

SALUTATORY.

Though at considerable outlay, we place our ANNUAL in the hands of the public with the decided belief that judicious advertising pays, and the wish that the information given therein, in addition to other attractive features, will cause it to be preserved for future use. By way of index it may be stated that the ANNUAL contains, besides other useful data, the following local matter :

Travelers' Guide, Postal Information,

Fire Alarm Telegraph, Table of Distances, Hamilton Street Railways, Cab and Carters' Tariffs.

With reference to the business announcements within its pages, we can confidently recommend them as coming from men thoroughly square in their methods, who make no rash statements, and with whom it is a pleasure to deal. The public can make no mistake in patronizing them.

THE PUBLISHERS.



Books ruled to any pattern. Magazines, Periodicals, etc., bound or re-bound on the most reasonable terms.





A Call and inspect our stock before purchasing. Fair Dealing and Reasonable Profits is our motto. Goods of all kinds, including CUTLERY, for hire. CANADA GLASS HOUSE.

52 KING STREET EAST.

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ASSURANCE COMPANY.

The Federal Life

Head Office, - Hamilton, Ont.

Guarantee Capital, Government Deposit,

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\$700,000.00 54,633.00

Recognizing the growing demand for Life Insurance on payment only for **actual** mortality, this Company has adopted the

HOMANS PLAN

of Insurance by **Mortuary Premiums**. The **only** Company in Canada giving this system of **Guaranteed** Life Insurance at **Actual Cost**, with a small annual charge for expenses.

The assured pays only his **equitable proportion** of the death losses **actually occurring** among the members. In fact this plan furnishes

INSURANCE POSITIVE

Free from everything foreign to pure Life Insurance, at the smallest possible cost consistent with safety.

The **FEDERAL LIFE** has securities deposited with the Receiver-General of Canada alone amounting to more than all its iabilities to Policy-holders and the public.

Send for circulars explanatory of the Homan's Plan.

DAVID DEXTER, - Managing Director.

WAUGH HAS REMOVED

Corner King & John Sts.

WHICH IN FUTURE WILL BE THE

Headquarters for Men's Furnishings and Hats.

HAMILTON STREET RAILWAY.

G. W. R. STATION AND KING STREET EAST-Cars every ten minutes from 7:40 a.m. till 9:50 p.m.

G. W. R. STATION AND KING STREET WEST-Cars every fifteen minutes from 8:05 a.m. till 9:15 p.m.

YORK STREET-Cars every thirty-five minutes from 8:15 a.m. till 9:05 p.m. JAMES STREET-Cars every half hour from 8 a.m. till 10 p.m.

EAST HAMILTON.

The cars for East Hamilton carry red flags.

LEAVE G. W. R. -7:40, 8:00, 9:15, 10:35 a.m.; 12 noon; 12:20, 12:50, 1:10, 2:25, 3:35, 4:45, 6, 6:20, 6:50, 8:05, 8:30, 9:50 p.m.

LEAVE GORE-7:50, 8:10, 9:25, 10:45 a.m.; 12:30, 1, 1:20, 2:35, 5:45, 4:55,

6:10, 6:30, 7, 8:15, 8:40, 10 p.m. LEAVE EAST HAMILTON-8:15, 8:40, 10, 11:10 a.m.; 12:30, 1, 1:25, 1:50, 3, 4:10, 5:15, 6:30, 7, 7:30, 8:40, 9, 10:20 p.m.

Hamilton & Dundas Street Railway.

LEAVE DUNDAS-8:20, 10:30 a.m.; 1:15, 3:05, 5:10, 7:10, 9:30 p:m. LEAVE HAMILTON-9:15, 11:30 a.m.; 2:10, 4:05, 6:10, 8:30, 10:30 p.m.

SUNDAY SERVICE.

LEAVE DUNDAS-10 a.m.; 2:00, 6:00 and 8:00 p m. LEAVE HAMILTON-12:45, 3:00, 6:50 and 8:50 p.m.

NOTE.-This time-table will remain in effect until the latter part of May, when it will be changed for the summer season.

Visiting Cards, Wedding Cards, Invitations, etc., etc., neat, at moderate prices. 47 King William St.

HAMILTON COFFEE TAVERN COMP'Y

GORE COFFEE TAVERN, 13 Hughson St. North, next Times Office,

> ARCADE COFFEE TAVERN. Alexandra Arcade, adjoining the Market.

MEALS AT ALL HOURS

With Tea, Coffee, Cocoa, etc., at low prices.

ADAM BROWN. President. ALFRED POWIS, Secretary.

STANDARD RAILWAY TIME.

INTERCOLONIAL-60th Meridian.

All places east of Maine and Quebec.

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EASTERN--75th Meridian.

Canada, between Quebec and Detroit, -U. S., east of Buffalo, N. Y., Pittsburg, Pa.; Wheeling and Huntington, W. Va.; Bristol, Tenn.; Charlotte, N. C., and Augusta, Ga.

CENTRAL-90th Meridian.

West from "Eastern" limits, as above, to Broadview, *Canada*; to the Missouri River in *Dakota*; North Platte and McCook, *Neb.*; Wallace and Dodge City, *Kansas*; Toyah and Sanderson, *Texas*.

MOUNTAIN-105th Meridian.

West from "Central" limits to Heron, Montana; Ogden, Utan; Needles and Yuma, Arizona.

PACIFIC-120th Meridian.

West from "Mountain" limits to coast.

ALMANAC TIME IS LOCAL TIME.

SUN time is, necessarily, the standard for Almanac calculations, because it gives, by a few chosen parallels of latitude, proper figures for all places on such lines — the march of the sun westward bringing the same hour regularly to each place to meet the phenomena.

Any almanac calculations based on "railroad" time would have to be changed for every mile, east or west, and would create absurd confusion, even if practicable.

When the difference between the "standard" and local time is known, there is no trouble in adding to or taking so much from the ALMANAC time, to bring it to "standard."

Almanacs and almanac time are more than ever before necessary, on account of this change of time for ordinary purposes of daily life.

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CORX 1885



THE VILLAGE BEAUTY. __ After Rudaux

GRIFFIN & KIDNER'S ANNUAL

THE YEAR 1885.

FOR

WITH GENUINE ILLUSTRATIONS ON WOOD,

CHIEFLY BY

DARLEY, MORAN, GIBSON, SCHELL, HOGAN,

AND OTHER CELEBRATED AMERICAN ARTISTS.

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1885	Sunday.	Monday	Tuesday.	Wednesday	Thursday	Friday.	Saturday.	1885	Sunday.	Monday. Tuesday	Wednesday.	Thursday.	Friday.	Saturday.	1885	Sunday.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.
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PUBLISHED BY

GRIFFIN & KIDNER,

47 KING WILLIAM ST., HAMILTON, ONT.



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ECLIPSES, Etc.

In the year 1885 there will be four Eclipses, two of the Sun and two of the Moon.

I. An Annular Eclipse of the Sun, on March 16, visible as a Partial Eclipse over the United States generally, and as an Annular Eclipse from latitude 36 degrees on the Pacific Coast, in a northeasterly direction, to Hudson Bay in latitude 71 degrees.

II. A Partial Eclipse of the Moon, March 30, invisible in the United States.

III. A Total Eclipse of the Sun, September 8, invisible in the United States; visible in the southern part of South America, and in a part of Australia.

IV. A Partial Eclipse of the Moon, September 23 and 24, visible generally in the United States.

MORNING STARS.

Mercury, from January 3 to March 13, and from April 27 to June 27, and from September 2

-	Mo		JAN		Υ.	² 31 da	ays.
Mear	Month	Week Day	Noon. Wash'ton M. Time.	Sun Rises	Sun Sets	Moon	Moon Phase
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11 12 13 14 15 16 17	11 12 13 14 15 16 17	M Tu W Th Fr Sa	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$\begin{array}{c} 7 & 29 \\ 7 & 28 \\ 7 & 28 \\ 7 & 28 \\ 7 & 28 \\ 7 & 27 \\ 7 & 27 \\ 7 & 26 \end{array}$	$\begin{array}{r} 4 & 48 \\ 4 & 49 \\ 4 & 50 \\ 4 & 51 \\ 4 & 52 \\ 4 & 53 \\ 4 & 55 \end{array}$	3 18 4 11 5 2 5 50 6 34 sets. 6 33	N.
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Copyright, 1884, by James Sutton.

to October 16, and from December 11 to the end of the year. Venus, until April 27,

* EVENING STARS. »

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Mercury, from March 13 to April 27. and from June 27 to September 2, an 1 from October 16 to December 11. Venus, from April 27 to the end of the year. Mars, Jupiter, and Sattorn, from January. 1 to June 30.

PLANETS BRIGHTEST.

Mercury, on January 26, before sunrise ; April 8, after sunset; May 25, before sunrise; August 16, after sunset; Soptember 15, before sunrise; November 30, after sunset.

Venus, though very bright in the latter part of the year, does not reach her greatest brilliancy until after the end of the year. Mars, not brightest this year. Jupiter, on February 19. Saturn, on December 26.

THE FOUR SEASONS.

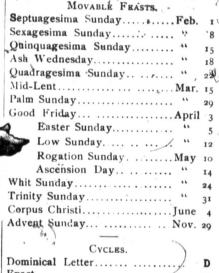
Winter begins December 21, 1884, at 4.25 A. M., and lasts 89 days and 56 minutes.

Spring begins March 20, 1885, at 5 21 A. M., and last 92 days, 20 hours and 22 minutes.

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Summer



begins

June 21, 1885,

at 1.43 Å. M., and

11 minutes.

10.19 A. M.

54 minutes.

Lists 93 days, 14 hours and 25

Autumn begins September 22, 1885, at

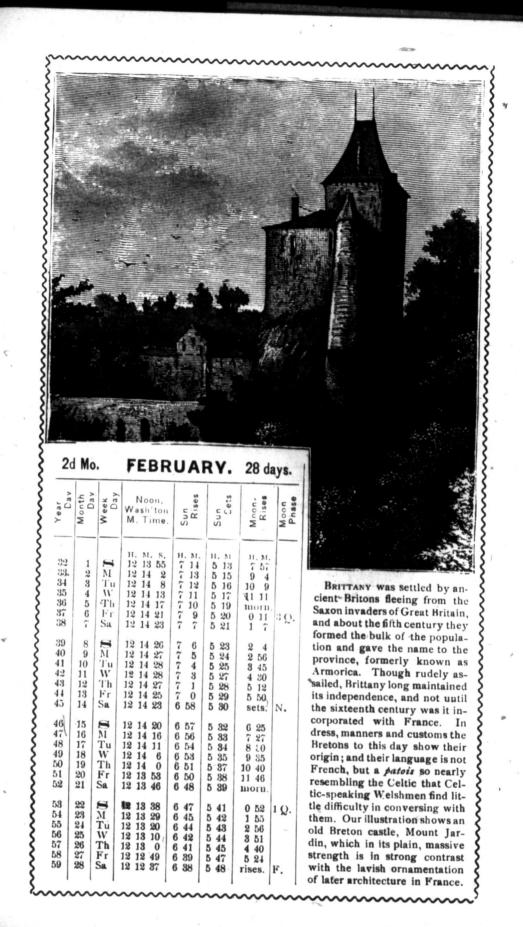
Winter begins l'ecember 21, 1885, at

Tropical year, 365 days, 5 hours and

4.8 P. M., and lasts 89 days, 18 hours and

Dominical Letter	D
Epact	
Golden Number	5
Solar Cycle	18
Roman Indiction	13
Julian Period	6598
Dionysian Period.	214
Jewish Lunar	2

Notwithstanding the enlightenment of this 19th century, there exist any number of fortune-tellers whose thrift is an evidence that all the fools are not yet dead. In olden times, when astronomers were astrologers as well, they claimed to be able to predict the future career of individuals by observing the positions and movements of the planets at the period of their birth. All this is now very properly regarded by sensible people as exploded superstition.



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DAYS OF BOYHJOD.

When memory ponders on each boyish scene, Broken seems almost every tie that links That day to this - and to the child the man : The world is altered quite in all its thoughts.

In all its works and ways its sights and sounds ; With the same name it is another sphere, And by another race inhabited.

The old familiar dwellings, with their trees Coeval, mouldering wall, and dove-cote rent — The old familiar faces from the streets,

One after one, have now all disappear'd. And sober sires are they who then were sons,

Giddy and gay: — a generation new Dwells where they dwelt — whose tongues are

silent quite -Whose bodily forms are reminiscences

- the leaden talisman of Truth Fading :-Hath disenchanted of its rainbow hues The sky, and robbed the fields of half their bloom.

Boys are boys, and not little men. They are all alike, except as to the color of the hair or pinafore. They all inherit the same pride, the same "devil-maycare" ambition, the same spirit of mischief, and the same freemasonry of mutual confidence in all affairs relating to the government of the boy-world. Where is the boy who is willing to be outdone by a playmate? Where is the boy who will acknowledge to have been beaten in no unmistakable criminality.-Hibbard.

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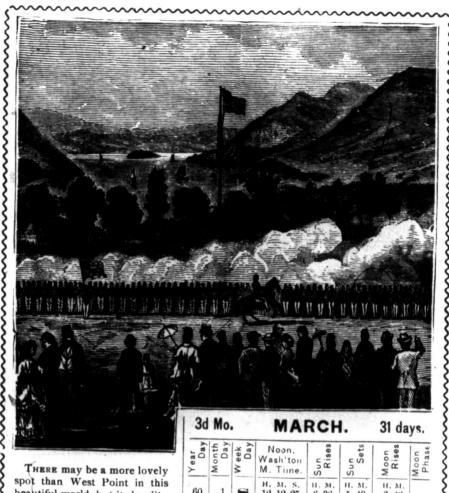
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a fight with one of another school? Wherever such a one is to be found guard him well, for fear he should grow up silly. It is positively astonishing what hairbreadth adventures boys engage in, merely to gratify some pride of rivalry, or to satisfy the eternal longing of a boy "to do something." In fact, there is nothing within the range of possibility which a boy will not do, provided there is

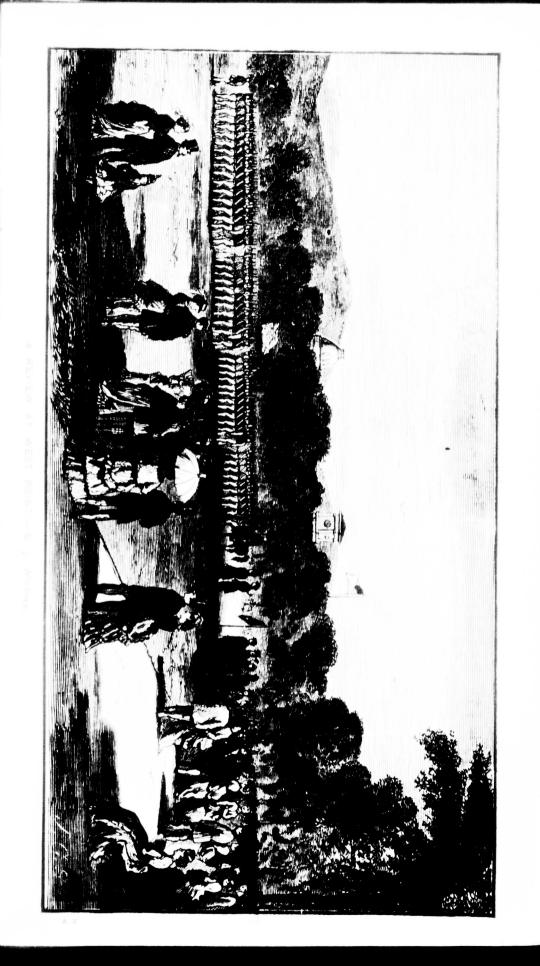


beautiful world, but its locality would be difficult to discover. Contempt has sometimes been expressed of the graduates of West Point, but it must be acknowledged that great mental and physical strength must belong to the man who passes the opening and closing examinations of the course; and by actual statistics it is shown that most of the victories of the late civil war were won by troops commanded by officers educated here. The daily routine is somewhat varied at the closing of the academical year. The morning is devoted to the examinations; after dinner there is an infantry, cavalry or artillery drill, closed by the usual dress parade. The summer uniform of gray coatee and white linen pants, shows to good advantage on the grassy plain.

HENRY VIII., of England, finally and forever broke with the Pope in 1532.

	Mo			AN	RC	4.	31 da	ays.
Year Day	Month Day	Week Day	Was	oon. h'ton Fime.	Sun Rises	Sun Sets	Moon Rises	Moon Phase
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REVIEW AT WEST POINT .- E. J. Whitney,



No. of Lot of Lo



THE UNIVERSITY OF VIRGINIA, founded at Charlottesville in 1825, is beyond question one of the most famous schools in the Union. Its standard is high, and its examinations rigid. Before the war its average attendance was 600 students; now the numbers rarely exceed 4co. Near the University grounds are buried 1,500 Confederate soldiers. Wise was the fore-thought of the philosophic statesman in selecting Albemarle as the site of that institution of learning of which, next to the Declaration of Independence, he was most proud-poetic the faculty which prompted him to build the house of his fame amid scenery that is lovely even to fascination.

THE LINNVILLE RIVER, in western North Carolina, being formed by mountain torrents, becomes a considerable stream at its source. The scenery is of the grandest and wildest beauty. The banks rise almost perpendicularly. The rocks are very grand in form and color. Wherever there is earth enough to support a root, everything is clothed with dark foliage, and in the springtime the locality is like fairyland.

4t	n Ma).	AP	RIL.		30 da	ys.
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95 96 97 98 99 100 101	561-890-	M Tu W Th Fr Sa	12 2 34 12 2 17 12 2 0 12 1 48 12 1 26 12 1 10 12 0 54	5 36 5 34 5 33 5 81 5 29 5 28 5 26	$\begin{array}{c} 6 & 30 \\ 6 & 31 \\ 6 & 32 \\ 6 & 33 \\ 6 & 34 \\ 6 & 35 \\ 6 & 36 \end{array}$	morn, 0 17 1 2 1 42 2 20 2 54 3 28	8 Q.
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BANKS OF THE LINNVILLE. - Piguet

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ndred miles through the nu- rous outlying mountains, has	127 128	8	Fr	11 56 17	4 46	7 6	1 26	
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adred miles through the nu- rous outlying mountains, has parently overcome the obsta- s in its way by strategy as Il as by power. At many	127 128 129 * 130	8 9 10	Sa	11 56 17 11 56 14 11 56 12	4 45 4 44	77	1 58 2 29	
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CAB AND CARTERS' TARIFFS.

The following extracts from the revised by-laws on Cabs and Carters will be found of interest to the general public :

6. That there shall be affixed inside every coach, cab, sleigh, or other vehicle, in a conspicuous place, a card on which shall be printed in plain, legible characters the number of the vehicle, name of the owner and tariff of rates.

27. That the charge for the conveyance of each passenger, from any place in the city to any other place in the city, shall be 25 cents.

28. That the charge by the hour shall be \$1 for one, two, three or four persons. 29. That when a cabman is ordered to call at the house for a passenger, and shall be detained there over five minutes, he may charge at the rate of \$1 per hour, and in the same proportion for any fraction of an hour.

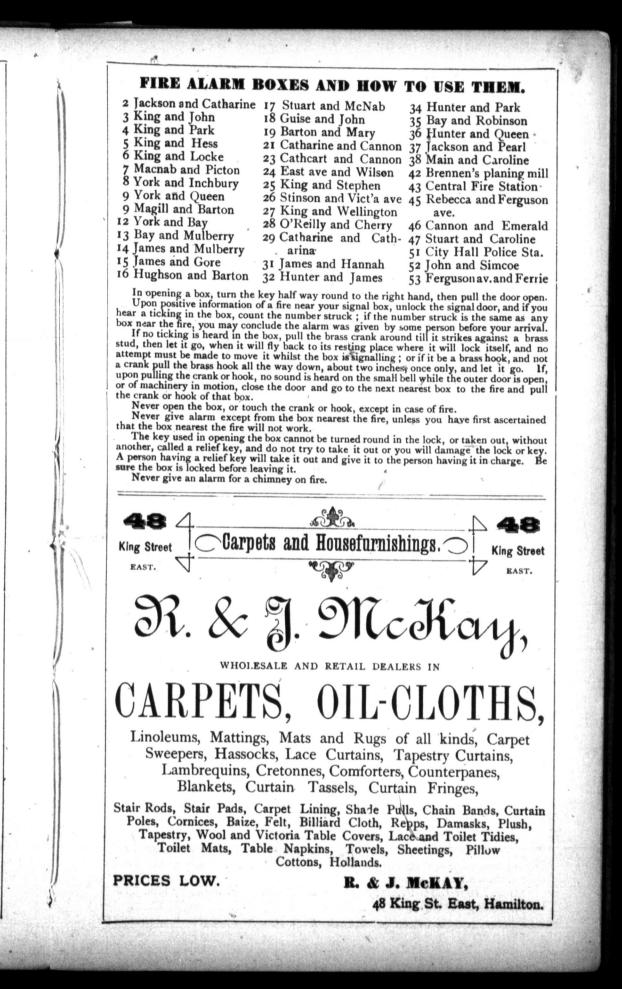
31. That no charge shall be made for any child under two years of age, and for children between two and twelve, half the tariff shall be charged.

32. That each passenger shall be entitled to take with him or her, one trunk or other article of baggage free of charge, and for each additional trunk there shall be paid the sum of ten cents.

33. That any person having engaged any cab or other vehicle, who shall not detain the same at his destination more than five minutes, shall be entitled to return in the same to the place of departure, or a similar distance in the same direction, without payment of additonal fare Provided that if such detention exceed beyond five minutes, and less than fifteen minutes, one-half of the original fare shall be added as return fare, and if the detention be over half-an-hour, the charg shall be on time.

35. That from the hour of 7 to 11 o'clock in the evening, from the first day of October to the first day of May, and nine to eleven o'clock from the first day of May to the first day of October, the charge shall be *one-third* more than the Tariff, and from 11 p. m. to 6 a. m. the charge shall be double the Tariff.

Extract from Carter's By-Law : From any one place in the City to any other place in the said city, 10 cwt. and under, 35 cents; over 10 cents., 50 cents; Furniture per load, 50 cents.



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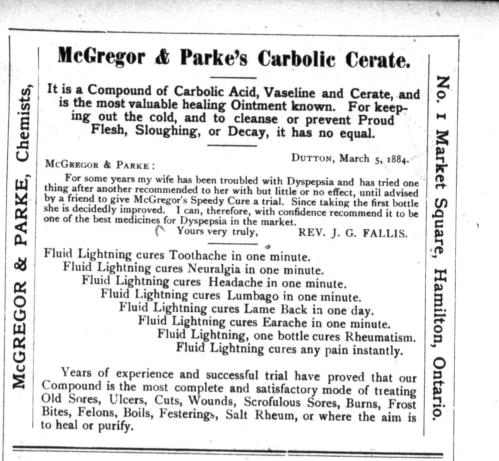
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POSTAL INFORMATION.

LETTERS.—Letters posted in Canada, addressed to any place within the Dominion (including Manitoba, British Columbia and Prince Edward Island), 3 cents per 1/2 oz. If liable to more than one rate of postage, and insufficiently prepaid, the letter will (provided one full rate of 3 cents be paid) be forwarded to its destination and double the deficiency charged on delivery. Letters mailed at any office for delivery at or from the same office, I cent each, and must be prepaid ; otherwise they are sent to the Dead Letter Office. Letters to Great Britain, 5 cents per ½ oz. If sent unpaid, double postage will be charged. Letters to Newfoundland, 5 cents per ½ oz.; to Bermuda the same. Letters to the United States the same as in Canada. Letters to Africa, 10c.; to Australia, S. & W., 7c.; via Brindisi, 15c.; Brazil and China, 10c; Egypt, France, Germany, Gibraltar, Holland, Italy, 5c.; India, 10c.; Japan, Mexico, 5c.; New South Wales, New Zealand, Queensland, Tasmania, Victoria, 15c.; Russia, Sandwich I'ds, Spain, Sweden, Switzerland, 5c.—in each case per ½ oz. Registered Letters : The charge, in addition to postage is, for all Canada,

2c.; United States, 5c.; United Kingdom, 5c.; parcels and patterns, 5c. Must be mailed ten minutes before the hour of closing mails. Book Post : For Canada, U. S. and Newfld., Ic. per 4 oz.; Great Britain,

Ic. per 2 oz. Parcel Post (limited to the Dominion), 6c. per every 4 oz.

Post Cards : To any place in Canada or U. S., 1C ; British and Foreign, 2c.

Newspapers : For Canada, Nfld., and U. S., less than 1 oz., 1/2c. each; over I oz., Ic. per 4 oz., or fraction thereof; for Great Britain, Ic. per 2 oz.

HAMILTON POST-OFFICE.

Office hours, 7 a.m. till 7:20 p.m.

P. O. Savings Bank : Deposits from \$1 upward, on which 4 p.c. is allowed. Information to be had on application. Savings Bank and Money Order office open from 9 a.m. till 4 p.m.

Street Letter Boxes : Emptied at 4 a.m., I p.m., 4 p. m. and 7 p.m. Intended for letters only.

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RENOVO, on the Susquehanna, is a beautifully situated and flourishing borough, owing its origin and growth to the Philadelphia and Erie Railroad, the mechanical operations of which are centred here, congregating a large amount of that peculiar enterprise and ability which is usually associated with American railroads. It is built in an oval-shaped valley, about a mile and a half in length, formed by a division of the mountains, and through which the river flows in a smooth and transparent current.

AN INCH OF RAIN.-Few people can form a definite idea of what is involved in the expres-sion "an inch of rain." It may aid such to follow this calculation. An acre is equal to 6,272,-640 square inches ; an inch deep of water on this area will be as many cubic inches of water, which at 277.274 to the gallon, is 22,622.5 gallons. This quan-tity weighs 226,225 pounds.



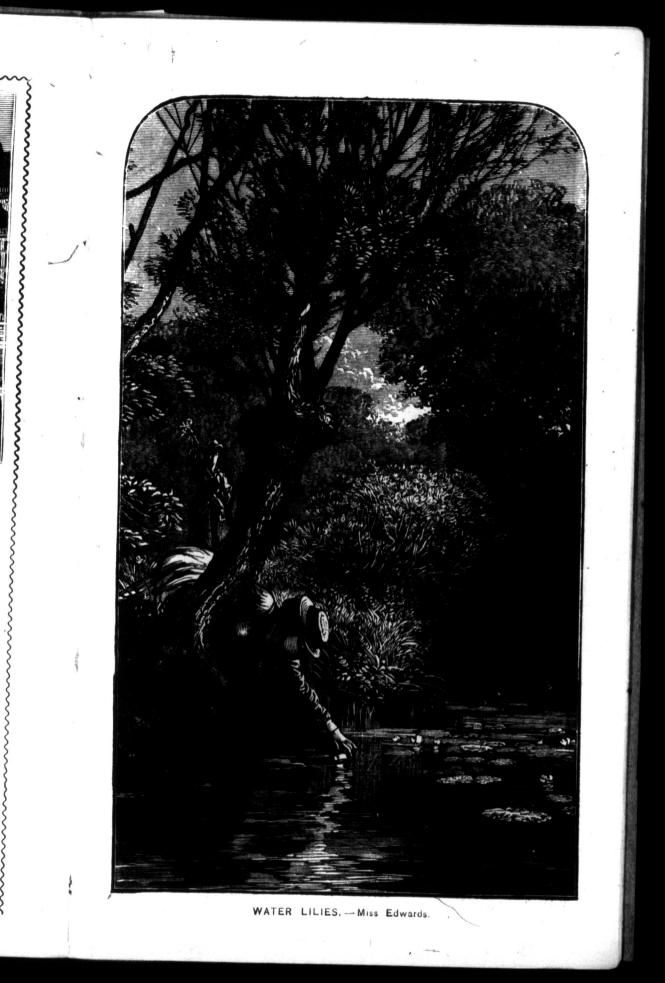
THE quays along the Neva are a conspicuous feature of St. Petersburg, and the banks of the canals which intersect and drain the city are also walled with "granite in the same solid style.

The Admiralty building, as shown in the cut, is an immense and massive pile, showing magnificently on the south side of the Neva. It is half a mile long, with two wings of 650 feet. From the galleries of this building the whole city can be seen. The population of St. Petersburg is not so great as Philadelphia's. The Neva perspective, 130 feet wide and four miles long, is one of the finest streets in Europe.

S. R. CANESTRINI has been experimenting upon the effects of decapitation upon insects. Butterflies were able to use. their wings 18 days after they had lost their heads. Crickets leaped on the 13th day after they had been beheaded, and the praying-mantis showed signs of life on the 14th day after the head had been taken off. He gives still more singular observations, tending to show that the head in insects cannot be subject to the same perpetual strain as the head in mammals in guiding their motions.

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THIS old church is situated in the town, or what was formerly known as the town of Blanford, now a part of Petersburg, Va. At the time Blanford was settled it was far in advance of the city which has now grown around it and taken it in. It is supposed to have taken its name from the family of Blands who owned much of the property in and around the town. Con cerning the old church, we trace its history back as far as 1720. It is and has been used for years only for funeral services of those who are buried around it. The trains of the Norfolk and Western Railroad pass almost under its ivy grown walls.

THE SUN is a molten or whitehot mass, 856,000 miles in diameter, equaling the bulk of 1,260,000 worlds like our own, having a surrounding ocean of gas on fire 50,000 miles of gas on fire 50,000 miles deep, tongues of flame darting upward more than 50,000 miles, volcanic forces that hurl into the solar atmosphere luminous matter to the height of 160,000 miles. Thus he continues his sublime and restless march through his mighty orbit, having a period more than 18,000,000 of of vears.

AUGUST

SUMMER REVERIE 9 . Shephard





THE BROKEN PITCHER .- Birket Foster.

ONE of the most charming regions of Europe is the Austrian Tyrol, and the romantic Innthal. valley of the Inn, with its old ruins of feudal castles is a favorite route of many continental tourists. The Inn joins the Danube at Passan, 315 miles from its source, in the Swiss Canton of Grisons.

AMERICAN tomatoes are ship-ped in large quantities to Eng-land, where they are greatly appreciated by diners at the clubs. They are believed to be a remedy for biliousness, bc-sides affording material for sev-eral agreeable dishes. Not many years ago they used to be called "love apples" in this country, and were thought very pretty, but nobody dreamed of eating them.

LANGUAGES OF THE WORLD. — On the whole globe at least go, oo, oo people speak the English language, about English language, about 75,000,000 German, 55,000,000 speak Spanish, and only 45,000,000 speak the French language. These matters of fact may serve to remove erroneous opinions.

The manufacture of porce-lain was introduced into the province of Hezin, Japan, from China in 1513, and Hezin ware still bears Chinese marks.

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WILLIAMSPORT.

WILLIAMSPORT is, with a single exception, the most important business place on the Susquehanna River, and justly takes rank among the first inland cities of Pennsylvania. It was laid out in 1795 by Michael Ross, a German, who owned the land upon which the original town was built, and was adopted as the county seat at the time of the organization of Lycoming County. The plan of the town was well designed, embracing wide, straight streets, and generous donations of land were made by Mr. Ross for public purposes. This liberality contributed materially to its early prosperity, and has caused it to develop into a city of unsurpassed attractiveness. From time to time additions have been made to the original plan, until the space surveyed by Mr. Ross forms but a small portion of the present area of the city. A spirit of enterprise has, from its foundation, characterized it, and stagnation has never been permitted to find a resting-place within its limits. For many years Williamsport has had 83 more than a State reputation,

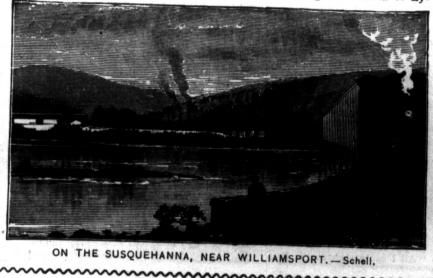
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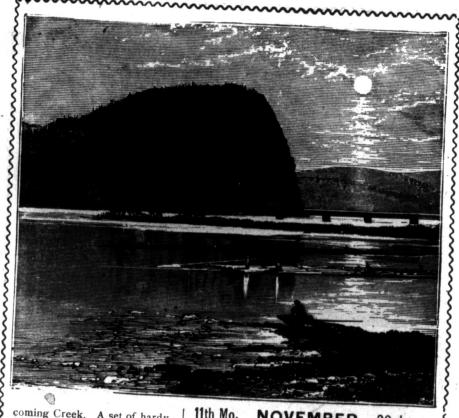


and the wonderful progress made within the last decade leaves no room for doubt as to its future.

Every requisite of city comfort and convenience has been brought into use. An abundant supply of the purest and best water is brought from mountain springs; gas is liberally used for public and private purposes; many of its principal streets are paved with wood, affording delightful drives; street railways are in operation; and to these may be added well-stocked markets, superior facilities for intercourse with the surrounding country, and lovely scenery, all combining to make it a delightful place of residence or sojourn.

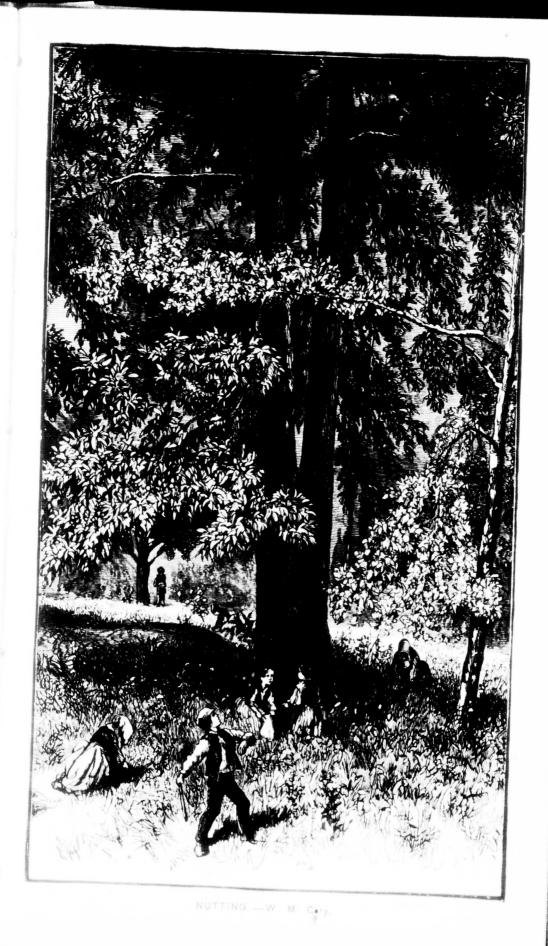
The early settlers of this region-as was the case generally throughout the. Susquehanna Valley-were principally Scotch-Irish, and the distinguishing peculiarities of that people-courage, enterprise, and determination - have marked the history of the region. The influx of settlers, after the treaty of Fort Stanwix, gave the proprietary government some trouble because of the desire evinced by the authorities to prevent encroachment upon the Indian lands. It being a question whether the stream mentioned in the treaty by the Indian title of *Tiu*daghton was Lycoming Creek or Pine Creek, the proprietaries had prohibited any surveys being made north of Ly-





coming Creek. A set of hardy pioneers, notwithstanding the prohibition of the authorities, settled upon the disputed territory between the two streams, and soon formed a considerable population. Being outside of the law's jurisdiction, they had to provide for their own government, and this they did by annually electing a tribunal of three of their number, whom they called fair-play men, who were to decide all controversies and settle disputed boundaries. From their decision there was no appeal. The judgment was enforced by the whole community, who started up en masse at the mandate of the court, and execution and eviction were sudden and irresistible. Their decrees were, however, just; and when the settlements were recognized by law, they were received in evidence and confirmed by judgments of courts. An old Irish settler in the region being asked, in later years, by a chiefjustice of Pennsylvania, what the provisions of the "fair-play" code were, answered: "All I can say about it is, that

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TRAVELERS' GUIDE.

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GRAND TRUNK RAILWAY-GREAT WESTERN DIVISION.

Trains east and west at all hours of the day, connecting at Suspension Bride with the New York Central; at Buffalo with the Erie, the New York, Lake Erie & Western, and the New York, West Shore & Buffalo; at Toronto with the main line of the Grand Trunk; at Harrisburg with the Wellington, Grey & Bruce division and the Brantford, Norfolk & Port Burwell Railway; at London with the London & Port Stanley and the London, Huron & Bruce divisions; at Windsor with the Detroit, Grand Haven & Milwaukee; the Michigan Central, and the Michigan Southern; also with boats for Cleveland. Fare, first-class, 3 cents per mile. Return tickets at a slightly reduced rate:

NORTHERN AND NORTHWESTERN RAILWAYS.

Trains north and south, morning and afternoon. Southern terminus, Port Dover ; northern terminus, Gravenhurst. Connects at Hagarsville with the Canado Southern ; at Milton, with the Credit Valley ; at Georgetown, with the Grand Trunk, and at Beeton with the Collingwood branch. An extension of the line in course of construction to connect with the Canadian Pacific at Callender, in the Parry Sound district. Fare, 3 cents per mile. Special excursion rates, during summer and fall, to Muskoka Lakes. Connection with steamers at Gravenhurst.

BEACH TRAINS.

Trains are run on the H. & N. W. to Burlington Beach, during the summer season, at a cost of 25 cents the round trip; distance to Beach, 5 miles. Also to Brant House, Burlington, at same price.



Our stock this season will be of unusual interest to every lady and gentleman, for in all our previous efforts we have never shown so many handsome, servicable and appropriate styles, either in dress or everyday wear, 13 Our Ladies' Curacoa Kid, French Kid, Oil Goat and Polish Calf Button Boots are the

BEST VALUE IN THE CITY.

Don't fail to see them before purchasing.

COLIN McRAE, 30 and 32 KING ST. WEST.

A FEW "POINTERS" FOR BUSINESS MEN.

If a note is lost or stolen, it does not release the maker ; he must pay it, if the consideration for which it was given and the amount can be proven. Notes bear interest only when so stated.

Each individual in a partnership is responsible for the whole amount of the debts of the firm, except in case of special partnership.

Ignorance of the law excuses no one. The law compels no one to do impossibilities.

An agreement without consideration is void.

Contracts made on Sunday cannot be enforced. A note by a minor is void. A contract with a minor is void. A note obtained by fraud, or from a person in a state of intoxication, cannot

be collected.

It is a fraud to conceal a fraud.

Signatures made with a lead pencil are good in law.

A receipt of money is not always conclusive.

The acts of one partner bind all the rest. "Value received" is usually written in a note, and should be, but is not necessary.

An oral agreement must be proved by evidence. A written agreement proves itself. The law prefers written to oral evidence, because of its precision.

If the time of payment of a note is not inserted, it is held payable on demand. The time of payment of a note must not depend upon a contingency. The promise must be absolute.

A Bill may be written upon any paper, or substitute for it, either with ink or pencil.

An endorsee has a right of action against all whose names are written on the bill when he received it.

If the letter containing a protest of non-payment be put into the post-office, any miscarriage does not affect the party giving notice.

