public schools with the general progress along the line.

There had been able teachers and the schools had advanced, but the old sectional feeling had retarded the movement. Some excellent private schools, notably the Winchester Institute, founded in 1858 by the Rev. Ira Pettibone, and continued with changes until about 1885, had done good work, but their advantages were not open to all. In later years the graded public schools had done the best possible under the conditions. But with one stride, at the opening of the Gilbert School in 1895, Winsted stepped to an advanced position in educational ranks. The graded schools, freed from high school obligations, are able to concentrate their energies on thorough preparation for the new school and its excellent courses.

William L. Gilbert was a native of Litchfield, where he was born, a farmer's son, in 1806. He remained on the farm, securing a district school education only, till he was twenty-two years old. Then his instincts led him from the farm to business. He went to Bristol, and borrowing \$300, began, with a brother-in-law, the manufacture of parts of clocks for other concerns. In 1841 he came to Winsted and with others bought the Riley Whiting Clock Works on the historic site of the Doolittle Mill. Nearly a half century later he died, having built the largest business in Winsted, and having amassed a large fortune. He left the greater part of it to do good for the town in which he lived.

The educational awakening of Winsted was also helped in 1874 by Mrs. Delia Ellen Rockwell Beardsley, widow of Elliott Beardsley, who gave into the hands of trustees \$10,000 for the founding of a library. For twenty-five years the books were in a pleasant room in the Beardsley building. Before his death in 1897, the late Jenison J. Whiting began the construction of the Memorial Library. The building was completed after his death by Mrs. Whiting, and with the lot on which it stands, representing a total outlay of about \$20,000, was given to the town for the reception of libraries. The Beardsley Library, whose

funds had been augmented by a gift of \$1,000 from Miss Martha Beardsley at her death, and by \$600 given by Rufus E. Holmes of Winsted, was placed in the building. The town then voted an appropriation of \$1,500 annually, to meet, with other expenses, those for which a small fee had been charged, and the books in the library were made free to the public.

Standing on the summit of a hill in the center of Winsted is a square tower of native gray rock. On the top is a massive figure of a soldier. The lines of the tower are simple but graceful. The whole gives an effect of great beauty and is the most striking structure in the town. It is Winsted's tribute to the soldier dead of the Civil War. On tablets in the tower are inscribed the names of those who died for the Union. This impressive and unique memorial was made possible by money raised in various ways and by many contributors, prominent among them being Henry Gay and Mrs. Maria Brown.

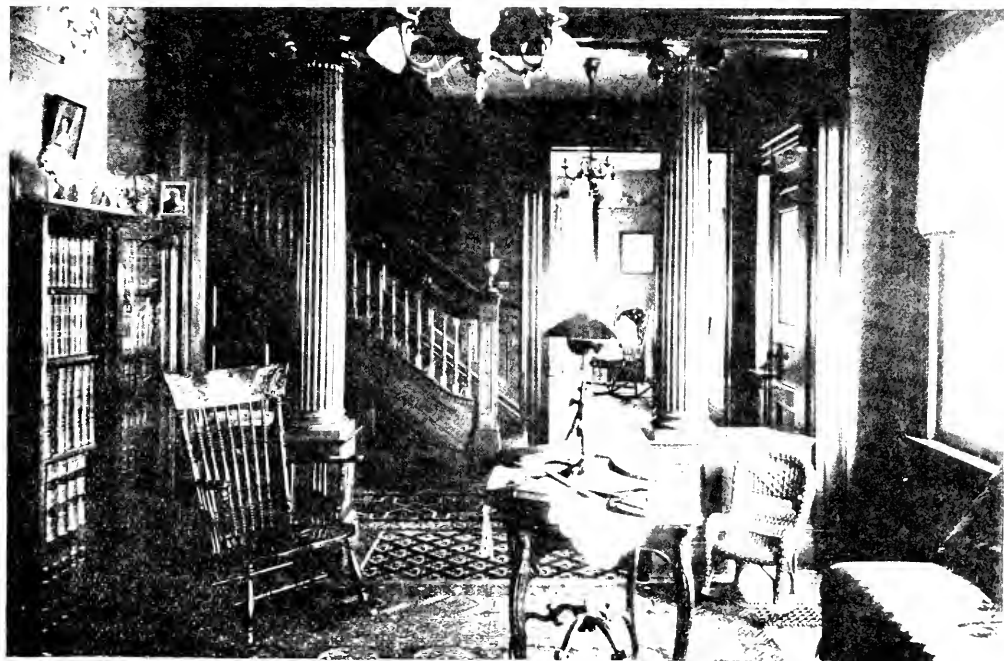
On another hill-top, less than a half-mile from Memorial Park and the Soldiers' Monument, is another edifice erected through money furnished in great part by public-spirited individuals,—and the Litchfield County Hospital of Winchester, opened in 1902, is proving one of the most beneficent institutions in northwestern Connecticut. The grounds on which the building stands and \$2,500 additional, were given by Mrs. Julia A. Batcheller. Mrs. Maria Brown left by her will \$5,000 for furnishing a hospital; the late Frederick B. Griswold bequeathed a fund of \$40,000 to become available in the future, and Mrs. Mary B. Mix gave, by her will, \$8,000. Two unknown donors have given \$5,000 each for the founding of free beds, and many persons yet living have contributed amounts ranging from \$100 to \$2,500 each.

A mile away from the hospital, on the Green in East Winsted, is the Memorial Fountain, given by Mrs. Mary Ann Blake Mitchell.

There has been purposely left for the last in this recital, a legacy which has



RESIDENCE OF DR. SALMON G. HOWD



RECEPTION HALL IN RESIDENCE OF DR. SALMON G. HOWD

opened for the pleasure and recreation of the people the remarkable natural beauty of Winsted. Forbidding as the wilderness might have seemed for the building of a city when the forests were unbroken and trackless, it has become of the utmost beauty today. The bequest by Harvey Wakefield of \$10,000 to the town of Winchester for any public use desired, was devoted by vote of the town to building a driveway around Highland Lake. As soon as the road was finished the erection of summer cottages began, and this movement was accelerated by the construction of a branch electric railway to the eastern shore. The "Boulevard" and the "Park" have now become the great summer pleasure resorts of Winsted.

Where, one hundred and thirty-five years ago, David Austin looked upon a lonely lake, along whose borders an occasional red-skinned Indian stole in and out in search of game or fish, losing sometimes an arrow head, now the only memento of his presence,—the summer visitor of today views a scene of gayety; watches moving panoramas of boats; hears sounds of music, and through the foliage, where the Indian skulked clad in rude garments, catches sight of the summer girl arrayed in all her daintiness.

On a tablet set in the rock of a high ledge beside the road on the west shore, is this inscription: "A tribute of remembrance to Harvey Wakefield, a citizen of Winsted, whose generosity enabled the town to provide this beautiful lakeside drive, 1887." Mr. Wakefield was born in Colebrook, September 18, 1802, and died July 24, 1884.

Our story is almost ended, and yet little of what might be written of Winsted has been told. It is the home of patriotism. Rose Terry Cooke, in her glowing description of "Mytown" in Harper's, of October, 1877, bespeaks its spirit. Winchester's Daughters of the American Revolution may well be proud of their town's record. Says Mr. Boyd, "Our infant town had her representations at Ticonderoga, Bunker Hill, Que-

bec, Long Island, Saratoga, and many other battlefields. . . . Scarcely a vestige is found (on the muster and payrolls) of the service of drafted militia repeatedly called out from Litchfield county to Danbury, Horse Neck, Long Island, Peekskill, and other points on the North river during the long protracted struggle for the possession of the Highlands. Probably not an able-bodied man of the town failed of being called out more than once on this harassing duty."

And to this summary of the days of '76, might be added Mr. Boyd's vivid account of the effect in Winsted, made by the announcement of the news of the firing on Fort Sumpter in 1861, and the long and honorable record of Winchester's part in the Civil War.

There are records other than those of war where names will be found which shed lustre on the town. John Boyd, Secretary of State from 1859 to 1861; William S. Holabird, Lieutenant-Governor from 1842 to 1844; Augustus H. Fenn, Judge of the Supreme Court of Connecticut from 1893 to his death in 1897; and Lorrin A. Cooke, Governor of the State from 1898 to 1900;—are among those who have been politically honored.

Of the literary world, Edmund C. Stedman and Rose Terry Cooke have lived and written in Winsted, as have also such newspaper men as Thomas M. Clarke, Stephen A. Hubbard, and Theodore F. Vaill.

But finally, to all these human interests that invest the town, there is added the charm of a marvellous scenery which rests like a halo upon varied events. The new life of the springtime, bursting from field and bush, has made the sermon of the minister a sanctified message of love and hope; the grandeur of a winter tempest among the rugged hills has nerved the physician to fight and win from death itself. Drives through woodland roads when foliage was gorgeous with burning color, have left bright reminiscences, and the romance of evenings on the lake—of the moonlight and the rippling water—lingers in many

memories. For all who live and toil in this town of the hills, there are notes of joy which come from nature in her gladdest form, and from "the great

paean of Being that nature chants—notes in the divine diapason of life—of life singing its cosmic song."

NOTE—Since this article was submitted to the publishers, Miss Amanda E. Church, a native of Winsted, who lived all her life in the house where she was born, has died at the age of eighty years, leaving an estate valued at over \$10,000 to the Beardsley Library

THE FINANCIAL AND INDUSTRIAL HISTORY OF WINSTED

MANUFACTURING—BANKING—BUSINESS INTERESTS—WITH HISTORICAL SKETCHES OF THEIR PROMOTERS—WRITTEN IN COLLABORATION WITH ROBERT S. HULBERT

BY

EDWARD BAILEY EATON

IN the preceding sketch of the general development of Winsted, many details of its progress and industries have necessarily been omitted, and yet material prosperity is possibly the most fascinating phase of history.

The Winsted of today, risen from a rocky wilderness, has about 10,000 inhabitants and an assessment list of \$5,000,000. It is the center of trade of over 500 square miles of territory, lies at the junction of two railroads, and is connected with its nearest large neighbor, Torrington, ten miles away, by an electric railway.

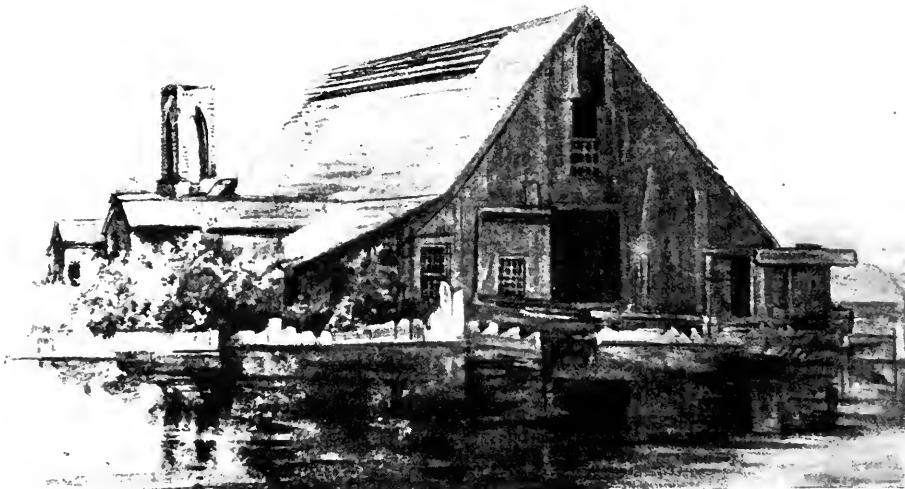
It has what is probably one of the finest water supplies in New England, a well-equipped fire department and low insurance rates. It is lighted by gas and electricity, supplied from large modern plants, the one producing electricity being situated at the romantic falls of the Tunxis, about three miles from the Borough. It has also two telephone systems, supplying about one telephone to every ten persons, and the manufactories



Photo by Mrs. Alice Doughty Sanford

REMAINS OF THE FIRST FORGE IN WINCHESTER

Built about 1795 by Jenkins & Boyd—Old water wheel is all that remained twelve years ago



From painting by Mrs. Alice Doughty Sanford

THE LAST FORGE IN WINCHESTER

Known as the Timothy Hulbert Forge—Built about 1803 by the Rockwell Bros.—Torn down about fifteen years ago

of Winsted turn out probably over four million dollars worth of products in a year.

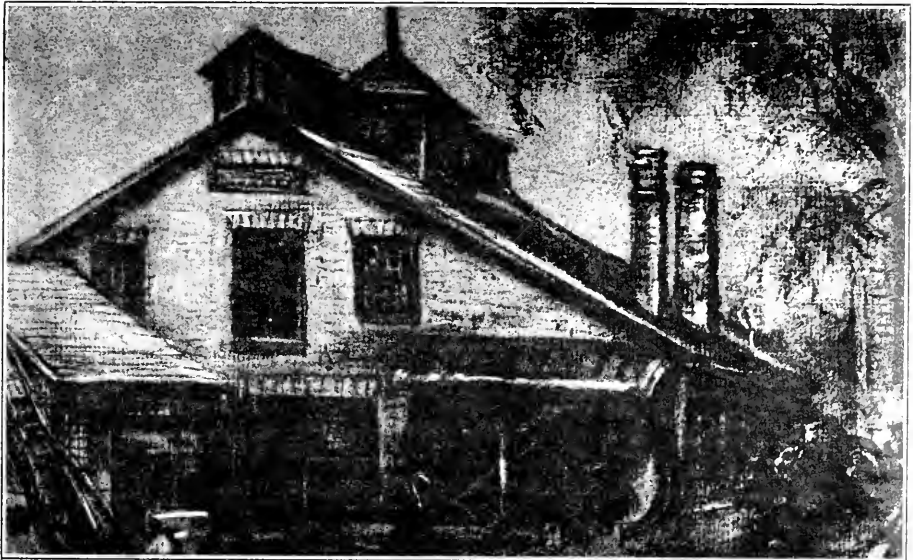
In the progress of this manufacturing may be traced the evolution of the mechanical arts. There has been a marvelous change from the primitive methods of years ago to the present facilities for supplying the demands of a world's trade, and as the history of manufacturing is largely a narration of individual success, this chapter of progress must be somewhat biographical.

In Mr. Hulbert's article it is said that the early part of the last century might be called the "Iron Age" of Winsted. Besides the large output of refined iron and scythes, there had been made in the town, before 1860, from iron and steel, the following products: Nails, by Jesse Byington, in 1810, who, during the War of 1812, "employed more men as cutters and headers, than were employed by any

other branch of business in the place;" axes, whose manufacture was introduced by Elizur Hinsdale about 1804; iron wire, the drawing of which from rods was a prosperous business near the present clock shop about 1812, and was carried on by Samuel and Luther Hoadley and James Boyd; hay and manure forks, made about the same time by hand in several shops; hoes, shovels and carpenters' tools, the making of which was started about 1828 by Samuel Boyd on the south side of Mad river; washers, nuts and bolts, made by the Clifton Mill Co., which succeeded him; table cutlery, manufactured first by the Eagle Co., on the site where the T. C. Richards Co. now stands; pocket cutlery, made first by Thompson & Gascoign in 1853, the business being developed into the present Empire Knife Co.; augurs, which were manufactured from 1853 to 1860 by

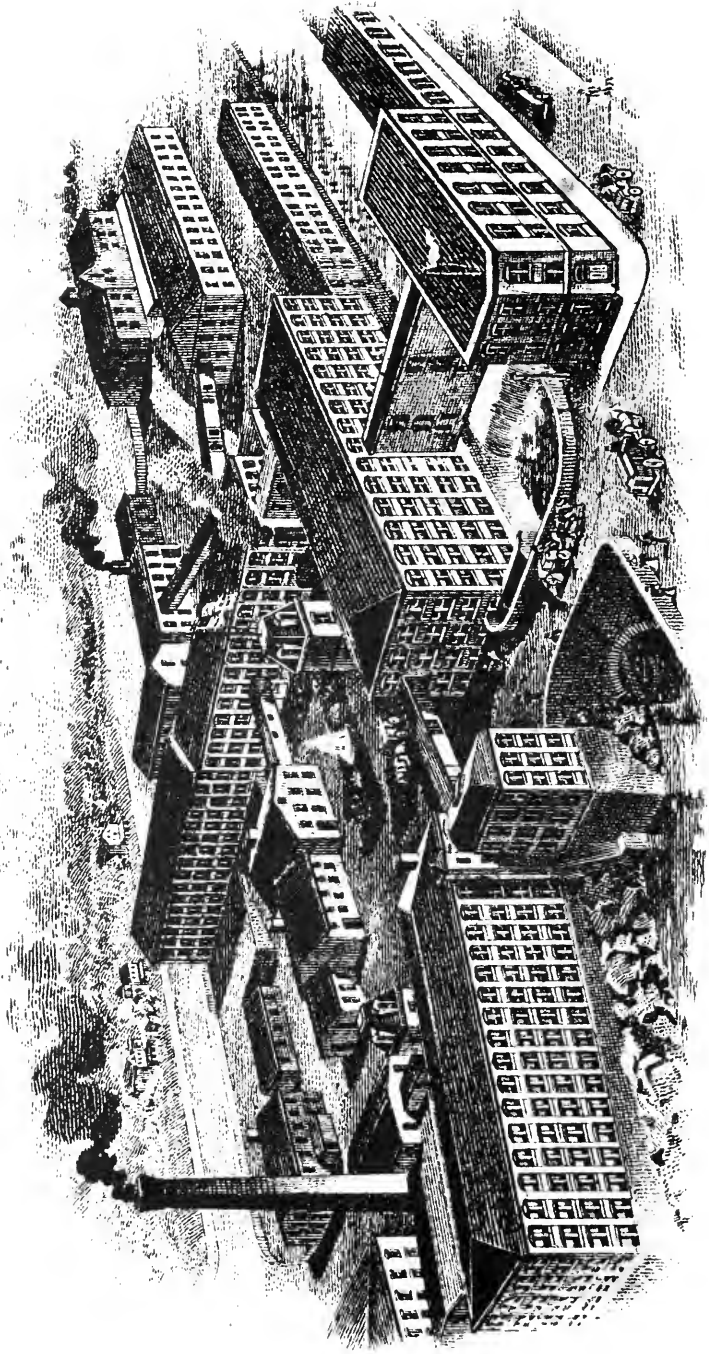
the Winsted Augur Co., where the Empire Knife Company's works are now situated; carriage axles, in the manufacture of which Reuben Cook & Sons embarked about 1840; shovels, tongs and other fire irons, which were made, about 1854, where the Woodruff Feed Mills now stand, the business being soon discontinued, as Mr. Boyd rather naively remarks, because the concern "lacked capital, energy and business skill;" joiners' tools, made by the Winsted Plane Co. for a few years from 1851 on the site now occupied by the Strong Mfg. Co., and finally pins, which have gone out from Winsted in millions upon millions since the Hartford Pin Co., the predecessors of the New England Pin Co., began making them in 1852. In addition to these articles of wrought iron and steel, several foundries for making cast iron products were in existence at different times, turning out clock bells, stoves, plows, and a great variety of other castings.

There were other important industries, however, in the town in the early days; grist mills, two of which have been mentioned in the preceding article, and saw mills necessarily followed closely the early settlers. The first saw mill is believed to have been built in Winchester Center, near the Hurlbut Cemetery. Others were built in different parts of the town. Lumber and various wooden articles including oars, wooden bowls and cheese boxes were made. Tanneries on a large scale were started in 1802 by two colonels, Hosea Hinsdale and James Sheperd, and have been always since then important industries of the town. The manufacture of woolen cloth was several times undertaken, but appears not to have been conducted long or profitably. In 1807, Samuel and Luther Hoadley and Riley Whiting began the manufacture of clocks, and that business, under different owners, has continued for nearly a century and has become the largest manufacturing industry of the town.



From sketch by Mrs. Alice Doughty Sanford

THE OLD THAYER SCYTHE SHOP ON MAD RIVER
 Built in 1831 and operated successfully for over fifty years



A GREAT INDUSTRY OF WINSTED—PLANT OF THE GILBERT CLOCK COMPANY

A brief history of this large concern may be interesting. When the Hoadleys and Mr. Whiting started the business they made wooden clocks. "The machinery was carried by a tin wheel on an upright iron shaft. The cog wheels were of cherry, the pinion was of ivy (or calmia) and the face of white-wood, all home products. These, with a very little wire, a very little steel, brass, tin and cordage made up the staple of material in the old one-day shelf clock which they produced and scattered all over the United States and Canada."

Luther Hoadley died in 1813 and Samuel entered the army in the same year, retiring from the business. Mr. Whiting enlarged the business, tore down the historic grist mill, built new shops and began making eight-day clocks. He died in 1835. Lucius Clarke bought the business in 1841, the year that William L. Gilbert became identified with it. It was then carried on under the name of Clarke, Gilbert & Co., and W. L. Gilbert, until its incorporation as The Gilbert Manufacturing Company in 1866. It was reorganized in 1871 as the William L. Gilbert Clock Company. The old building built by Mr. Whiting was burned down in 1870. It was replaced by two large three-story brick buildings which have been added to at intervals. In 1902 a handsome new office building, fronting on North Main street, was erected. The present extensive plant, an illustration of which is presented, is a striking example of industrial progress.

The buildings have a floor space of over 90,000 square feet. The rooms are filled with the most modern and improved machinery. About 500 operatives are employed, turning out 2,000 clocks each day. These clocks are bewildering in their styles and sizes. They are of all prices, from the cheapest to the most expensive, and it is a long step from the crude modern affairs of 1807 to the beautiful objects of the clock-making art which go out from the factory in 1904.

Steadily, for nearly a century, the concern has extended its trade, until now it has the world for its market.

The company has established sales-rooms in New York, Chicago, San Francisco, Philadelphia, Montreal, London and Rio Janeiro. Besides the sale of these goods throughout the United States, large shipments are made to China, Japan, South Africa, Australia, South America, and to a great many European countries, particularly to England. It would be difficult to find an illustration more typical of all that is involved in the building up of a great manufacturing industry, than is afforded by the history of this establishment, which has been identified so long with Winsted,

The large interests of the concern are at present managed by a board of directors composed of James G. Woodruff, George B. Owen, Lyman R. Norton, B. F. Marsh and Henry Gay, and by the officers, J. G. Woodruff, president and treasurer; George B. Owen, vice-president and general manager; E. S. Brown, secretary, and Arthur W. Owen, assistant treasurer.

Next to the clock company, in order of age, of the present manufacturing concerns of Winsted, is a representative of the tanning industry, The George Dudley & Son Company.

In the first half of the last century, there were, around Winsted, several small tanneries for the tanning and finishing of shoe leather. The tanning was all done in still vats, the skins being poled around by hand. When tanned they were made up into shoes in the same shop.

It was in this way that George Dudley started in the leather business in 1837. He had a small tannery on the New Hartford road, near what is known as the Kellogg place. He remained there, however, only one year, buying, in 1832 of Alanson Loomis, the tannery in Winsted now called the "Home Tannery," and soon after took up the tanning of sheep and calf skins and English splits in hemlock bark for book purposes.

It was at about this time that he gave up the old method of tanning and made use of the paddle wheel, which is the



GEORGE DUDLEY—PIONEER IN THE TANNING BUSINESS IN WINSTED

method used at the present time. The skins are put in a vat filled with the



Photo by F. H. DeMars

THE "HOME TANNERY" OF THE GEORGE DUDLEY & SON COMPANY

Showing great piles of hemlock bark stacked in immense quantities in the yard of the tannery



Photo by F. H. DeMars

THE "ROCKWELL, TANNERY" OF THE GEORGE DUDLEY & SON COMPANY

liquor from hemlock bark. A paddle wheel being set in motion makes a current in the liquor which keeps the skins constantly in motion. By this method the old fashioned and arduous work of hand stirring was done away with. Another result was the shortening of the length of time necessary for the tanning of the skins.

In 1853, Mr. Dudley, finding that his business had outgrown his capacity, tore down his old tannery and rebuilt it practically as it stands today.

In 1867 he took his son, George Dudley, Jr., into partnership, when the business which had been conducted under the name of George Dudley was now done as George Dudley & Son.

The business grew rapidly. For years they supplied the United States government with all the sheep and calf skins used in their bindery at Washington. On account of the increasing demand for their leather, it became necessary to buy more tanneries, among them being what was known as the "Woodruff Tannery" on North Main street, and two in West Norfolk, Conn. Of these, one in

West Norfolk is still in use, the rest having been dismantled.

In 1882, Mr. Dudley and his son having both died, it became necessary to incorporate the business, since which time the business has been carried on under the firm name of The George Dudley & Son Co.

In 1888 the firm bought of John T. Rockwell the tannery in Winsted which his brother and himself had operated under the firm name of J. S. & J. T. Rockwell.

Up to 1895 the whole attention of the company had been centered on the manufacture of book leather. In that year, however, a new branch was taken up, the tanning and preparing of sheep skins for use in organs, piano players, etc. This branch has grown to such proportions that practically all of the output of the "Rockwell" tannery is used in supplying the demands of this trade.

The company has now three tanneries in constant operation, two in Winsted and one in West Norfolk, Conn.

The present officers are: George E. Dudley, president; Dudley S. Vaill, treasurer, and Andrew Fox, secretary.



ELLIOT BEARDSLEY



JAMES R. ALVORD

The Empire Knife Company is an illustration of those industries established a half-century ago. Nevertheless, this company, manufacturing pocket cutlery, is one of the oldest manufacturers of this class of goods in the United States, in fact, they are the third oldest concern, and it is something over 50 years since the first pocket knives were made here in Winsted. In 1852, two Englishmen, Thompson & Gascoigne, came to Winsted and commenced to make pocket knives, and an old publication of the Winsted Herald has an advertisement showing that the firm of Beardsley &

Alvord, country merchants at that time, acted as the agents for them, selling their product. It was in 1856 that the Empire Knife Company came into existence, when Elliot Beardsley, who was a manufacturer of the Beardsley scythes, and James R. Alvord, who was his partner in the mercantile business of Beardsley & Alvord, took up the business of these two Englishmen, and formed the partnership of the Empire Knife Co., the business has been in the Beardsley and Alvord families from that day to this. In 1890 this company was merged into a joint stock company, with the follow-

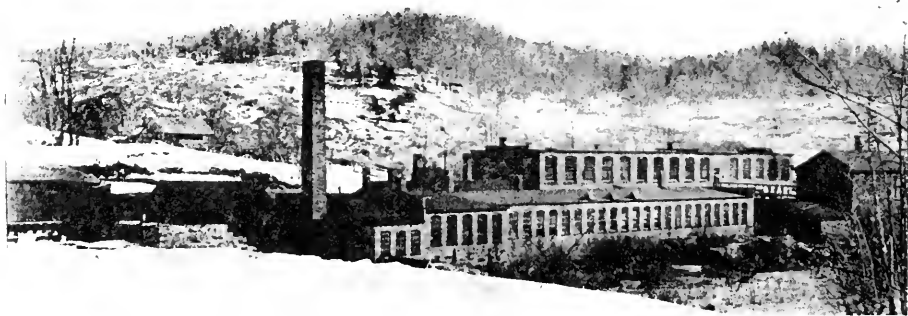


Photo by F. H. DeMars

THE PLANT OF THE EMPIRE KNIFE COMPANY ON MAD RIVER

ing officers, who are today managing the business: Charles L. Alvord, president; George S. Alvord, vice-president; and S. Landon Alvord, secretary and treasurer.

This company employs over one hundred hands, made up of the most skilled workmen, and their product is very widely distributed, the goods being largely used in the finest city trade, where the competition is keenest with the highest grade of English goods.

The factory of this company, for thirty years, was on Lake street, water power of the first factory coming from Highland Lake, but in 1880 the old table cutlery factory property, the first water power on the Norfolk road, was purchased, and the works were removed to that point, where, in new and modern buildings, thoroughly equipped for this business, the company is now manufacturing their well-known brand of Empire knives.

The earliest factory work carried on in Winsted was the making of scythes. The first scythe shop in the town (and the third in the country) was on the same site where the only one remaining in the town is now situated, and the concern which operates it — The Winsted Manufacturing Company — has also the distinction of being the oldest organized company in the town.

The organization of the Winsted Manufacturing Company was effected August 22, 1835, with the following officers (all of whom are now deceased): Directors, Theron Rockwell, E. Grove Lawrence, Lyman Wakefield, Jonathan E. Hoyt, William S. Holabird; president Theron Rockwell; secretary, John Camp, treasurer, Lyman Case. Mr. Camp was the active manager from the organization until his death in 1862. Joseph H. Norton succeeded Mr. Camp, August 30, 1862, as agent and secretary, and under Mr. Norton's efficient management a large and profitable business was carried on. Allen H. Norton, son of Joseph H., was elected secretary in 1875, and during the latter years of his father's life, was the active manager. Joseph H. Norton died in 1895, and his son, Allen H. Nor-

ton, in 1901. The strict integrity and honesty in all business dealings which has characterized the management of this company since its organization, is a record of which those who come after them and assume the future burdens may be proud.

Since Mr. Norton's death the business has been carried on by its present officers: President, Lyman R. Norton; treasurer, Arthur L. Clark; secretary, George H. Raidart.

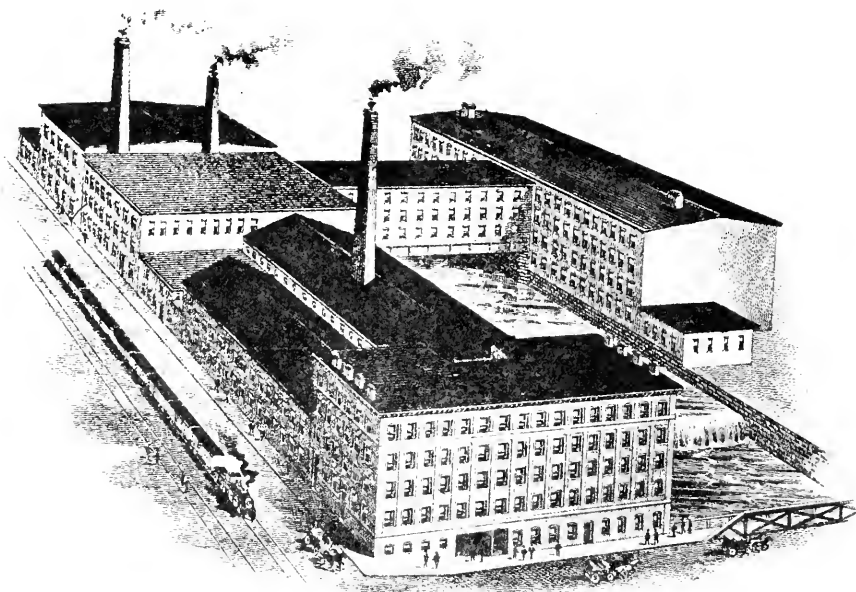
One of the most conspicuous buildings that the visitor notes on his arrival in Winsted, is the magnificent plant of the New England Pin Company, situated on Bridge street immediately opposite the Naugatuck railroad station. With an imposing frontage of over 100 feet on Bridge street, the handsome new building, five stories in height, erected in 1901, is a testimonial to progressive industry in Winsted.

This business was established by J. G. Wetmore, and incorporated under the present name in 1854, with a capital of \$100,000. Since its inception, a career of success has marked the history of the enterprise which is today one of the largest plants in Winsted.

The product of this industry is pins of many varieties, and the output is enormous, the modern machinery of the plant turning out from 12,000,000 to 15,000,000 pins per day, equal in weight to about one ton of solid metal. The company recently purchased the hair pin plant of L. E. Warner of Oakville, and during the past year has practically doubled its capacity. The Winsted Paper Box Company is owned and operated by the New England Pin Company, and not only manufacturers the boxes used by the latter company, but supplies many of the other local manufacturers.

About 125 skilled operatives are busily engaged in the manufacture of the shining product of the company that has a market not only in this country but abroad.

The present officers of the company are: George W. Curtis, president; Jay E. Spaulding, secretary, treasurer and general manager, and George F. Drake, assistant secretary.



SUBSTANTIAL BUILDINGS OF THE NEW ENGLAND PIN COMPANY

The decade of the Civil War with the three years following, to the panic of 1873, was a time of great prosperity for Winsted manufacturers and laid the foundations of many fortunes. One business only, that of making planters' hoes, was destroyed by the war, while several new concerns were started. Among them were the Strong Manufacturing Co., making coffin trimmings; the business now known as the Franklin Moore Bolt Co., started by Edward Clarke and the late Franklin Moore; the Henry Spring Co., making carriage springs, and a large condensed milk factory, organized by Gail Borden and others, which was operated from 1863 to 1866.

In 1860, in the town of East Hampton, Connecticut, where so many kinds of bells are made that Edgar Allen Poe might have found material for at least

one more stanza if he had lived there, were two young men, who, having begun the business of silver plating bells for manufacturers in 1856, had in the following four years added to it the making of a small line of coffin tacks, screws and handles from white metal. It was the beginning of the more extensive business of the Strong Manufacturing Company of Winsted. For several years thereafter, in East Hampton, the firm of Markham & Strong carried on its business, sometimes under the direction of David Strong, sometimes under that of his brother, Clark, who had returned to his home in East Hampton from Missouri at the breaking out of the war, and while both of the Strong's were wearing the blue in the service of their country, it was entirely under the management of Mr. Markham.

In 1866 the business came to Winsted. The Strong Manufacturing Company was formed and David Strong was authorized to buy out Markham & Strong,



First Factory Building of The Strong Manufacturing Company Where the company began its career in Winsted in 1866

including the interest of Bevin Brothers, who were silent partners. The original stockholders of the company which was formed were William L. Gilbert, Normand Adams, A. L. Weirs, David Strong, Clark Strong, Charles B. Hallett, Joseph H. Norton, Ezra Baldwin and Theophilus Baird. The first president of the company was William L. Gilbert, who held the office for three years. Normand Adams was then president for one year and in 1871 David Strong was elected to the office and has held it since then to the present time. In the first year of the company Clark Strong was secretary and A. L. Weirs, treasurer. From 1867 to 1870 Clark Strong was secretary and treasurer. In the latter year he was made agent, an office which he held to 1877, the year before his death, when Henry G. Colt succeeded to the office, rendering efficient and successful service, dying on November 21st, 1897. He was succeeded in turn by Luman C. Colt, who still holds the office. In 1870, Harvey L. Roberts,

who for three years had been bookkeeper for the company, took the office of secretary and treasurer and has retained it till the present time. The present board of directors consists of the above three mentioned officers, including also Lester C. Strong and Frederick C. Strong.

Such has been the personnel of the management of the company during the nearly forty years of its life in Winsted. Few concerns see less changes in an equal time.

The growth of the business was rapid. During the first few years David Strong carried on under his own name the manufacture of burial robes and casket linings, selling the goods to undertakers, including in his sales the products of the Strong Manufacturing Company. In 1872 his business was consolidated with that of the company.

While the goods made by the Strong Manufacturing Company are of the kind necessarily associated with sombre reflections, many of the articles are in themselves of great beauty. The first



DAVID STRONG

Founder of the Strong Manufacturing Company

coffin handles made by Markham & Strong were plain drop handles of white metal. Later these handles were silver

plated and, as time passed on, the few comparatively simple handles gave way to a greatly extended line in which the designer's art has vied with the plater's in producing the most elaborate and elegant articles. In every department of the company the men in charge are masters of their business. The products of the factory range widely in cost. They are seen on the caskets of the lowliest and have been on those which held the mortal remains of many of the most prominent men of the country. When General Grant died in 1885, the casket handles, solid silver, and the name plate of solid gold were furnished by this company. It supplied also the handles and plate for the caskets of ex-President Harrison and Cornelius Vanderbilt.

The factory of the Strong Manufacturing Company is situated in the heart of the business district of the east part of the Borough. When the company was first organized, it occupied a small wooden building, but in 1873 a new brick factory was built. This was added to in 1886 and the buildings now form one of the most substantial of Winsted's factories.



Photo by K. T. Sheldon

PLANT OF THE STRONG MANUFACTURING COMPANY AS IT APPEARS TODAY

Of the manufacturing industries which have been started within the last quarter of a century, the Winsted Hosiery Company may be taken as a typical concern. This company was organized in 1882 for the manufacture of hosiery by L. W. Tiffany and W. F. Taylor of New Hartford and J. S. Watson of the Norfolk and New Brunswick Hosiery Company, Norfolk.

The original capitalization was \$40,000, but this has been increased from time to time to \$200,000. The company began business in the small wooden factory building shown in the accompanying illustration, with about 30 or 40 hands. Mr. E. B. Gaylord became associated with the company in 1885 as assistant treasurer, and one year later, on the retirement of Mr. Taylor, was appointed treasurer and general manager.

The business has taken rapid strides in its progress since its inception, necessitating the extensive enlargement of the plant that is indicated in the illustration, where about 300 operatives now find regular employment producing an output to the value of about \$600,000 annually.

The new and handsome buildings of the Hosiery Company, equipped with



Original Building of The Winsted Hosiery Company

modern machinery and deriving the motive power from steam, fittingly represent recent progress in manufacturing lines. The prosperity which has attended its operation is a source of gratification to Winsted people, not only because the manufacture of this class of goods adds so much to the earning capacity of many families, but also because it shows that Winsted, even without its excellent water power, is well fitted to be a profitable manufacturing center.

The present officers of the company are David Strong, president, and E. B. Gaylord, secretary and treasurer.



PRESENT PLANT OF THE WINSTED HOSEIERY COMPANY

In marked contrast to above illustration—Indicating the material progress of the company in less than a quarter of a century



Photo by K. T. Sheldon

PLANT OF THE WINSTED SILK COMPANY AND THE SALTER SILK COMPANY AT WINSTED

In 1747, Jonathan Law, governor of Connecticut, wore the first coat and stockings made of New England silk, and in 1750, his daughter the first silk dress made from domestic material. Notwithstanding all the efforts made, very little raw silk is now produced in this country at a profit. The opening up to commerce of the ports of the far East, greatly increased the supply of raw silk available for Europe and America. The United States today is one of the principal silk manufacturing countries, with a product valued at over \$80,000,000 per annum, and with the growing prosperity of the country a demand has been stimulated that now places the United States as the largest consumer of manufactured silk.

Winsted has been recognized in the silk industry since 1874. In that year the business of the present Winsted Silk Company was established as a co-partnership. In January, 1883, by a special act of the General Assembly, a charter was granted, the company being incorporated as The Winsted Silk Company, with a capital of \$150,000. The Salter Silk

Company has since become a constituent of this company. The present officers of The Winsted Silk Company are: A. H. Livermore, president and treasurer; E. P. Wilcox, secretary, and James J. Lawler, superintendent.

The Salter Silk Company was incorporated under the laws of the State of New Jersey, in February, 1894, and the officers are: A. H. Livermore, president and treasurer; A. S. Livermore, secretary and assistant treasurer.

The plant of the two companies is situated on Munro street near the Mad river, and employs about 175 operatives, mostly girls, exclusive of a large corps of traveling salesmen, and the clerical force of the various offices and sales-rooms of the companies in New York, Boston, Chicago, Detroit, St. Paul, St. Louis, and Johnstown, N. Y.

The product of the two companies is silk threads of all kinds, consisting of sewing silks, machine twist, embroidery silks (of all the different varieties), crochet silk, knitting silk, and purse silk.

In addition to the above the Salter Silk Company makes a specialty of Den-

tal Flosses, both waxed and plain, for Dental use and Toilet purposes. Salter's Dental Floss is known throughout this country and in many parts of Europe, the Company manufacturing fully 80 per cent. of the entire output of this country, placing it on the market largely with the dry goods stores and druggists in the form of spools, and also in dainty flat disks or bobbins that fit the purse or pocket.

The most recent additions to the manufacturing industries of Winsted, have enlarged still more the great variety of its products.

The Goodwin & Kintz Company, whose factory is situated on Rowley street, manufactures a line of high grade metal goods. This company was incorporated in 1897, and was first situated in Shelton, Conn. In 1899 they moved their business to Winsted, Conn., and purchased the factory of the Winsted Clock Co., on North Main street. The business grew rapidly and their quarters

soon became cramped. In 1903 they acquired the factory of the Winsted Shoe Company, and added thereto two modern brick buildings. They now have a plant thoroughly up-to-date in manufacturing facilities, and have lately increased their capital stock to \$50,000, as a preliminary to a further extension of their business.

They devote particular attention to the manufacture of clock cases and clock materials, also small novelty clocks in fine Ormolu gold, and produce a large line of fine metal goods, including vases, candelabra, mirror plateaux, gas and electric portables. They do special sheet metal work to order and devote particular attention to the production of premium goods for trading stamp houses and similar concerns.

The officers of the company are James G. Woodruff, president; Clemens Kintz, secretary; and Winslow Goodwin, treasurer. The directors of the concern, in addition to the above, are E. B. Gaylord and A. W. Owen.



Photo by F. H. DeMars

FACTORY OF THE GOODWIN & KINTZ COMPANY

The series of articles by C. A. Quincy Norton, on "Lights and Lamps of Early New England," now appearing in *The Connecticut Magazine*, is attracting widespread attention, evolving, as it does, the development and improvement in the methods of lighting from the dark hour when the first flaring brand cast its flickering, smoky rays on the walls of the abode of some prehistoric cave-dweller, down to the present time, when chemists and inventors are striving zealously to reach a perfection (if possible) in illuminating methods.

"The lamp, in some form, has always been a necessity in the active life of man, and has been the means of lengthening his career on earth. So when we consider how much of the world's advancement toward the realization of a higher civilization has been accomplished by the aid of artificial illumination, we shall comprehend something of the importance of the lamp as a factor in the intellectual and material growth of mankind," says Mr. Norton.

It is interesting and timely to note at this time, that here in Winsted the skill of the inventor is being put to practical service in the creation of a portable house light which it appears should prove of inestimable value in lighting methods. By this invention it becomes possible for the lonely dweller on the hills or in the small towns removed from the populous centers, to have an illuminant equal and perhaps better than is afforded in the cities. The manufacture of the "Britelite" acetylene house lamp is one that should more and more give Winsted a widespread reputation, as the product of the manufacturer is placed on the market. Acetylene lighting is not entirely new, but the method of producing a house light that is at once brilliant, non-explosive and automatic in action, is the element of value which the particular construction of this lamp makes possible.

Under spectroscopic analysis which unerringly separates the rays, is revealed the fact that those of acetylene gas are almost like natural rays. The "Britelite" lamp will stand a yet severer test; colors, which under other artificial

lights evade discrimination, may be readily and truly distinguished. The newspaper or book may be read with comfort and ease, without the eye-strains occasioned by other artificial lights. It was my privilege to be shown through the plant of the company and to see the lamps under tests. The quality of the light and the mechanical contrivances in the lamps are marvelous, and bespeak years of study and application in its perfection, which has also required the expenditure of nearly \$50,000 before the first lamp was placed on the market.



The "BRIGHTLIGHT"—A Winsted Product

An invaluable quality of the "Britelite" lamp is the absolute safety in its use. It is built under the supervision of acetylene experts in the Winsted factory. The system of generation (carbide-feed) is recognized by the leading acetylene authorities as being at once practical and safe. The lamp is constructed in accordance with the rules of the National Board of Fire Underwriters, was tested and approved by their consulting engineers, and is included in the list of permitted devices issued by them. The

practical operation of the "Britelite" lamp is simplicity itself. Its mechanical devices cannot get out of order. The turning of a bottom releases the carbide which drops through a valve into the water below, producing a "cool generation." This action is automatic. When charged, the lamp will give a bright, steady and brilliant light for ten hours. It is designed for use in the library, reception room and parlor, or indeed for any room in the house. The size of the flame is so small that there is no perceptible heat from the lamp. It can be turned on and off and lighted like city gas. When turned off the generation ceases instantly, which is a source of economy and convenience, and the gas cannot escape. The re-charging requires very little trouble, and when re-charged, the lamp will burn for approximately three evenings. The lamp emits no odor, requires no chimneys or wicks, and gives an illumination that has yet been unequalled. This invention is the product of the "Britelite" Lamp Company, which has its main office at 45 Broadway, New York City.

In olden days in New England it was considered almost criminal to give time or thought to the body or countenance. The "ornament of a meek and quiet spirit" was the only one advertised or recommended in New England at that time, and was doubtless worn by many who would now be considered very untidy persons. Of late a different saying has gained in prominence, and the idea that "cleanliness is next to Godliness" is growing on us, and inventive genius, to promote cleanliness, has found expression in Winsted in the form of the Hollow-Toothed Rubber Brush, an all-flexible brush, having a surface composed of hollow projections (suction cups). The basic patent for this form of brush was granted the inventor, John G. Doughty, March 8th, 1898. Joseph R. Sanford became interested with Mr. Doughty, other patents were granted to Mr. Sanford, details of construction were perfected, and the first goods — the Military Horse Brush — placed on the market in the year 1900. These were warmly received, and realizing that the patent was practically applicable to an



Photo by F. H. DeMars

A BUSINESS SECTION IN WEST PART OF BOROUGH

Showing old Second Congregational Church in center, and chapel beyond—After church was vacated Henry Gay to preserve property, purchased and remodeled buildings for business purposes



Photo by K. T. Sheldon

THE BEARDSLEY HOUSE WEST PART OF BOROUGH

One of the best known hostleries in Litchfield County—Conducted by Charles B. Andrews—Five minutes walk from Highland Lake—The traveler finds an air of homelike comfort at this hotel with its handsome office and spacious varandas—Commercial service is two dollars per day, with special rates for a week or more

endless variety of brushes and appliances, especially for bathing and massage, the inventors organized a joint stock company for the promotion of the patents and the manufacture and sale of the goods.

The Flexible Rubber Goods Company was incorporated under the laws of the State of Connecticut, March, 1901. Officers of the company are: President, John G. Doughty; secretary and treasurer, Joseph R. Sanford; directors, Henry Gay, John G. Doughty, J. R. Sanford.

Quite a full line of all flexible, hollow-toothed rubber brushes, mitts, rollers, etc., is manufactured, and the company is constantly bringing out new articles embodying original ideas for appliances to meet the popular demand for practical aids to the perfection and preservation of health and beauty.

The goods have already gained a National reputation, and The Flexible Rubber Goods Company has every prospect of being an important factor in the manufacturing life of Winsted.

The history of the medical profession is replete with important discoveries in analysis, compounding and surgery, and the world is each year receiving the ben-

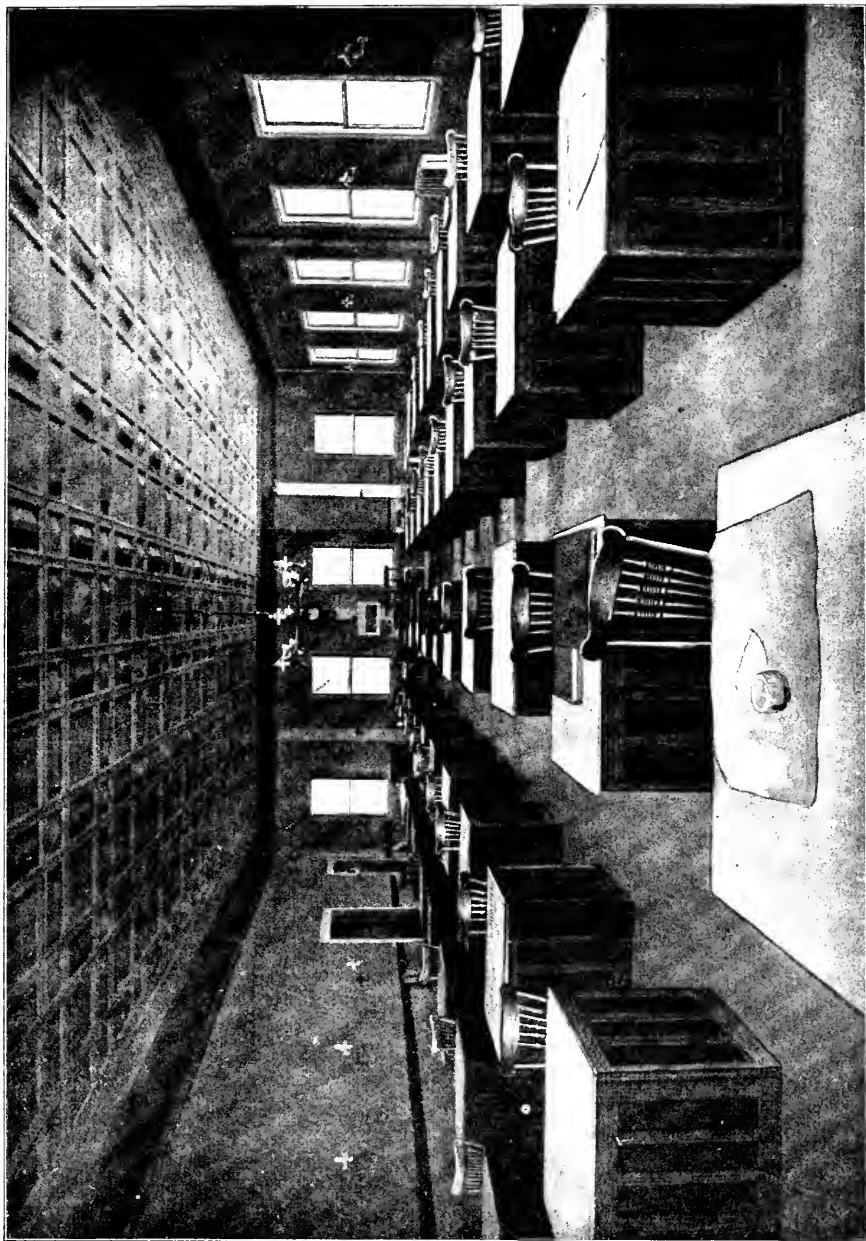
efit of the devotion and life study of such public benefactors.

Over fifteen years ago, Dr. George W. Brown, a long-time resident of Winsted, compounded a remedy which he introduced among his patients as a family medicine, and a substantial demand was soon created.

In 1902 it was decided to prepare the remedy in large quantities, and a stock company was accordingly organized to handle the business more energetically. The company was incorporated under the name of The Brown's Anodyne Company, with the following officers: Gilbert L. Hart, president; Darwin S. Moore, secretary, and Charles B. Moore, treasurer and manager. The formula was then purchased of Dr. Brown, and under the present management the business has taken rapid strides and has added another article to Winsted's varied outputs.

In 1903 the company purchased the formula and stock of Dr. Bartlett's Alkaline Poulitce Powder, which is also being prepared for the market.

The headquarters of The Brown's Anodyne Company is at No. 9 Lake street near Main street, in the west part of the Borough.



MAIN ASSEMBLY HALL—WINSTED BUSINESS SCHOOL

The printer's art has long been recognized as an essential factor to industrial, commercial and educational success.

Among Winsted's industrial achievements is the Winsted Printing & Engraving Company, owned and conducted by J. R. and C. Durand, brothers, who acquired the plant September 24, 1901, and from a modest beginning have experienced a steady increase and development, which has necessitated adding much new machinery and the remodeling of the establishment, which is today a well-equipped job and book printing office.

The plant is situated in the center of the Borough, occupying the large and well-lighted building, Nos. 471, 473 and 475 Main street, and turns out much work for the manufacturers and commercial institutions of Winsted in the line of catalogues, booklets and labels of all descriptions. They also furnish illustrating plates in half-tones, line etching, electrotypes, plates, etc.

A specialty is made of out of town business through mail orders, and they ship large quantities of every kind of printing to all parts of the United States.

Manufacturers and business men generally would no doubt profit by communicating with Durand Brothers for samples and prices which will be promptly and willingly submitted by the company.

It may be of value in this article to note some of the commercial interests of Winsted aside from the examples which have been cited of its manufac-

turing interests. The Local Telephone Exchange, established in 1894, does as its name applies, a local business only, extending, however, to Riverton, Colebrook, Winchester Center and Burrville. It now has 425 subscribers at rates of \$18 a year for offices and \$12 for residences. The only other places in Connecticut having similar systems are Sharon and Lakeville in one system, Woodbury in another, and New Hartford, Collinsville, Canton, Unionville and Farmington, having a central station in Collinsville.

Besides the educational advantages of the Gilbert School, there is in Winsted a commercial institution of learning of high order.

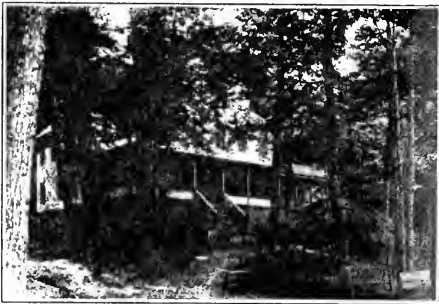
The Winsted Business School was established in 1898 by Mr. H. C. Bentley, and has built up an enviable reputation as a business training school for young men and women. On February 1st, 1903, it was purchased by the present principal and proprietor, Mr. H. N. Roberts, who has had many years' experience as teacher in, and manager of business schools.

It is the purpose of this school to thoroughly prepare young men and women to fill, in the most satisfactory manner, office positions in the business world. Thorough work and accuracy is the ambition of the proprietor.

Three courses of study are offered, viz.: Commercial course, stenographic course and commercial-stenographic course.

The school is finely equipped for its work and has all up-to-date office appliances, with about fifty desks in its large study room, an illustration of which appears.

The center of business activity in the east part of the Borough, is at the corner of Main and North Main streets, commonly known as "Nisbet's Corner." The roads leading into the Borough from Torrington, New Hartford, Barkhamsted, Riverton, Colebrook, and other towns beyond, all center here, making it one of the busiest of localities. The beautiful east village park with its new memorial fountain is at the intersection of these roads. At the north end of the park stands the First Congregational



HIGHLAND LAKE HOTEL

The one hotel situated on lake shore—Broad verandas—Commanding views—Shaded grounds—Boating facilities—Accommodates forty guests—A. M. Grant, Winsted offers property for sale or rent



Photo by F. H. DeMars

BUSINESS SECTION IN EAST PART OF BOROUGH

Commonly known as Nisbet's Corner—The First National Bank, William Nisbet's Store, Post Office and Baird's Pharmacy, are located at this point

church and the Episcopal church, while at the south end is situated the Gilbert School and Park Hotel. "Nisbet's Corners" takes its popular name from the dry goods store of which William Nisbet has been owner since April, 1889. Before purchasing the business of L. R. Norton & Company, his predecessor on the corner, Mr. Nisbet conducted a large and successful dry goods store at Putnam, Conn., selling that out in the

early fall of 1888. The constantly increasing business on the corner has demanded more room almost every season, till the store now occupies nearly the whole of two buildings, the one on the corner and the next adjoining, making a floor space of some 10,000 feet. Because of its well-earned popularity and its progressive advertising methods, it is probably one of the best known dry goods houses in Northwestern Connecticut.



THE PARK HOTEL—EAST PART OF BOROUGH

Photo by K. T. Sheldon

A homelike family and commercial hostelry conducted by N. H. Whiting—The spacious corridors and broad verandas impress the visitor—Commands a cheerful outlook on the broad elm shaded park directly opposite—Electric cars take one directly to Highland Lake from hotel—The service is two dollars per day, with special rates for regular guests

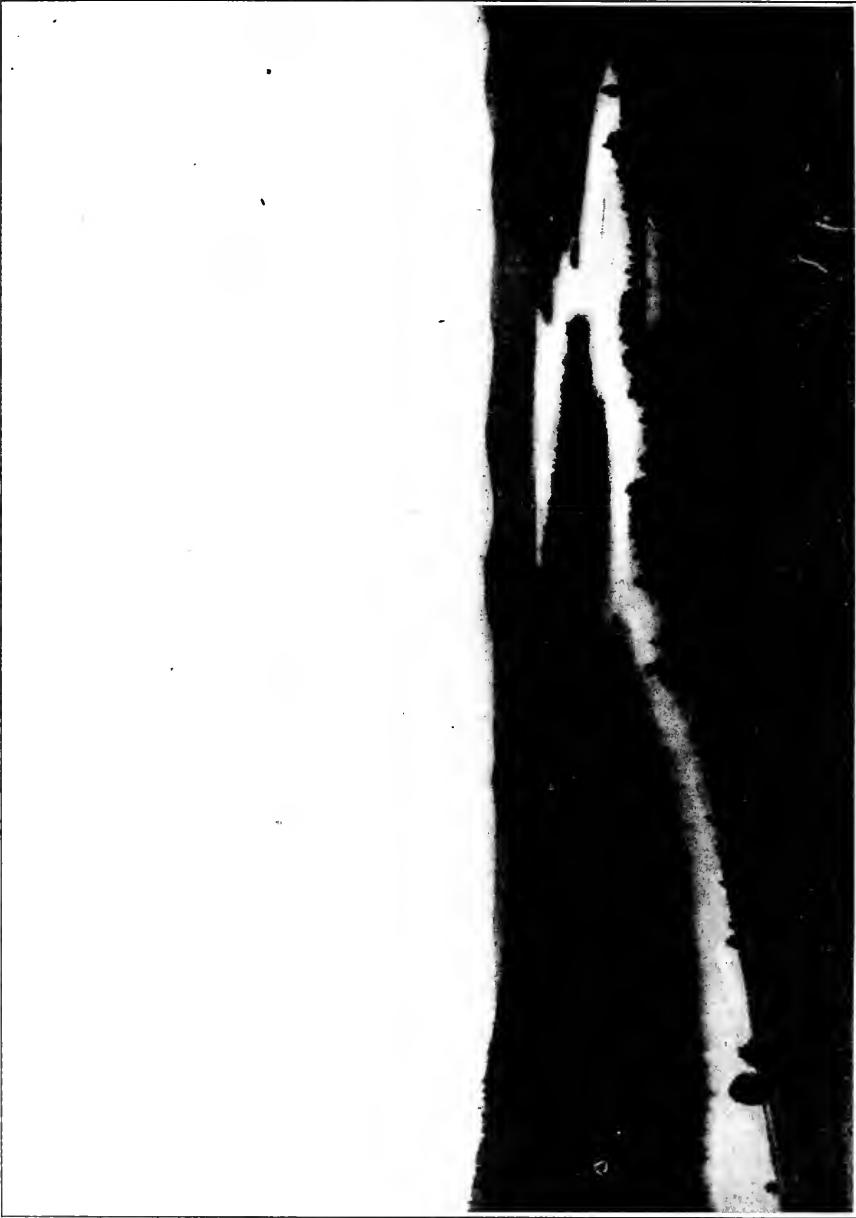


Photo by F. H. DeMars

HIGHLAND LAKE—AN EXPRESSION OF THE POETIC IN NATURE'S HANDIWORK

The extensive tract of land occupying nearly the entire farther shore is owned by Joseph F. Carey.—The famous Wakefield Boulevard skirts the entire lake making a driveway of over seven miles.—Rufus E. Holmes' Highland Lake Farm in foreground

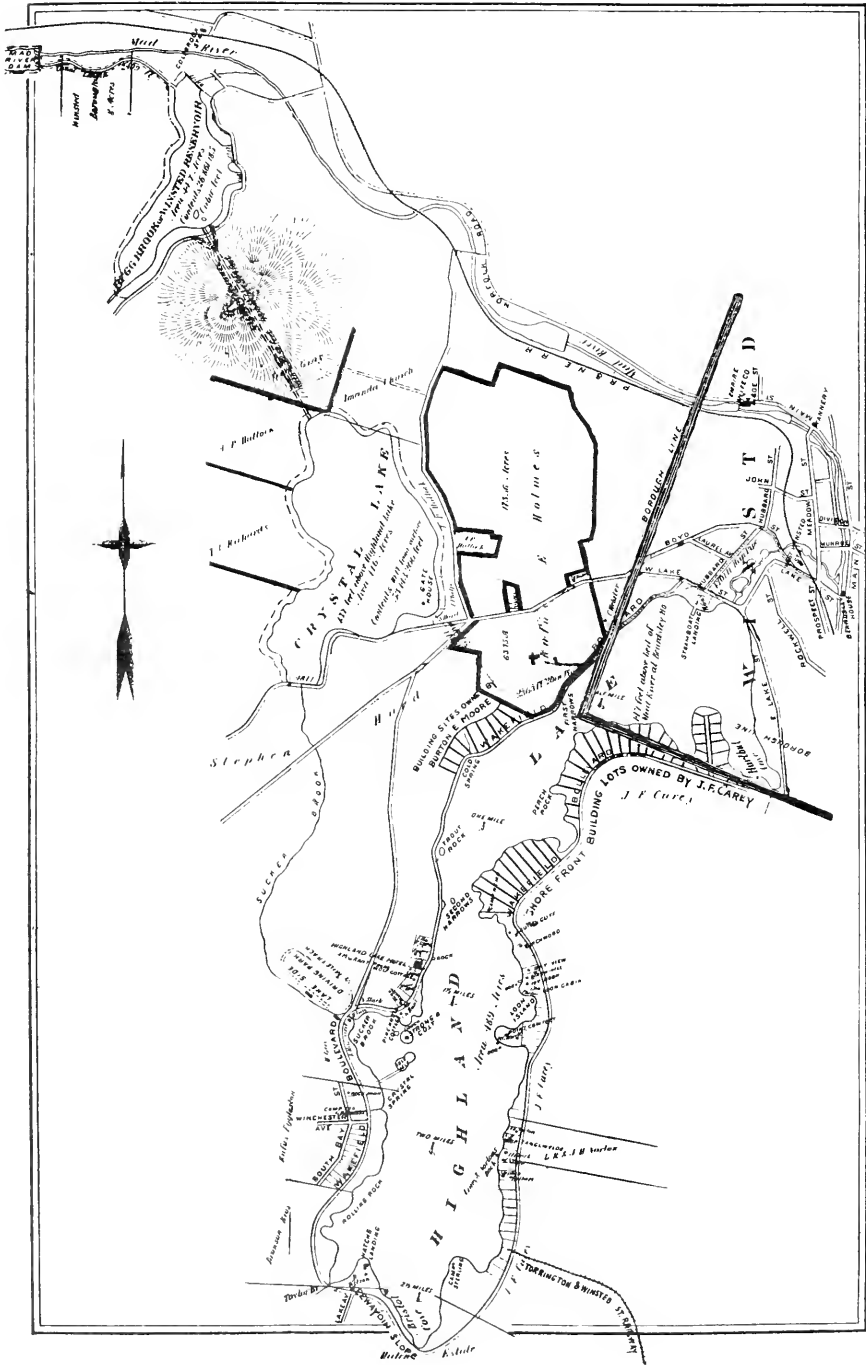


HIGHLAND LAKE AND WAKEFIELD BOULEVARD

Looking south from the shore front on Joseph F. Carey's property

There has never been a "boom" in Winsted. The place has been noted for its quiet, steady and healthy growth. The nearest approach to a sudden increase of land value has been caused by the popularity of the shores of Highland Lake as sites for summer cottages since the building of the Wakefield Boulevard around it. One of the most fortunate of those who have profited by this increase of values is Joseph F. Carey. With his brother, who has since died, Mr. Carey bought some twenty or twenty-five years ago, over 800 acres of farm land, including nearly all of the shore front on the east side of the lake. The greater part of this is available for cottage sites, and has been surveyed and staked out for that purpose. Mr. Carey sold a few lots some years ago, but has until now declined to part with much of his holdings since that time. In the nearly two miles of shore which he owns, there is a great variety of sites. Some are wooded, some clear. Part of

them terminate at the lake in rocky bluffs, while others slope gently to the water's edge. The boulevard on the east side of the lake is at varying distances from the shore, so that some of the lots lie between the road and the lake, while in others the road crosses the lot. There has been little speculation in cottage sites, but the increasing demand for them has forced prices steadily upward. Mr. Carey's lots will be sold at different prices, depending on their situation, but it is the last large tract that can be opened up on the shores of Highland Lake. The great diversity of these lots will permit at first a selection suitable to the taste or means of almost any purchaser. Several views are shown herewith which give a good idea of the general characteristics of the land owned by Mr. Carey, and of the cozy nooks and corners for pleasant little cottages, as well as of the commanding sites suitable for more pretentious buildings.



THE LAKE SYSTEM OF WINSTED

Showing proximity of Highland and Crystal Lakes to Winsted, the source of the Borough's water supply, Wakefield Boulevard, and the land interests around Highland Lake



SWEEP OF SHORE FRONT ON BURTON E. MOORE'S PROPERTY

The site commands a magnificent view of Highland Lake, and is one of the most attractive on the lake shore

There are some other tracts of similar area which have been staked off and are for sale. Among these is one on the west shore owned by Burton E. Moore of Winsted. His lots are very prettily situated, as to healthful surroundings, view of the lake and encircling hills, and are easy of access. They are supplied with good clear spring water (through a system of well-laid pipes and reservoir) for all modern improvements in the cottages. The tract of land includes a beautiful grove of hemlock trees, affording shade, but not obstructing the view.

The remainder of the land is more open, but has a number of trees for shade. The land lies in such a position that from some portions of it both ends of the lake may be seen. This tract was opened up last year, and building sites for cottages or permanent homes have already been sold from it. A map showing the location of the property is given on the opposite page, while the above cut shows a portion of this tract, including the hemlock grove, a portion of Wakefield Boulevard and also of the lake.

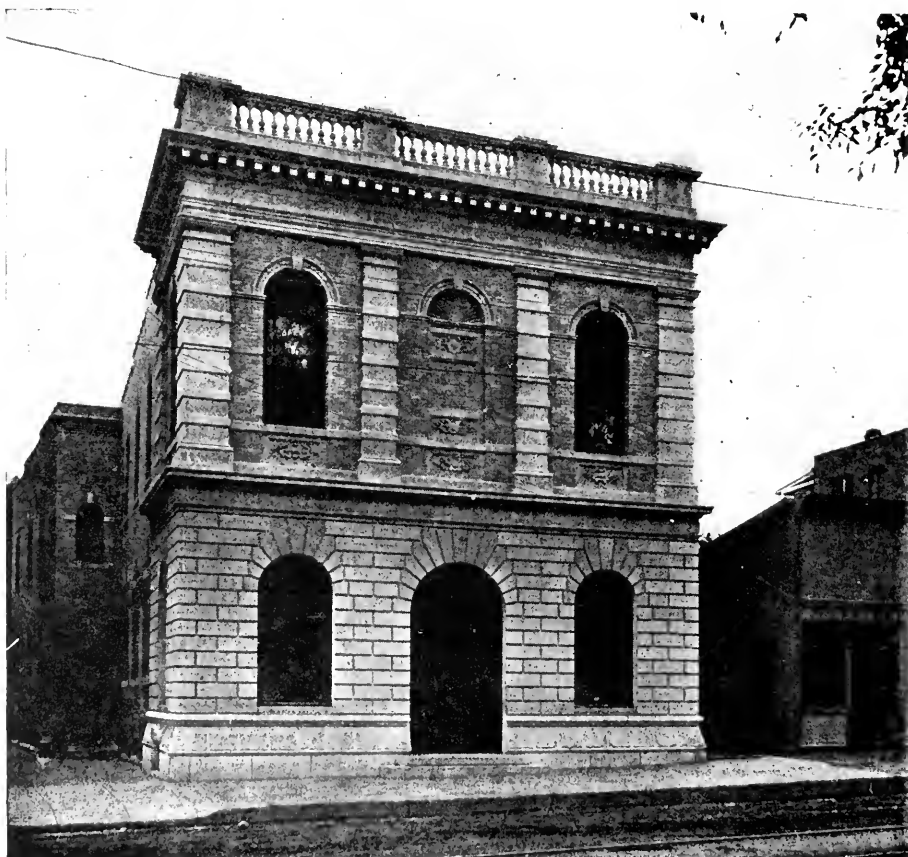
On March 23, 1904, the Hurlbut National Bank of Winsted completed its fiftieth year. The institution was incorporated March 23, 1854, as The Hurlbut Bank, with \$130,000 capital stock.

On July 12, 1865, it was voted to adopt a charter under the National Currency Act and become a member of the National Banking Association. William H. Phelps was elected president on the date of incorporation, March 23, 1854, and on June 1st of the same year, George Alvord was elected cashier, holding the position until May 14, 1857, when Rufus E. Holmes was elected to the office, which Mr. Holmes relinquished to accept a similar position (cashier) with the Winsted Bank on December 12, 1863.

On the death of the president, William H. Phelps, August 26, 1864, Mr. Holmes again became associated with the insti-

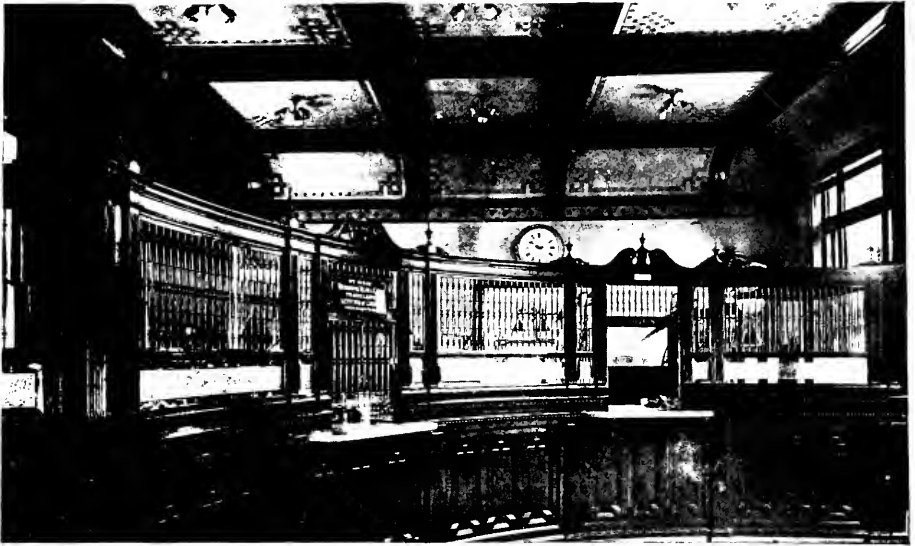
tution, being elected to the presidency to succeed Mr. Phelps and remaining in that capacity until 1874, when upon the creation of a new office of vice-presidency, Mr. Holmes was elected to fill that position and William L. Gilbert was chosen president. Mr. Holmes has held the vice-presidency of the institution continuously since.

After Mr. Holmes severed his connection with the bank in 1863, George W. Phelps was elected cashier to fill the vacancy, and resigning in 1865 was succeeded temporarily by Warren Phelps, who was in turn succeeded after his resignation, January 24, 1866, by Charles B. Holmes, who was then teller of the Citizens National Bank of Indianapolis, Indiana. Mr. Holmes remained cashier until 1874, when Henry Gay was elected cashier and Mr. Holmes made assistant



Substantial Home of the Hurlbut National Bank

Erected in November, 1898, on Main Street, close to site of the old Higley Tavern



HANDSOME INTERIOR OF THE HURLBUT NATIONAL BANK

cashier. On the death of William L. Gilbert, June 29, 1890, Henry Gay was elected president, which office he now holds, and Charles B. Holmes was made cashier. Mr. Holmes dying on October 27, 1900, was succeeded on November 2 of that year by William H. Phelps, grandson of the founder and first president of the bank, and he still holds this office.

The first increase of the capital stock of the bank was made June 3, 1857, when the amount was advanced to \$200,000. It is interesting to note a still further increase: On October 23, 1863, the bank officials received a letter from Roland Mather, treasurer of the American Asylum for the Deaf and Dumb of Hartford, requesting a subscription to the bank's stock to the amount of \$5,000, and a check for that amount was enclosed. The stock of the former increase had all been taken at the time, but under an act of the legislature which permitted charitable institutions to subscribe at par for the capital stock of any bank chartered by the State of Connecticut, the capital stock was accordingly further increased to \$205,000, where it stands today.

Since its organization as a national bank it has paid back to its shareholders \$827,175, or more than four times the amount of its capital stock, besides accumulat-

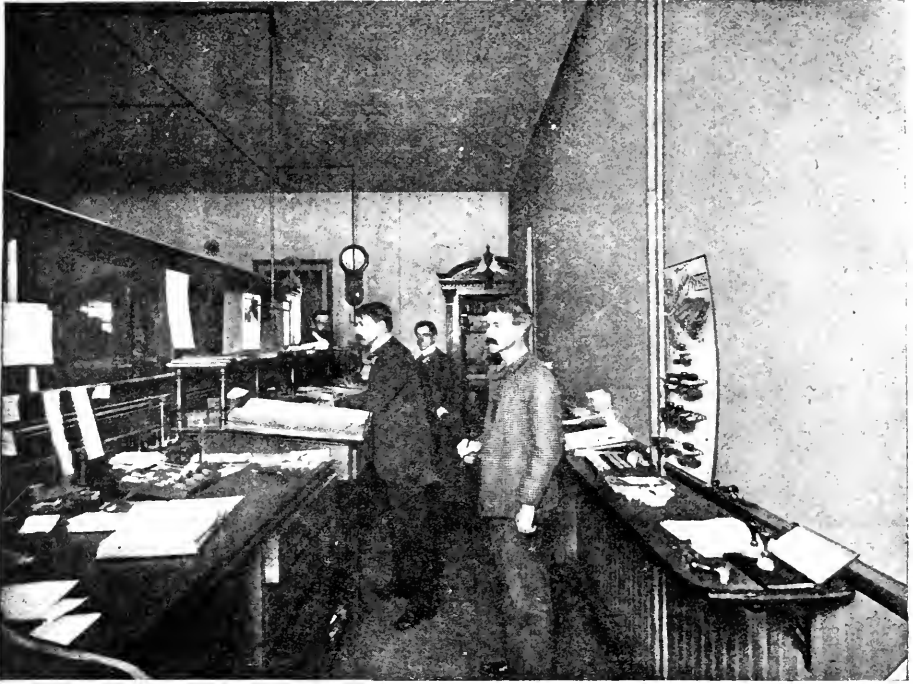
ing a surplus of \$102,500, one-half of its capital stock, and an additional undivided profit account of over \$36,000.

The present board of directors consists of Caleb J. Camp (one of the original incorporators), Chauncey S. Foster, Rufus E. Holmes, W. H. Williams, W. T. Batcheller, J. G. Woodruff, and Henry Gay.



WILLIAM H. PHELPS

Founder of The Hurlbut National Bank.—Born Colebrook, Ct., April 5, 1818; died Winsted, August 26, 1854



INTERIOR OF THE FIRST NATIONAL BANK

Situated in the Winsted Real Estate Company's Block in the East part of the Borough

The First National Bank of Winsted was chartered in 1879 with \$50,000 capital, which has since been increased to \$100,000. Heretofore all the banks with the exception of the Mechanics Savings Bank, had been situated in the west end of the town and owing to the increasing manufacturing interests it seemed best that deposit and discount facilities should be offered on the east side.

The bank began its operations in the office of the Mechanics Savings Bank, over Baird's drug store. It moved to its present location in the Winsted Real Estate Company's block in January, 1882.

The original directors were Elias E. Gilman, David Strong, Charles B. Hallett, Francis Brown, Lyman R. Norton, Franklin Moore and George S. Burnham. Messrs. Strong, Hallett, Norton and Burnham are still members of the board.

Elias E. Gilman was the first president and he was succeeded by David Strong

in September, 1883, who still holds that office. Frank D. Hallett was the first active cashier, having served continuously since April, 1879. Lorenzo M. Blake is vice-president and Charles P. Hallett, assistant cashier. The present directors are David Strong, Lyman R. Norton, Charles B. Hallett, George S. Burnham, Harvey L. Roberts, Lorenzo M. Blake, Luman C. Colt, James G. Woodruff and Frank D. Hallett.

An improved burglar-proof vault was constructed in 1902 and a safe deposit department installed. This feature is a great public convenience and is far superior to the old tin box system.

From humble beginnings in the corner of a clothing store in the Camp block, on Main street, with only sufficient space for desk room, the Winsted Savings Bank has expanded its interests until today it possesses a building of its own, with a handsome well-lighted interior, that is the result of 43 years of conservative financial judgment.

At the May session of the General Assembly in 1860, a charter was granted to The Winsted Savings Bank and the organization was perfected in July of the same year, with Warren Phelps, president, and Lyman Baldwin, treasurer. Resigning the presidency of the institution in 1862, Mr. Phelps was succeeded by Moses Camp. Mr. Camp declined a re-election in 1874, and Henry Gay was made president, which office he resigned in August of the same year, when John T. Rockwell succeeded him, holding the office until 1878.

Upon the death of Treasurer Baldwin in 1874, the vacancy was filled by L. M. Blake, who acted as treasurer until his resignation in September, 1875, when the present treasurer, George S. Rowe, was elected.

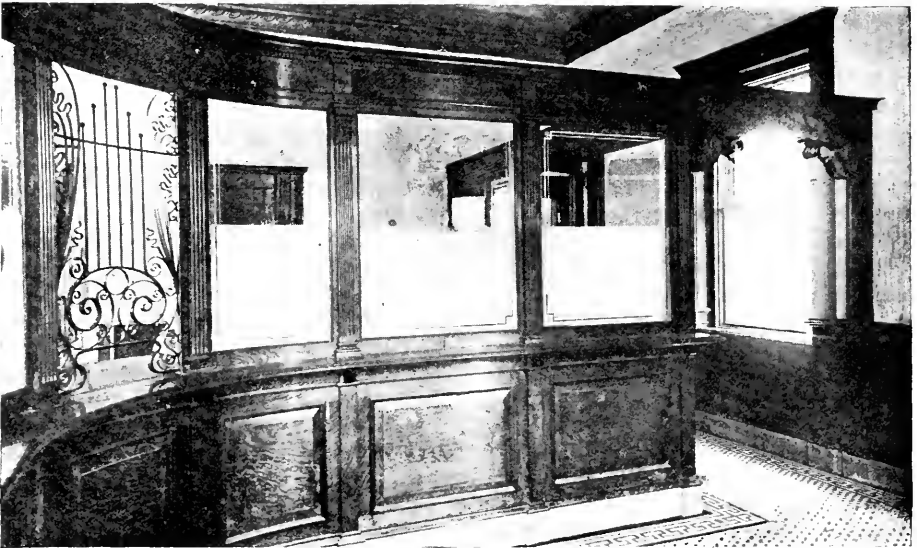
In August, 1878, John Hinsdale was made president and served in that capacity until 1899, when he declined a re-election on account of advancing years and was succeeded by the Hon. Lorrin A. Cooke. Upon the death of Mr. Cooke in August, 1902, Arthur L. Clark was chosen president, in which office he still presides.

In 1868, eight years after the organization of the bank, the growing number of depositors and the accompanying increase of the business required larger

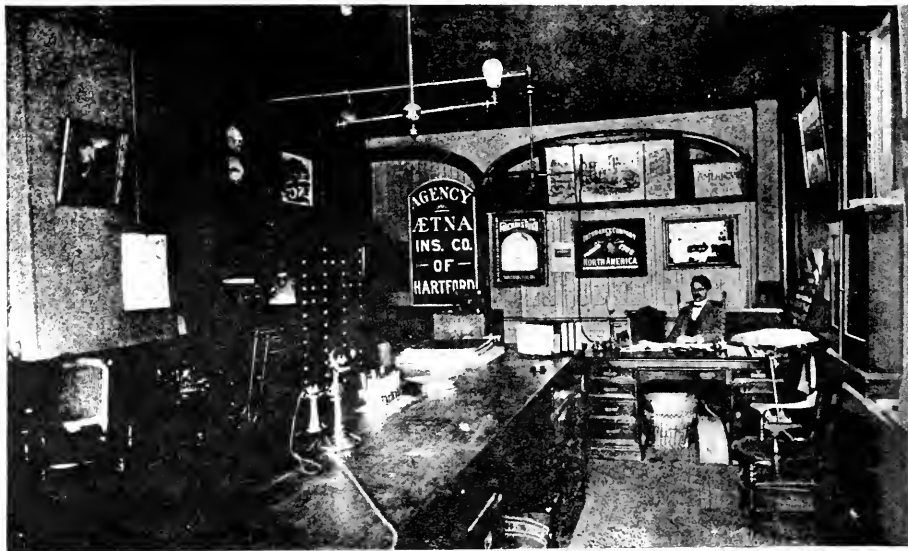
quarters, and the building of the Winsted Bank (an institution which had just retired from business) was purchased, and has since been the home of the Winsted Savings Bank.

Situated on Main street in the west part of the Borough, adjacent to the old Methodist church, the building has recently undergone extensive alterations and additions, and is today a handsome and well-equipped banking house, affording its depositors every modern convenience. The work on the interior has been in progress during the winter months, and includes not only an additional building in the rear, but a complete dismemberment of the entire old interior, and the substitution of a magnificent bank screen of quartered oak, with doors and window casings to match, and modern desks throughout, all of which was designed and built by C. H. Dresser & Son of Hartford. A spacious modern vault has also been installed by the Remington & Sherman Company of New York and Philadelphia, which affords an invulnerable protection. The floor is of tile of a handsome design, and the whole interior is noteworthy in taste.

The bank carries on its books the accounts of 4,954 persons, with deposits aggregating \$1,800,480.06 and a surplus of \$91,000.



RICHLY FINISHED INTERIOR RECENTLY COMPLETED—WINSTED SAVINGS BANK



INTERIOR DARWIN S. MOORE'S INSURANCE AGENCY
Established by Deacon John Hinsdale in 1852—Is the oldest insurance agency in Winsted

The oldest and a typical branch of the insurance business in Winsted, is the agency of Darwin S. Moore. This agency was established in 1852 by the late Deacon John Hinsdale. The first company represented by him was the Aetna Insurance Company of Hartford, and the first policy written was for Edward P. Seymour, of Colebrook, Conn. Policy No. 2 was written for J. S. & J. T. Rockwell, as a joiner's risk on the present so-called Rockwell Tannery, situate on Main street near the Second Congregational church. This policy has been renewed every year since that date and the company has never been called upon to pay a loss under this policy. Deacon Hinsdale continued the agency until 1866 when he took into partnership his son-in-law, Robert R. Noble. This continued until January 1870, when the firm name changed to Noble & Beach. This was continued for about two years when Mr. Noble sold his interest to Mr. Beach, who in turn sold it to his son-in-law, Charles K. Hunt, and the firm name was Beach & Hunt. After the death of Mr. Beach in 1886, Charles K. Hunt continued the agency until April 1st, 1898. Mr. Hunt then consolidated his business with that of the present owner of the insurance agency, Darwin S. Moore. This

partnership only lasted until October, 1898, when Mr. Moore bought Mr. Hunt's interest and has continued the agency since that time. It might be interesting to note that this agency has represented the Aetna of Hartford since 1852, and has written, for that company alone, 10,326 policies. The Home of New York has been with the agency since 1864; the Insurance Company of North America since 1866; the Continental of New York since 1870; the Connecticut of Hartford since 1873; the Royal of Liverpool since 1860, and the German-American of New York since 1876.

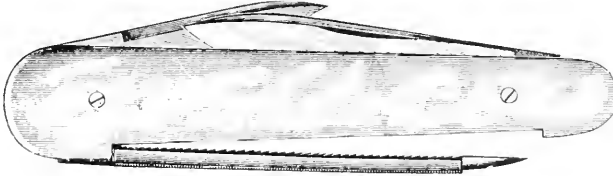
The general agency of the Phoenix Mutual Life Insurance Company was established with this agency in 1857, and the general agency of the Travelers Insurance Company in 1858. Both companies have continued with the agency.

This agency has been fortunate in its 52 years of prosperity in having good business men to look after its welfare. The agency has grown steadily until it has become one of the largest and best known agencies in the State. The total assets of the companies represented are \$151,634,986.00, and the combined surplus is \$51,388,601.00. These companies have all been tried in the big conflagrations of the United States and are well known to the insuring public.

C. L. ROCKWELL, President

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Capital, \$200,000 = = = = Surplus, \$100,000

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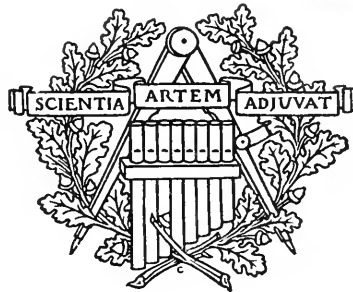
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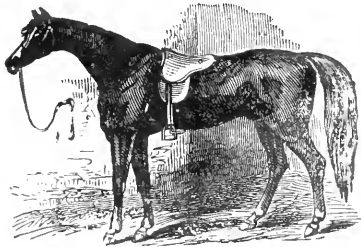
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This month of March, 1904, we reach the fifty-second anniversary of the foundation of this business.

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Established March 1852.

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DEPOSITS, \$3,000,000.00

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A. R. HILLYER, Vice-Pres.

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The most Capacious in the City
1100 Safe Boxes for Rent
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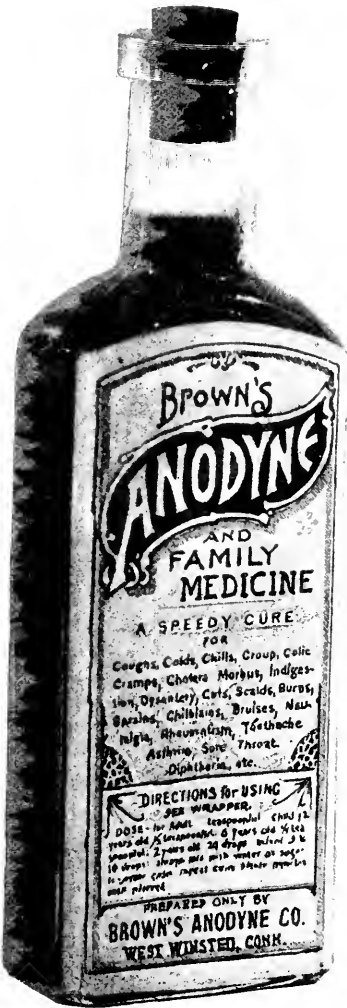
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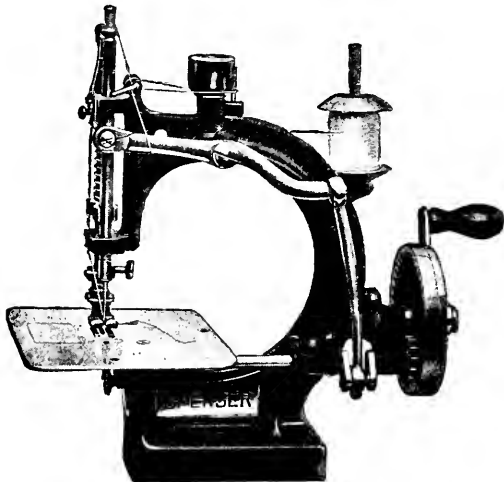
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