## A YEAR BOOK AND ALMANAC

## OF NEWFOUNDLAND

FOR

1895:

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CONTAINING

A CALENDAR AND NAUTICAL INTELLIGENCE FOR THE YEAR:

AUTHENTIC AND VALUABLE INFORMATION RELATING TO PUBLIC OFFICES, INSTITUTIONS, BANKS, &C., &C., OF THE COLONY, TOGETHER WITH A CAREFULLY REVISED

## DIRECTORY

OF ALL TOWNS, VILLAGES, AND SETTLEMENTS IN THE ISLAND.

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