

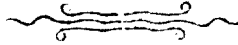
OXFORD

A REPRESENTATIVE

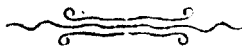
PENNSYLVANIA BOROUGH,

DESCRIBED AND ILLUSTRATED BY

THE BOARD OF TRADE.



ITS GROWTH, ITS RESOURCES, ITS COMMERCE, ITS MANUFACTURES, ITS FINANCIAL INTERESTS, ITS PROSPECTS, ETC., TOGETHER WITH ITS WIDE AWAKE INDUSTRIES AND BUSINESS HOUSES.



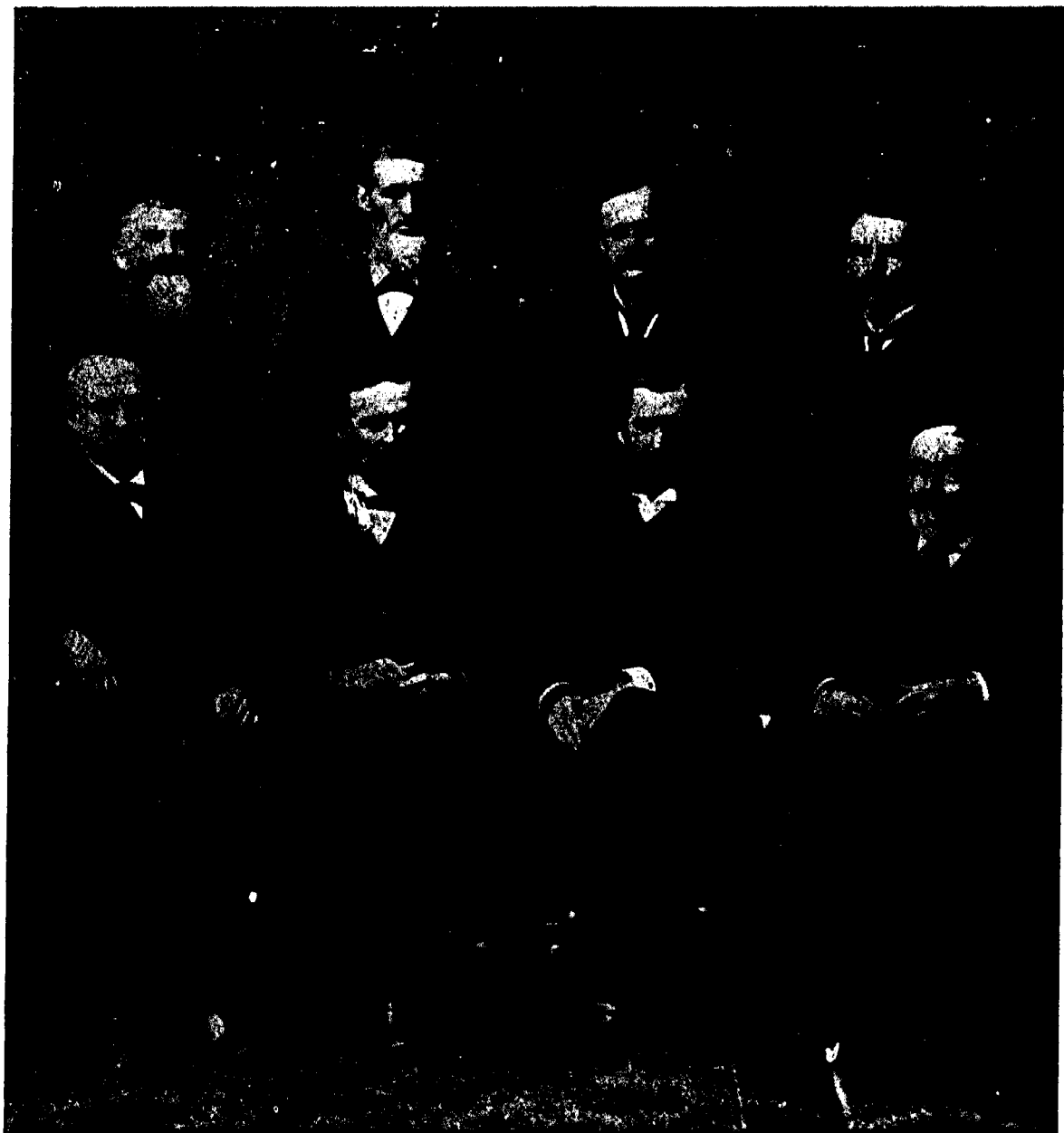
INTRODUCTORY.

[N presenting this work to the public only a few words need be written to explain its object or extol the community in whose interests it has been compiled.

Oxford, by reason of its peculiar geographical situation, is rapidly becoming one of the most influential Boroughs in the eastern section of Pennsylvania, and its citizens, proud of its natural and acquired advantages, take this method of placing before interested readers those features that are the foundation stones of its strength and prosperity. Believing that the borough has a bright future before it, they invite the capitalist, the manufacturer, the merchant, the home seeker, the artisan and the honest toiler, to investigate its merits.

The thanks of the community are due to the merchants, manufacturers and other business and professional men whose liberal aid made possible the success of this work. It is desired also to acknowledge the valuable assistance rendered by numerous gentlemen in the difficult task of compilation.

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ORGANIZED 1892.

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Dickey, S. R.	President National Bank of Oxford. Dealer in Grain, Lumber, &c.
Dickey, J. M. C.	Capitalist.
Ewing, Alexander	Grocer.
Flaherty, Patrick	Engineer.
Fulton, W. T.	Attorney at Law.
Gibson, E. W.	Postmaster.
Gillespie, Franklin	Physician.
Gilligan, E. L.	Passenger Conductor P. W. & B. R.R.
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Grier, R. J.	Farmer and Manufacturing Potter.
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Hutchison, F. P.	Physician.

Hutchison, Samuel D.	Grocer.
Hutchison, J. H. A.	Printer.
Ingram, A. H.	Sheriff of Chester County.
Johnson, Joseph E.	Carriage Builder.
Keilholtz, W. K.	Restaurant and Bakery.
Kerr, J. Cyrus	Clerk and Notary Public.
Kirk, Charles B.	Clerk.
Kirk, Lewis H.	Physician.
King, Theodore B.	Merchant Tailor.
King, Jere	Undertaker and Furniture Dealer.
Kimbell, J. H.	Grocer.
Leeke, Joseph	Dry Goods and Groceries.
Martindale, C. P.	Insurance.
Martindale, S. L.	Insurance.
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McCormick, A.	Notary Public.
McCormick, Clem	Supt. O. E. L. & P. Co.
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McDonald, W. T.	(Secretary and General Manager Oxford Land & Improvement Co.)
McKissick, Eli	Gen. Pass. & Fr't Agt. L. O. & S. R.R.
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Menough, D. H.	Capitalist.
Menough, H. A.	Dry Goods and Groceries.
Miller, John T.	Blacksmith.
Nevin, A. M.	General Manager L. O. & S. R.R.
Nusbaum, A.	Clothing and Furnishing Goods.
Price, John R.	Painter.
Parker, W. F.	Manufacturer of Caramels.
Passmore, H. P.	Dealer in Fertilizers, Coal, &c.
Patterson, N. A.	Hardware and House Furnishing Goods.
Pugh, A. Louis	Carriage Manufacturer.
Press, George T.	Jeweler and Watchmaker.
Ramsey, J. E.	Cashier National Bank of Oxford.
Roe, C. H.	Dentist.
Roberts, John	Coal, Lime, &c.
Rollins, E. H.	Station Agent P. W. & B. R.R.
Rudolph, G. M.	Books, Art Goods, Jewelry, &c.

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Slack, Branson	.	.	Brick Manufacturer.
Smith, J. Dickey	.	.	Plumber, Hardware, Tin, Stoves, &c.
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Strickland, Joseph C.	.	.	Furniture Dealer.
Strickland, Harry V.	.	.	Clerk.
Stubbs, T. K.	.	.	Attorney at Law.
Taylor, D. M.	.	.	President Farmers National Bank.
Taylor, B. F.	.	.	Justice of the Peace and Real Estate.
Wales, W. B.	.	.	Musical Instruments.
Walker, R. A.	.	.	Cashier Farmers National Bank.
Walker, Milton	.	.	Contractor and Builder.
Williams, H. U.	.	.	Manufacturer of Caramels.
Wilson, J. H.	.	.	Carriage Manufacturer.
Wilson, John Z.	.	.	Plumber.
Wilson, S. W.	.	.	Carriage Manufacturer.
Winchester, J. P.	.	.	Restaurant.
Winchester, S. W.	.	.	Tobacco and Cigars.
Woodside, R. G.	.	.	Supt. Big Elk Dairy.
Worth, H. S.	.	.	Agricultural Implements, Iron, &c.
Wright, W. T.	.	.	Printer.





FOURTH STREET—BETWEEN BROAD AND HODGSON STREETS.

OXFORD, PA.

THE BOROUGH OF TO-DAY—AN INTRODUCTORY SUMMARY OF THE LEADING FEATURES OF ITS
COMMERCIAL, MANUFACTURING
AND SOCIAL LIFE.



THE BOROUGH OF OXFORD is situated in the southern part of Chester county, six miles north of the Maryland State line. By reason of its peculiar geographical position it forms a hub for several towns of importance, whose spokes reach to an equal distance. The county seat, West Chester, is 26 miles to the northeast, while to the southwest is Bel Air, Md., also 26 miles away. Lancaster is 26 miles to the northwest, and Wilmington, Del., is 26 miles to the southeast. Forty-nine miles east lies the city of Philadelphia, and 56 miles southwest the city of Baltimore. The Central Division of the Philadelphia, Wilmington & Baltimore Railroad connects it with the metropolitan cities of Pennsylvania and Maryland, and brings innumerable other towns in the above States, and Delaware also, within a short distance, time considered. The Lancaster, Oxford & Southern Railroad, rambling and twisting its way through Chester and Lancaster counties, brings it in commercial communication with the towns and cities that border the Susquehanna river. This latter road will soon have connections via Lancaster with the great and boundless West and with the South by the Baltimore & Ohio at Elkton, Md. Within a few months Oxford will be connected by electric transit with Parkesburg, Pa., and Rising Sun, Md., tapping the main line of the Pennsylvania Traction Company at the former place. The chief industrial center in the southern

part of Chester county, one of the most productive counties in the Commonwealth, Oxford's population of 2500 (the total number of voters in May last being 506), ranks among the foremost in the elements of enterprise, public spirit, industry, thrift and social attractions. Located 553 feet above tide water, it is the highest point between Baltimore and Philadelphia, on the Central Division. It has a natural drainage, and a summer shower washes its streets and alleys clean as the virgin prairie. It has a sanitary record that is very high, and this is rendered unchangeable by its unsurpassed water supply, that gushes pure and crystal from deep down in the bowels of the earth. Endowed with that peculiar genius for homes characteristic of the English and Scotch-Irish races, of which the majority of Oxford's inhabitants are remote descendants, its tree-embowered streets are among the most winning and attractive of the borough's physical features. Surrounded by that rare combination, fertile farming and productive mineral lands, there is every reason to justify the content of its people and their ambition to make Oxford a leading manufacturing and commercial community. Chester county, as all know, has been from the beginning of its history, over two hundred years ago, noted for its unsurpassed fertility. And nowhere within the bounds of this fertile domain is the soil richer or more productive than in the immediate vicinity of Oxford. Of this, more anon. Within a few miles of Oxford are chrome and iron mines, kaolin clay beds for making bricks, quarries of green serpentine building stone, limestone and magnesia.

Within the past few years, from being simply a depot for the products of the surrounding agricultural country, machine shops, flour and planing mills, caramel and candy factories, carriage works, creameries and brick-yards, and other industries have gathered within her limits—led by her peculiarly adaptable situation for manufacturing purposes, the cheapness of labor and of living, the healthfulness, attractiveness and beauty of the Borough and its surroundings.



RESIDENCE OF J. M. C. DICKY.



PROPERTY OF J. M. C. DICKY.

It is chiefly within the last few years that the adaptability of the place for manufacturing purposes has become apparent. Oxford has aroused herself to her own importance, to the favoring circumstances that destine the Borough to rapid growth and prosperity ; to the fact that her peaceful, intelligent and industrious people are the surest foundation of material wealth. This fair upland community is a stranger to the elements of social disturbance elsewhere so rife, while idleness is a crime among its peaceful and toiling people.

Independent of its commercial and manufacturing interests, Oxford, to summarize, has an admirably disciplined fire department ; a Borough legislature that is wisely generous in the matter of local improvements and commendably watchful of the community's financial welfare ; eight churches, representing leading denominations ; seven public schools, equipped with first-class teachers, and two private institutions and one university ; two national and one private bank ; one influential weekly paper whose circulation is over 3300 ; streets that are rendered bright as day by electricity, and many other interesting and essential features that will be expatiated upon in the following pages.

Close investigation by an unbiased mind will lead to the logical conclusion that Oxford from now forward is destined to grow and grow rapidly, yet substantially. Admirably situated in the heart of a fertile agricultural country, a stranger to the capricious and unexpected leaps in growth of many other manufacturing centers, it has pursued its way in steadfastness, never endeavoring to deceive a confiding public with reports of a progress it could not substantiate by facts, until time has unfolded the town of to-day—a solid, energetic and thriving Borough, conservative in its clasp of the past, radical in its reach for the future,

HISTORICAL.

THE RISE AND PROGRESS OF OXFORD. ITS INCORPORATION
AS A BOROUGH, ETC.

THE building of a city is like the building of a nation of which it is a part. It has birth, childhood and then the energy of developing strength. So do men plant and cultivate. First the seed, then the tender blades, then the buds and blossoms which ripen into fruit. The growth of a community in the older sections of the Union can be traced with much similarity to the development and bursting into life of the blossoms of the field and mountain side. First, the lonely log cabin in the wilderness; second, the struggling, straggling village; third, the ambitious borough, and fourth, the rushing city.

While Oxford has the ambition and energy of a city of the first class, its population necessarily places it among the boroughs of the Commonwealth. This fact, to be sure, shows that the fruit sown in the rich vales and fertile valleys of this section by the early settlers has ripened slowly, but in recent years the soil has been enriched by the magic progress that is completely revolutionizing the older parts of the country, and Oxford is at present reaping a crop of prosperity that speaks well for its enlivened enterprise and advancing tendencies. While the number of its population cannot be sung with a swelling cadence, it can point with a just pride to a substantial growth in the past few years, and it can lay claim to a mercantile interest that surprises all in its extent and its continued expansion.

Nothing would be more interesting than a connected view of the population and wealth of the town from its first settlement to the present day; to witness the increase of its inhabitants, the development of its resources, the progress of its civilizing influences; its advancement in in-



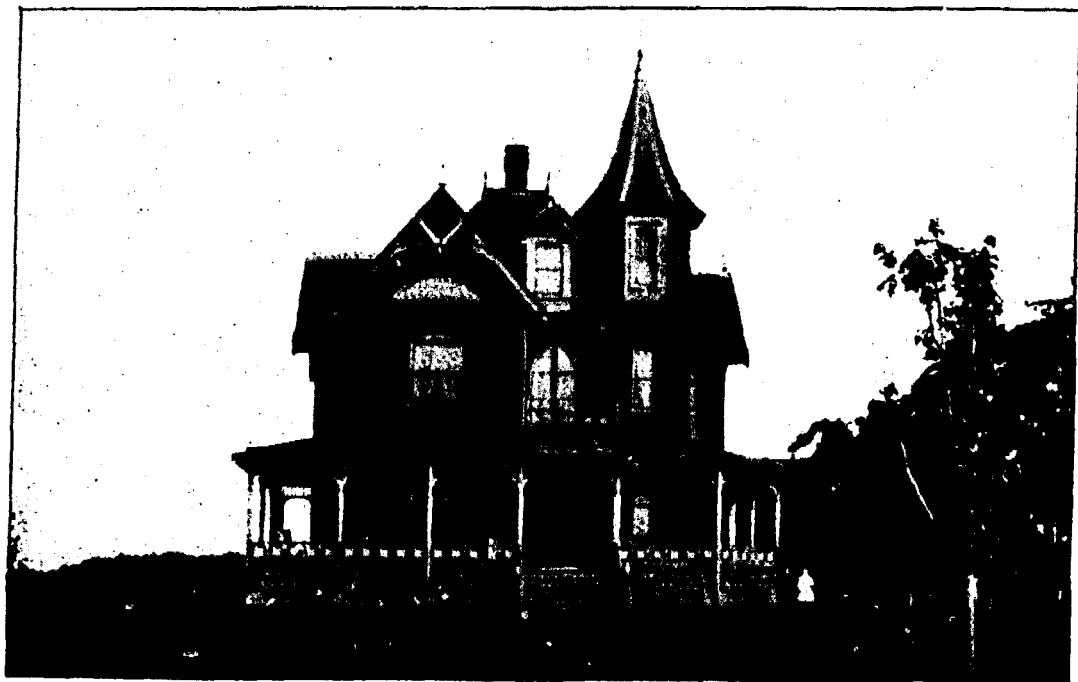
UNITED PRESBYTERIAN CHURCH.

dustries, agriculture, literature and religion. and to realize fully the planting, the budding and the first flame of existence of an organized community. which, from present indications, is destined to advance in whatever will improve, refine and elevate society. But as this work is intended more as a history of the Borough of today, with logical deductions from its present prosperous condition as to its introspective possibilities, only one broad, sweeping glance can be thrown back into the rapidly vanishing land of its past. The dullest imagination that has ever been even momentarily lit up by a flash from the interesting pages of early American history, can picture the life of the first settlers of this section. That momentary illumination will show him a virgin wilderness peopled by a class inured to toil and hardship, ready to fell the gnarled oak, to turn the rugged soil and expel the beast of prey that they might fit up habitations for the abode of domestic peace and enjoyment. Such was the character of the first settlers of the southern part of Chester county, and such the situation in which they were placed, sufficient to effectually hamper their primary efforts to establish the settlement now called Oxford on the plane it occupies in the county of today.

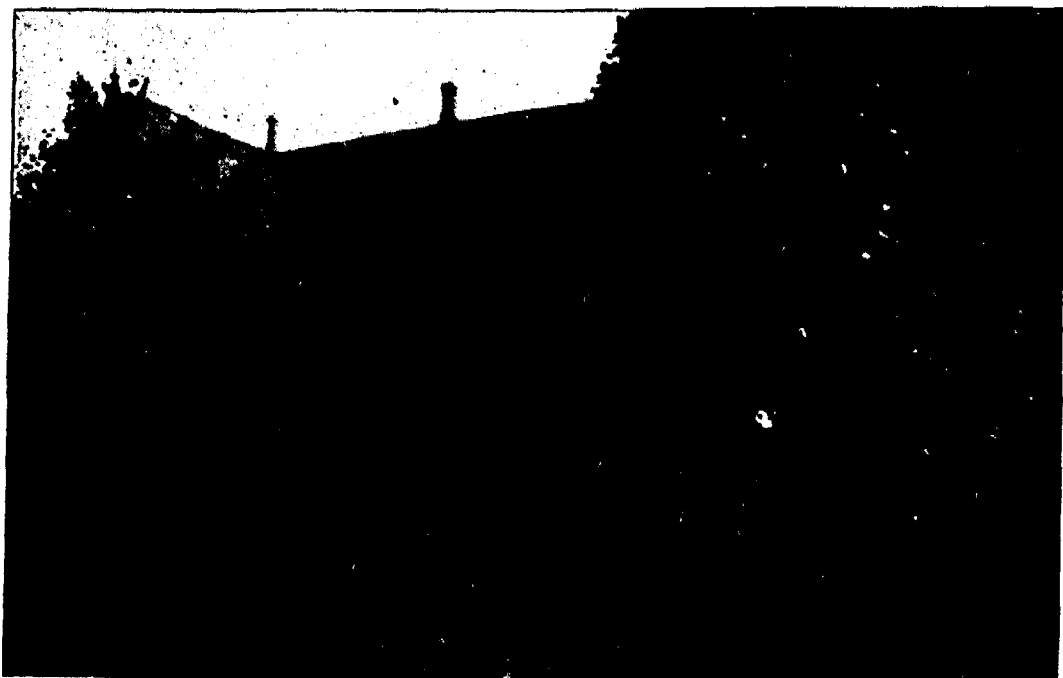
The patriotic spirit of the early settlers of Chester is too indelibly written in the country's annals to need recapitulation here. During the French and Indian wars this county furnished more than its quota of men and supplies, and its position in the struggle that ended with the creation and recognition of the independence of the great American Nation is marked on many bloody battlefields within its own borders. It would seem like fulsome flattery to refer to the patriotic spirit evinced by Oxford and its surroundings when rebellion rose in its temerity to divide in sections a country that Providence seems to have ordained should remain one, undivided, inseparably linked, with the stars and stripes streaming over it from ocean to ocean. That period is yet within the memory of hundreds of the citizens of Oxford, and the veteran, honored and re-

spected, is as numerous here as in any other community in the country—population considered.

Although Oxford, as its name indicates, is one of the oldest settlements in the southern end of the county, it was not incorporated as a borough until 1833. Viewed from a materially progressive standpoint, however, it was not until about 1870 that the town began to assume an appearance of modern enterprise and advancement. It was about that year that Oxford began to lose its purely agricultural aspect; it was then that it was cityfied by a waterworks system; its importance grew in the estimation of the people of portions of the counties of Chester and Lancaster, Pa., and Cecil in Maryland; its own citizens began to invest in various industries; an effort was made to invite outside capital to invest here; real estate and building operations broadened; the general store, through the influence of expanding trade, evolved into the special, and the natural consequence of the segregation of stocks was a greater number of business houses, more trade, increased banking facilities,—in brief, Oxford became the mart for an ever widening territory. In later days her municipal government has been more firmly established, her transportation facilities have grown, her commercial structure has been cemented, her waterworks system has been vastly improved, her educational and church advantages have been greatly developed, her principal streets have been macadamized, and a manufacturing fabric has been built upon a solid and enduring superstructure, while electric lights have been introduced. In a word, the Oxford of today possesses all the elements and comforts of a city, and therefore, with natural and acquired resources that are stimulating the spirit of progress, this favored Borough should fairly command the attention of the manufacturer, the merchant, the artisan and the home seeker.



RESIDENCE OF CHARLES R. TERRY.



RESIDENCE OF JOS. R. STRICKLAND.

OXFORD IN DETAIL.

MANY OF ITS SALIENT FEATURES PRESENTED.

RAILROADS.

While much has been suggested in recent times about increasing and widening the railroad ramifications of Oxford, it must not for a moment be imagined that the Borough is, in point of fact, behind the age in this respect. Her one great railway, the Central Division of the Philadelphia, Wilmington and Baltimore, supplemented by the narrow gauge, Lancaster, Oxford and Southern, gives her a system of communication by rail with the important Eastern centers and all the surrounding points of commanding interest in Chester, Lancaster and York counties, Pennsylvania, and Cecil and other counties in Maryland. Not only does she derive prompt and rapid communication with adjacent and outside connections of the country through the above railroads, but they also make her a center of trade for a wide territory. Oxford is the headquarters of the Lancaster, Oxford and Southern, and is also practically the headquarters of the Central Division of the P. W. & B. The latter road has here round house and machine shop facilities, and its passenger traffic at Oxford has so greatly increased in recent years that a handsome and modern station is contemplated for the near future. This improvement will be greatly appreciated by the traveling public generally, as the importance of the Oxford station is daily becoming more influential. Several trains from Baltimore and Philadelphia make Oxford a daily terminus, and also several trains are started off from this point for the above cities.

In this progressive age the prospects of a town or city for the future largely depend upon its transportation facilities. While Oxford, as stated above, is made the center

of a widening territory by her two railroads, her citizens keenly recognize the importance of increased transportation facilities, and are bending every energy toward the consummation of their hopes in that respect. That their efforts will not be vain can now to a certainty be stated. Of course, railroads are not built to a certain point at the beck of individuals. Rather, they follow in the wake of fruitful geographical position and natural advantages as surely as the magnetic needle points to the north pole. Such localities, blessed by nature, under the influence of the "cheery hand of labor" develop such attractive capabilities that they, in the natural evolution of business communities, are bound by the steel rail to the remotest ends of the country. The steam horse flying as he does with ever increasing speed in the closing days of the eventful Nineteenth century, never fails to follow the richest pathways of commerce. Whether one considers Oxford from the standpoint of increasing commercial possibilities or the purely artistic and beautiful in location, she is, in the natural order, destined to attract to her every element found essential for developing her commanding position. And no greater leverage exists to-day than first-class transit facilities for making a town a commercial and manufacturing center. Previous to the advent of railroads here in 1860, Oxford was considered the rightful center of trade for a large section of country. Nature perched her on an elevation, that she might stand guard over the destinies of portions of Chester, Lancaster and Cecil counties. And the fruits of the waving fields that are the pride and riches of the agricultural barons of these counties find shipment from Oxford to the metropolitan marts of the country.

Now what are Oxford's immediate possibilities in the near future for the enlargement of her transit facilities? To begin, a route has been surveyed for an electric line to Parkesburg to connect with the main line of the Pennsylvania Traction Company. The distance from Oxford to Parkesburg by the proposed route is thirteen and one-half miles, and as it will follow the old limestone road, located



MARKET STREET. DECORATION DAY, 1894.

along the ridge of the watersheds of the Susquehanna and Delaware rivers, it can be built with but few bridges and little expense. For more than twelve miles of this distance not a stream crosses the roadway, the water washing from its either side to the streams that flow direct into the Atlantic ocean or Chesapeake bay. From here this electric road will be continued to Rising Sun, Md. The immediate results of this road can scarcely be realized by Oxfordians at present. To most of them it means an easy method of reaching the main line of the Pennsylvania railroad. Few comprehend that this Borough, with its first-class stores and generally progressive tendencies, will draw the trade of all the territory immediately adjacent to the road. The history of electric railway building in America is that the hustling, enterprising marts, the ones swayed by progress, reap the full benefits to the disadvantage of the sleepy, poky, stagnated villages. All concede that Oxford has push, energy, pluck, and in her are centered those essentials that are destined to make her a powerful factor in the commercial circles of southeastern Pennsylvania. This electric road will soon be commenced, and that it will completely revolutionize Oxford and its vicinity cannot be doubted.

The other contemplated railroad improvement for this point is the widening to full gauge of the Lancaster, Oxford and Southern railroad from here to Kingsbridge. From the latter point a new road, seven miles in length, will bring it to Quarryville, where it will connect with Lancaster and the West by the Philadelphia and Reading. It is also in contemplation to build the Lancaster, Oxford and Southern south from Oxford to a point near Elkton, Md., and there form a junction with the Baltimore and Ohio. In fact, this junction, to be accurate, has already been made, and five miles of the road, full gauge, has been built to Providence Paper Mills, about seven miles from here. The influence of direct connections with the Baltimore and Ohio and Philadelphia and Reading systems would be far-reaching in its effects and would give Oxford

an opportunity to secure such tempered freight rates as possessed by few boroughs in the Commonwealth. With the prospects of a revival in railroad earnings, now that the vexatious tariff question has been settled, it is certainly to be hoped that some definite steps will be taken to complete the improvements of the L. O. & S.

Of course, Oxford owes much of her commercial prestige to the Central Division of the P. W. & B. R. R. For nearly thirty-five years this road has carried her freights and citizens and has connected her with the great Pennsylvania railroad system, of which it is an important part. While it is true that the P. W. & B. has been of great benefit to Oxford and its surroundings, it is also true that Oxford and its surroundings have been equally beneficial to the P. W. & B. It is doubtful if any intermediate station along its route from Philadelphia to Baltimore does as much shipping as this. An average of 30,000 bushels of potatoes are shipped yearly from Oxford, and it has been settled by the most accurate statistics that she ships more hay direct from the grower than any other railroad station in the world. This is a broad statement to make, but the closest investigation proves its truth. The shipments of fertilizers are also very large, thousands of tons being manufactured and shipped yearly from here. It is estimated that 100,000 bushels of wheat are shipped from here yearly. Then take the shipments of produce! The products of the magnificent farms that dot the southern ends of Chester and Lancaster counties, and the upper portion of Cecil county, Md., here find an outlet to the city. Thousands and thousands of dollars worth of farm and dairy products are shipped yearly, in addition to the shipments of the three large creameries, and this great source of income to the P. W. & B. Railroad is increasing annually. Shipments from here are not spasmodic, but are regular the year in and year out. With the increase of the manufacturing interests of the Borough, and its consequent growth, the business of its railroads will necessarily be enlarged. The Central Division carried



RESIDENCE OF J. A. WATT.



RESIDENCE OF REV. W. R. BINGHAM.

more of the products of the farm and dairy during the holiday season of last year than any other branch of the Pennsylvania Railroad system entering Philadelphia, and Oxford was the largest shipping station along its route, tons of poultry alone being sent from here.

The importance of Oxford is recognized by the P. W. & B. by the fact that it makes this town the terminus and starting point of several accommodation trains daily to Philadelphia and Baltimore. Five trains are run from here daily to Philadelphia, and this service is further increased on Tuesdays and Fridays by a market train. Five trains are received daily from Philadelphia. Three trains are run daily each way to and from Baltimore. Two trains are run each way between Oxford and Philadelphia on Sunday.

MANUFACTURING.

Oxford is rapidly losing her purely agricultural aspect and is beginning to assume the airs of a progressive and enterprising manufacturing community. Not only has Nature been lavish in her gifts of material required, providing much of it in the immediate vicinity, but the position of the Borough geographically, and the fact that her railroads link her with the rich treasures to be had in other sections of Pennsylvania, also gives confirmation to the claims that she is growing industrially and that she will continue to develop in this respect. Having in close proximity beds of iron and chrome ores, quarries of building stone, fine clay for making brick, a productive agricultural region, with the great coal fields of this State to the north and those of Maryland to the south, is it any wonder that the people of Oxford firmly believe that Nature intended their town a site for a thriving manufacturing community?

But there are abundant openings at Oxford for other manufacturing interests beyond those she already possesses. There is business and demand for factories in iron, wood, cotton, wool, silk, and, in fact, every staple of the

country; and for the capitalist or mechanic there are few points in the Union where skill and money can be more profitably employed than here. Oxford is well supplied with those facilities required by factories, such as an abundant supply of water at all seasons of the year, good fuel facilities, numerous and cheap locations adjacent to railroad lines, closeness to the great centers of trade, railway connections with the leading systems of the country and tempered freight rates. Again the Oxford Land and Improvement Company, an organization composed of some of the leading business men and capitalists of the Borough and formed especially for the industrial improvement of the community, donates land gratis to all manufacturers who come here with the firm purpose of remaining permanently. This company goes further. It builds and equips plants for reputable manufacturers, and therefore producers who are desirous of immediately expanding their business and increasing their producing facilities without any cost to themselves cannot do better than investigate the claims of the advantages of Oxford. Nor are the above numerous inducements the only ones offered. The government of the Borough has, in its liberality, exempted all manufacturing industries from taxation for ten years and this liberal policy will be continued in the future.

Thus it will be seen that manufacturing can be prosecuted here under very favorable circumstances. And Oxford offers great advantages, too, for labor; cheap and comfortable homes, healthful air, favorable conditions between the employer and employee, and those other benefits enumerated on other pages of this book. The property donated by the Oxford Land and Improvement Company is the best here for manufacturing purposes, lying adjacent to the railroads, thus giving every opportunity for sidings, etc. The lay of the land is such that improvements can be made with but very little primary expense, an important fact in building operations. The caramel factory was brought here through the influence of this company.



FIRST PRESBYTERIAN CHURCH.

Following will be found enumerated the chief industries of Oxford :

The caramel factory operated by W. F. Parker & Co., is a splendid institution, magnificently housed and equipped, and employs upwards of 200 people on an average the year round. The products reach every section of the Union and a large export business is done with European countries. No better point could be selected for a caramel factory, because milk, an important factor in the manufacture, can be had here in any quantity.

Oxford boasts two iron industries which are doing a thriving business. One, the machine and foundry shops of William Burling, employs about fifteen men, and the works are modern, the buildings representing the very latest features in industrial architecture. The other is conducted by Joseph H. Hudders and is progressing in the most favorable manner.

In the matter of manufacturing sweets, Oxford is gaining a wide reputation. In addition to the caramel factory she has another candy industry that does her credit. Reference is had to the plant of N. P. Alexander, where all kinds of candies are manufactured. About thirty hands are employed, and a large wholesale business is transacted throughout Pennsylvania and Maryland.

D. W. Chandler's well equipped planing mill represents Oxford's industry in wood. Many larger communities are not so ably supplied in this line. But it would indeed be surprising if Oxford were not properly represented with planing mill facilities. The rapid growth of the town in recent years, the erection of factories and many elegant and modern residences, made it imperatively necessary that a first-class planing mill should be located here. Such is that conducted by D. W. Chandler.

It is natural to suppose that the flouring industry should be a large one at this point. The farms of Chester county for fertility justifies the belief that Oxford's industries would have a serious gap without a flour mill. Un-

doubtedly the people here can be proud of the Oxford Flouring Mills, an institution whose products have the greatest popularity, not only in the local markets, but also in those of the largest trade centers. These mills have a large daily capacity, and often run day and night to meet the heavy demands of trade.

Then take the brick industry which Branson Slack operates. The clay used produces the finest bricks, and the cheerful appearance of the borough itself is largely due to the quality of home manufactured brick, the clay being of the most pleasing color. The fact that even most of the suburban buildings erected here in recent years are built of brick attests the popularity of the brick made by Branson Slack.

One of the oldest industrial branches here is carriage manufacturing, and Oxford's reputation in this department of trade is constantly growing, owing to the activity and progressiveness of the men who control and operate the factories. For a great many years the establishment of Wilson, Pugh & Wilson was alone in this field and right well did it sustain the prestige of Oxford. They could do so without much difficulty, since they have one of the best carriage plants in Chester county. The Johnson Carriage Company, established later, has also found this a very favorable field for carriage and wagon building and are progressing in the most satisfactory manner.

To dwell upon the facilities afforded creameries by the country adjacent to Oxford would indeed be like "bringing coals to Newcastle," because Chester county is noted for extensive dairies, its velvety pastures, green and rich in fertility. Immense quantities of butter are shipped daily from here, and with the growth of the consuming qualities of Baltimore, Philadelphia and New York and intermediate points, this line of production must necessarily be enlarged. The two leading creameries at Oxford are the "Big Elk" and the "Jordan."

Next year a first-class ice plant will be in operation at this point. Ground has already been secured and a com-



RESIDENCE OF MRS. MERCIE A. TAYLOR.



PROPERTY OF D. H. MENOUGH.

pany will be organized at an early day. The capacity at first will be about twenty tons per day, but the buildings will be constructed so that the output can be enlarged at any time. This is something that Oxford has needed for some time past, and it will therefore be appreciated by the citizens generally.

Besides the above industries there are many extraneous lines represented, such as cigar factories, broom factories, carpet (2) factories, etc., etc.

A fact that should be emphasized here is that while commercial depression has been hovering generally over the country in recent months, Oxford's industries never felt the financial and mercantile jars that shook other communities from center to circumference.

WATER SUPPLY.

One of the most troublous questions which agitate the minds of corporations of towns and cities in America is is that of water supply. This is owing, in great measure, to the fact that population in this country, even in the older sections, is always on the increase, sometimes growing with astonishing rapidity.

Oxford in times past had some disappointments and vexatious moments from this source, but happily that is now but a fading memory of history, and its water system of to-day is very complete, and is conceded to be one of the best arranged in the country.

In 1868 the Oxford Gas and Water Company was chartered, for the purpose of erecting water works to supply the Borough. The works were built by the company in 1869, and in the following year were purchased by the Borough for \$30,000.

The supply was first taken from Elk creek, which had a drainage area of three square miles, but later the source of supply has been from artesian wells sunk to a great depth, and the water thus procured has been determined by expert chemical analysis to be the purest for drinking and culinary purposes and the best for manufacturing, causing but little rust in boilers, etc. The plant is well

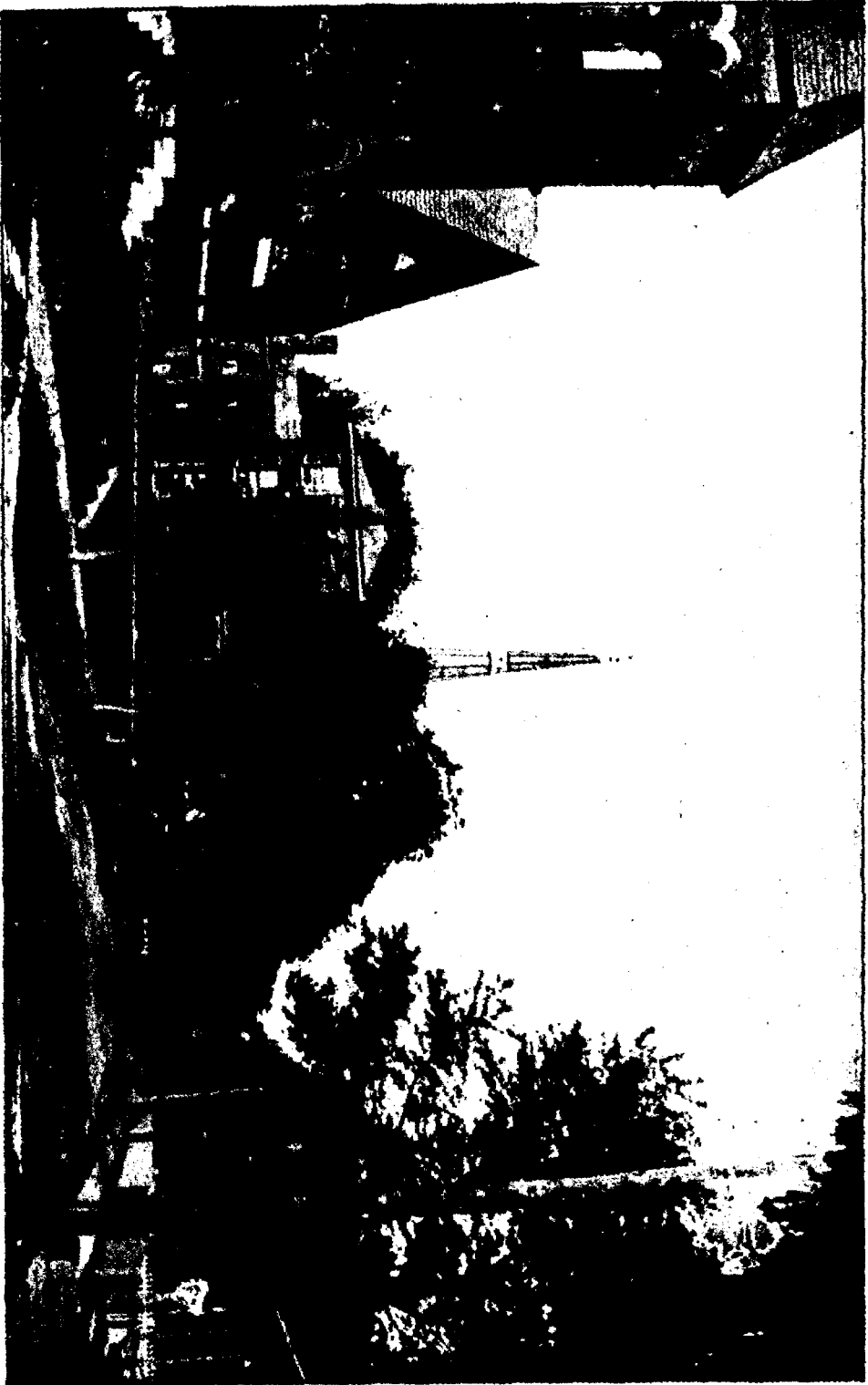
equipped with boilers, pumps, etc., and as the sources of supply are practically inexhaustible, alarms of a water famine are never felt here.

The water is pumped direct from two bored wells to the reservoir, the latter being a basin 80 feet square at the top, 25 feet square at the bottom and 18 feet deep, having a capacity of about 500,000 gallons. The wells are each eight inches in diameter and have a respective depth of 189½ and 543 feet. The entire cost of the works to the present time has been \$50,808.96. The Borough is well supplied with mains throughout its entire extent, and the facilities in this respect are being increased as necessity demands. The number of water plugs within the corporate limits is thirty-five.

While Oxford, owing principally to her high elevation, has always been regarded as a healthy town, her mortuary record has been considerably lowered since her water supply has been rendered above suspicion. Experience has demonstrated, time and again, that water received from nature's great reservoirs of purity, the mountain spring or the streams that flow hundreds of feet beneath the surface of the earth, is pure as the driven snow. Purity of water means health to a community, and its steady and undiminished abundance is a guarantee of supply to meet every demand of a growing manufacturing town. Oxford's supply possesses both of the above requisites, i. e., purity and abundance. As the Borough is the sole owner of the works, the result is that while a neat and substantial revenue is netted yearly, citizens, factories, etc., are supplied at such very reasonable figures as would create surprise elsewhere.

FIRE PROTECTION.

A most coeval with the water works was the establishment of an efficient fire company in Oxford. Reference is had to the formation of the Union Fire Company, an organization that has always deserved well of the community. In 1872 this company was chartered under the State laws, and its list of membership has always included the



MARKET STREET—WEST OF SIXTH STREET.

names of many of the most prominent and influential citizens of the Borough. The company has pleasant and central quarters on Third street, having erected a substantial frame building in 1874, which was completely remodeled in 1880. The building is two stories, 27x55 feet in dimensions. Immediately in its rear is the stable, 16x27 feet. The arrangement of the buildings is convenient, the doors of the stable opening directly into the engine house. Three horses are always on hand, and the mechanical equipment represents the most modern phases of the necessities for fighting successfully the fire fiend. It includes a steam fire engine (Silsby); one horse hose wagon, carrying 500 feet of cotton hose; one hand hose carriage, 500 feet of hose, and a hook and ladder truck. The Union Fire Company has been instrumental in the passage of several ordinances that have been recognized as redounding to the good of the Borough, especially the one creating a fire limit, i. e., the prevention of the erection of frame buildings within a certain radius of the town center. The officials of the company are : J. P. Winchester, president ; W. S. Strickland, secretary ; Joseph Leeke, treasurer ; George E. Jones, chief engineer, and J. P. Bonsall, assistant engineer.

RESIDENTIAL AND SOCIAL FEATURES.

As a place of residence the Borough of Oxford possesses all the elements of accessibility, health, educational facilities, social and religious advantages in the highest degree. The magnificent country that surrounds it produces in abundance everything to be found in the vegetable kingdom in this climate, and hence the local market is always plentifully supplied with the freshest and finest products of the farm and dairy, sold at the most reasonable rates. Pure water is procured from artesian wells, and the climate is of an average character as between intense northern cold and extreme southern heat, and consequently at no time during the year are citizens seriously inconvenienced either by the biting blasts of winter or the burning sun of

summer. The town is admitted by all to be very healthy, enjoying practical immunity from diseases of an epidemic nature, except those few from which no community is exempt. Oxford has many attractions as a borough of homes. Her location is everything that can be desired and her eligibility as a place of residence has exerted a powerful influence in her development. Her streets are well kept, the surrounding country offers fine opportunities for driving, while her numerous splendid private residences and handsome stores combine to make her an attractive place in which to live. The rents in Oxford are remarkably reasonable, the cost of building is at a minimum and the expenses of living very low. Both Philadelphia and Baltimore are within a few hours ride and trains are run from the former city two nights in each week at an hour which permits residents of Oxford to go to the theatre or mingle in the social swim of the City of Brotherly Love. Citizens of Oxford can visit the beaches along the Jersey coast and the Chesapeake bay, play with Father Neptune, and return the same day.

Many of the beneficent, secret and philanthropic orders, which have been universally recognized as ministering to man's needs and to his social instinct, had here early establishment and continual growth. The following beneficial and other orders are established in their halls and hold stated meetings in Oxford: Oxford Lodge, No. 353, F. & A. M.; Fairview Lodge, No. 324, I. O. O. F.; Oxford Council, No. 853, Jr. O. U. A. M.; Ocklohoney Tribe, No. 212, I. O. R. M.; Oxford Castle, No. 232, K. G. E.; William S. Thompson Post, No. 132, G. A. R.; Woman's Relief Corps, No. 82, of W. S. Thompson Post; Oxford Lecture Association; Y. M. C. A.; W. C. T. U.; W. C. T. A.; Union Fire Company, Citizens' Brass Band, and the Oxford Orchestra.

EDUCATIONAL.

It goes without saying that the people of Oxford have made large and ample provision for the education of their sons and daughters; and the efficiency of the public school



RESIDENCE OF S. L. MARTINDALE.



RESIDENCE OF J. D. SMITH.

system, common to the State of Pennsylvania, has one of its best exemplifications here. Her schools take high rank and are fully entitled to the reputation attaching to them. This is as it should be, as no institution under municipal government lies so near to the hearts and interests of the people as the public schools, and a community's intelligence can be gauged correctly by their condition. There are seven public schools at Oxford, and the system of education as here in operation is simple, thorough and complete. Pupils may ascend from the lowest forms in the primary schools through secondary, intermediate and grammar into the high school, whose studies provide an ample equipment for any of the academies and collegiate institutions of the State or Union. The number of scholars enrolled is about 325. Independent of the free schools, there are two private institutions, one conducted by the Society of Friends and the other by private enterprise. Both have always met with a proper degree of success. At Lincoln, a pretty suburb of the Borough, is located the celebrated Lincoln University, organized by Oxford effort.

It is not in the least surprising to learn that educational facilities were early provided for the children of this community. Oxford in the early days was influential as an educational center and her schools attracted students from afar off. In 1835 a meeting was called by Rev. John M. Dickey, D. D., which eventually resulted in the establishment of the Oxford Female Seminary, an institution that was philanthropic to a great extent, its primary object being the education of women for teachers. It educated the daughters of ministers, missionaries, and young women who desired to teach, at greatly reduced prices, and in many cases no tuition at all was charged. Thus it might be properly termed the first normal school instituted within the bounds of this State.

But the name of Rev. John M. Dickey does not live merely at the present as the founder of this seminary, or as a fearless and conscientious pastor in the church mili-

tant, but is engraved in imperishable letters on one of the noblest and most philanthropic educational monuments that mark this broad land—the Lincoln University, the first institution of learning founded on American soil for the purpose of throwing a “flash light” of intelligence into the very heart of the dark reign of ignorance that at that time clouded the Negro intellect. Incidentally it may be mentioned that one of its fundamental principles was advocacy of the enforcement of the true spirit of the constitution of the country, that all men are born free and equal. Lack of space prevents more than a general outline of the early struggles of this institution and its present highly prosperous condition. The originator of the idea of a seat of learning for the slave and the freedman, Rev. John M. Dickey, lived to see his project reaping the grandest success.

By an act of the Legislature, April 29, 1854, “Ashmun Institute” was incorporated at Hinsonville (now Lincoln), a few miles from Oxford, for the scientific, classical and theological education of colored youth of the male sex, under the direction of a board of trustees. The act of incorporation decreed that all vacancies that occurred in the board of trustees by expiration of term of office, death, resignation, etc., should be filled by the Presbytery of New Castle. Thus was the foundation laid of the now famous Lincoln University. An institution of this kind naturally met with severe opposition at the outset in a community so near the Mason and Dixon line. Nevertheless, the zeal of its projectors never flagged, and how great were the struggles of the Ashmun Institute for life in its early history few now can tell, but it is safe to assert that never in its most trying period did its supporters dream of relinquishing the plan formed to unfetter the bonds of their unfortunate brethren—mental and physical.

The name of the institution was changed by a supplementary act of the Legislature in 1866 to Lincoln University—in memory of the martyred President. Another supplementary act in 1871 repealed the supervision of the



MARKET STREET--WEST OF FOURTH STREET.

Presbytery of New Castle and placed all the powers of management in the hands of the board of trustees. This last supplementary act also gave a veto power to the General Assembly of the Presbyterian Church in the United States in the election of professors in the theological department of the University. In later years the institution has met with the most remarkable success, not only in its management, in its superior faculty, in the erection of magnificent buildings, in the increasing number of students, but its greatest renown and most lasting laurels have been won through the successful and exemplary lives of its graduates. The "flash light" has become a beacon fire, fed by Christian philanthropy and humanitarian principles.

CHURCHES.

The people of Oxford are essentially a church-going people, and the diversity of religious belief is well indicated by the number and character of the churches. In fact, in few communities does the religious spirit hold stronger sway than here. There are eight places of worship, or almost one to every three hundred inhabitants. The following denominations are represented by churches: United Presbyterian, Presbyterian, Friends, Methodist Episcopal, Roman Catholic, Baptist, and two colored (Second Presbyterian and African Methodist Episcopal.) Several of the church buildings, as will be seen from the illustrations, present a handsome and imposing appearance, exciting by their architectural beauty the wonder and admiration of strangers. Certainly, in no other direction have the wealth and public spirit of the citizens of Oxford manifested themselves more efficiently.

Presbyterianism has always from the beginning of the community been influential at Oxford, and today the majority of its citizens recognize the Calvinistic doctrine. The United Presbyterians were the first to organize a church, their establishment at this point dating back to 1754. This church received a severe setback in 1822, when

the majority of its members left the Associated Reformed Church, as it was then called, and united with the Presbyterian Church. Rev. Ebenezer Dickey was pastor at the time, and to his efforts was due, to a great extent, the marshaling of the majority of the members under the banner of the General Assembly. When the change was effected all the church property of the Associate Presbyterians passed into the possession of the Presbyterian Church. The former, weak in numbers, then built a church about two miles from Oxford for the equal convenience of country and town communicants. Afterward they built a small church on the site of their present grand structure and continued to worship in it until the completion of the present handsome edifice on Market street, last Spring. The present pastor is Rev. A. P. Hutchison.

As stated in the foregoing paragraph, the Presbyterian Church was established here in 1822 through the efforts of Rev. Ebenezer Dickey, who occupied a commanding position in the church affairs of that day. From that time to the present it has always been the most influential denomination at Oxford. The work begun by Rev. Ebenezer Dickey was ably carried out by his son, Rev. John M. Dickey, the philanthropist and educator, who succeeded him and occupied the pulpit for over thirty years. He was succeeded by Rev. Caspar Hodge, son of Professor Charles Hodge, D. D., of Princeton University. Rev. W. R. Bingham, D. D., who yet resides within sight of the church, and is President of Lincoln University, became pastor in 1859. During the ministry of Rev. Frank B. Hodge, who succeeded Dr. Bingham, the present beautiful church edifice was erected. Rev. Hodge was ably assisted in the erection of this monument to Presbyterianism in southern Pennsylvania by Mr. James R. Ramsey, chairman of the building committee. Then came in succession Revs. Orr Lawson, M. W. Jacobus, and Hugh L. Hodge, present pastor. Rev. Jacobus, who was called from here to the New Haven Theological Seminary, was an active leader in religious affairs, and during his ministry the interior of the



RESIDENCE OF MILTON WALKER.



RESIDENCE OF JOSEPH M. SHOWALTER.

church was remodeled and beautified. The Presbyterian Church occupies one of the most commanding sites in Oxford and its architecture is modern and imposing. It has a membership of about six hundred.

The Methodist Episcopal Church has become very popular at Oxford in recent years, and its development has not only been substantial but surprisingly rapid. The first church of this denomination established here was in 1851. This was a small brick structure on Third street, now occupied as a place of worship by the Baptists. How great the contrast with their elegant and handsome new church, located at the corner of Market and Addison streets! This church was dedicated on March 7, 1886, during the ministry of Rev. William Bamford. It is one of the handsomest church edifices in Chester county. It expresses in its architectural proportions convenient and modern plans, and the structure may be truly said to be a splendid and harmonious pile. The membership of the Oxford M. E. Church is about four hundred.

In 1877 the Roman Catholic Church of the Sacred Heart was completed and dedicated. It was built by Rev. James F. Kelly of West Grove, who yet presides over its destinies. Regular services are held every Sunday.

While the Society of Friends has always been a potent factor in the social affairs of Chester county, a meeting-house of this persuasion was not built at Oxford until 1878. This meeting-house is a substantial brick structure, with school attachment.

The Baptists purchased in 1886 the church that had been formerly used by the Methodists. Previous to that time they utilized Brinton's Hall as a place of worship. Rev. William Barrows is present pastor.

The Second Presbyterian Church was established in 1881, and is the strongest denomination among the colored people. The present pastor is Rev. Samuel W. Johnson.

The A. M. E. Church was built in 1884. Rev. Robert Murray is pastor.

OXFORD LIBRARY.

The present Public Library had its origin in 1868. It contains about 1800 volumes. It has a pleasant and commodious reading room and the newest books of standard authors are constantly received. All the leading periodicals, etc., are on hand, and the patronage extended to the library indicates much for Oxford's culture and love of literature.

RETAIL TRADE.

Large sections of Chester and Lancaster counties, Pennsylvania, and Cecil county, Maryland, are exclusively tributary to Oxford in many of the best lines of retail business. Besides this, Oxford, as the chief town in an important agricultural country, is of course the natural market for the products of this entire region; thus all this constantly increasing custom is drawn here to swell the general aggregate of its annual retail business. The retail interests are in the hands of the best known and influential citizens of Oxford. The stocks carried embrace full supplies in all lines, and the merchants spare no pains to maintain their stocks as complete and varied as could be desired. The storerooms are, as a rule, large, airy and convenient, and such as any town could refer to with pride. Magnificent display windows, large plate glass fronts, lofty ceilings, well arranged, splendidly lighted rooms, are the rule to which there are but few exceptions.

FINANCIAL.

The very life—the inspiration and salvation of every progressive mercantile, commercial and manufacturing community—is dependent, in a great measure, upon its banking facilities. Few interests of the Borough have been so stable, and like concerns of no other town in the State can point to such unabated and uniform prosperity as the banking institutions of Oxford during the last twenty years. Her banks, in fact—national and private—have been managed with rare ability and fidelity, con-



METHODIST EPISCOPAL CHURCH.

ducing thus largely to the safety and stability of the Borough's business.

There are two national banks here, the National Bank of Oxford and the Farmers National Bank of Oxford, and one private institution conducted by J. A. Watt & Co.

ELECTRIC LIGHTS.

The Borough is illuminated at night by both arc and incandescent lights. The Oxford Electric Light and Power Company furnishes the current. This company has constructed a well equipped plant and its mechanical appliances, dynamos, etc., were purchased with the view of providing for an increased patronage in the future. The Borough is lighted by 7 arcs and 80 incandescent lamps. As nearly all of the leading stores, churches and many of the private residences use the current, the Borough can be said to be well electrified nightly, nearly 1000 lamps being used. Mr. J. W. Bowman, now of Denver, Colorado, was the founder of the electric lighting system of Oxford.

POSTAL FACILITIES.

The mail facilities of Oxford are certainly all that citizens can expect. Sixteen mails are received and sent daily. In addition to the postal facilities by rail, two stage mails are received and sent daily and one received and sent tri-weekly. The importance of the office can be gauged by the fact that its salary per year is \$1850.

HOTELS.

To the traveling public the hotel conveniences of a town or city are of the utmost importance. Fortunately, in this respect Oxford compares favorably with any other community in Chester county, not even excepting West Chester, the county seat. The hotels are the Oxford and Octoraro. A large four-story addition was built to the former this Fall, making it the largest hotel as well as the most attractive in Chester county.

Independent of the above hotels, there are also many first-class boarding houses here, and strangers, no matter

how numerous they may be, whether they come for a day or to spend a season, can find accommodations to suit their tastes and conveniences, either public or private.

Oxford, owing to its admirable location, accessibility to Baltimore and Philadelphia, high altitude, etc., is becoming quite a favorite resort for Summer boarders. Each succeeding Summer displays the fact that the charms of the Borough, with its pleasing and attractive environments, are becoming more appreciated by this class. A glance at the information contained under the heading "Residential and Social," will cause anyone to comprehend why Oxford should become a popular resort for the quiet disposed in the heated period.

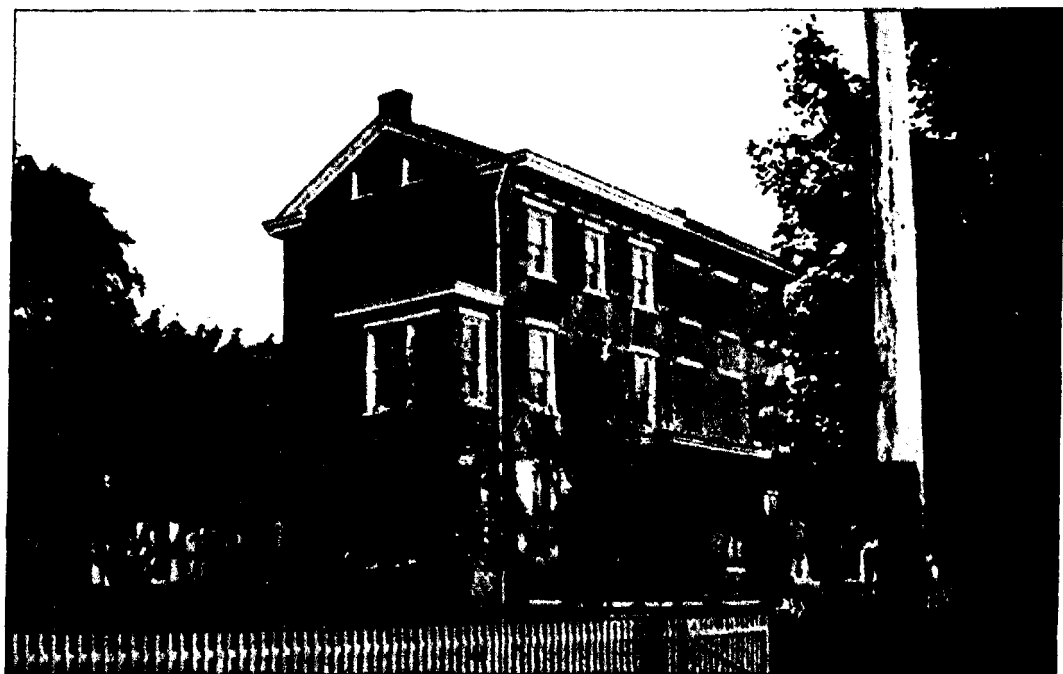
NATURAL ATTRACTIONS.

It has been previously stated that the elevated location of Oxford is one of her most attractive features. From her elevation can be surveyed panoramic scenes that are as suggestive of active business life as of inspiring natural beauty. For extent of cultivated fields and vari-colored landscape its equal can scarcely be found. Two streams, a branch of the Big Elk on the east and the Little Elk on the south, begin their lives within the Borough limits and laughingly dance away until they acquire volume enough to put on the airs of babbling brooks, then brawling rivulets, to finally become commercial feeders of the Chesapeake Bay. The Octoraro creek, a broader stream, whose shores are rich in aboriginal legends and later traditions, picturesque and romantic, can be seen to the west, a silver thread, dividing the counties of Chester and Lancaster, and flowing through Cecil to the noble Susquehanna, 18 miles away. An unobstructed view, beautiful in its contrasts, is spread out for miles and miles on all sides.

Oxford Park, a tract of six acres, splendidly timbered with trees of large growth, on the southwest side of the Borough, has been purchased by a public spirited citizen—Mr. Joel L. Lacy—who is making many im-



RESIDENCE OF J. F. ROSE, M. D.



RESIDENCE OF D. W. CHANDLER.

provements, and it will soon be a charming resort for the community.

Fine driving and sporting facilities may be had in the beautiful valleys through which the Octoraro and the Big and Little Elks flow.

JOURNALISTIC.

Oxford's newspaper, The Press, is acknowledged to have the largest circulation of any weekly in Chester county. It is a newspaper of which any community might well be proud, and it is one of the largest as well as one of the brightest and best edited weeklies in the State. It was founded in 1866 by Mr. Henry L. Brinton, whose personality yet continues to sway its destinies. From the date of the first issue The Press has ever been potential in shaping the policy that has been of paramount influence in making Oxford the admirable trade center she is today. Its files contain the most authentic records of a historical character relating to Oxford and its surroundings since 1866, and, in fact, this book is indebted greatly to them for much valuable information. While The Press is politically independent, it is always outspoken and radical on subjects that affect the well-being of society and the advancement of the interests of the community. As it covers faithfully the news of all the adjacent country and towns, its large circulation throughout the surrounding country is an attractive force thoroughly appreciated by the citizens of Oxford. It is, in fact, the weekly medium of a wide section, and its influence is therefore correspondingly great. The enterprise of its management, H. L. Brinton & Sons, can be gauged by its strong and healthy progress, and the handsome edifice they erected in 1892, containing one of the best equipped job and book printing plants in the State, outside of the larger cities, speaks well for their prosperity and their desire to afford Oxford the latest facilities in the "art preservative." The Press in its long and successful career has held an enviable position in newspaper circles in Chester county, and to

draw upon the parlance of the breezy Occident, it has established quite a respectable journalistic necropolis at Oxford.

OXFORD AGRICULTURAL SOCIETY.

The above association holds fairs twice a year—Spring and Fall—which draw large crowds to the Borough from the surrounding country and the towns and villages located within a wide radius of Oxford, also from distant cities. This enterprise is in a prosperous condition. It was established in 1870, and in the twenty-five years that have since elapsed has been one of the greatest advertising features possessed by the Borough, bringing thousands within her doors yearly. The grounds are located in the northern section of the town, within a few blocks of the heart of the Borough, and consist of a well laid out park of twenty acres. The improvements in the way of buildings are commodious and sufficient in number. The race-track, one-half mile, is considered by experts to be one of the finest and “fastest” in the country. It is known as a soil track and the managers of the association take the greatest pride in keeping it in good condition.

A FEW PARAGRAPHS.

The car shops of the Lancaster, Oxford and Southern Railroad are located here.

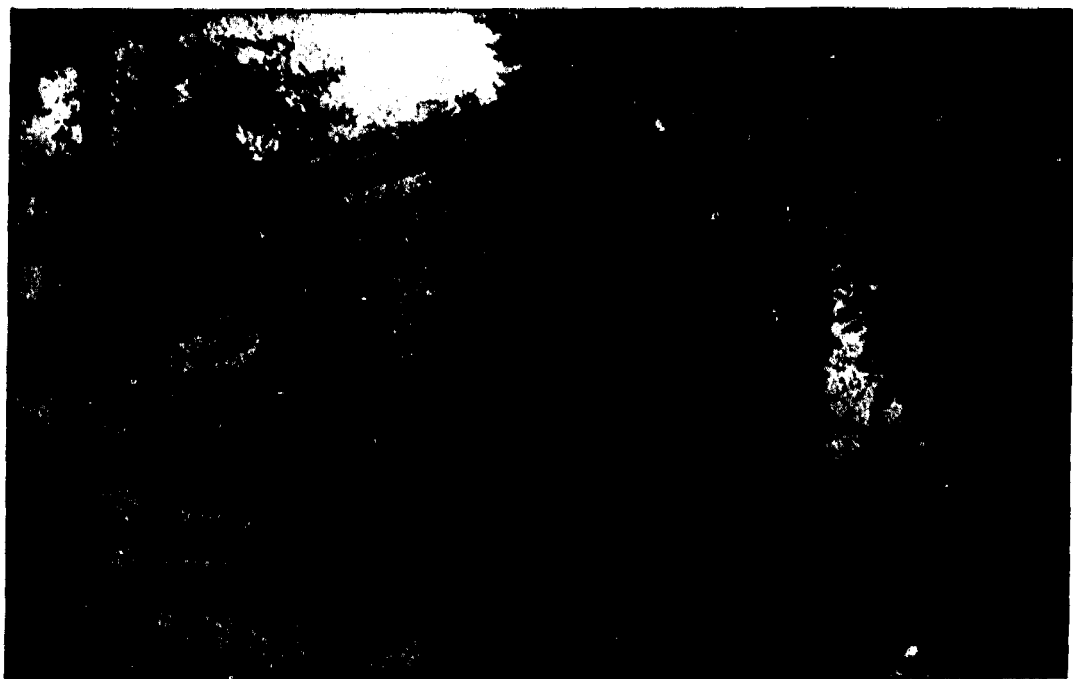
The local market is profuse and cheap and is always stocked with every delicacy of the season, the Chesapeake Bay, to the south, supplying oysters, fish, etc., while the surrounding country is rich in its agricultural products.

Oxford enjoys quite a reputation for its semi-monthly sales of horses, cattle, sheep and hogs. Two large drove-yards are utilized for this purpose. Large shipments are regularly made to Philadelphia and Baltimore.

Oxford is waking up to her opportunities. When she is fully aroused and grasps all the possibilities that lie in her way, that day she will become, by right, a true repre-



RESIDENCE OF DR. J. K. MCKISSICK.



RESIDENCE OF MRS. J. R. DICKHY.

sentative Keystone town, strong in manufactures and prominent in commerce.

The Oxford Building and Loan Association began its eighth series last Spring with more than 1000 shares. This association is in a strong and healthy condition and the conduct of its affairs is in the hands of well-known and responsible citizens. Its official roster is as follows : President, J. M. Showalter; Vice President, H. A. Menough, Secretary, D. M. Taylor; Treasurer, J. E. Ramsey; Directors—J. M. Showalter, H. A. Menough, D. M. Taylor, J. E. Ramsey, J. A. Watt, Milton Walker, J. D. Smith, S. R. Dickey and James Davis.

TELEPHONE SYSTEM.

While Oxford has long had telephone connections with surrounding points, its citizens should feel gratified that at an early date they will be able to talk direct with Philadelphia, New York, Baltimore, Washington and other long-distance points, over the line of the Delaware and Atlantic Telegraph and Telephone Company. The wires have been strung between here and West Grove and between Philadelphia and West Chester, and the entire connections would have been made ere this had not the great number of electrical storms of the past summer prevented. Oxford has long desired the metallic circuit for use even between the surrounding communities, as it will do away with the annoying noises so common to the single wire system. Just as soon as the wires are up and full connections are made, heavy instruments will be put in by the company and then conversations can be carried on with all the ease of personal colloquy. The local office of the Delaware and Atlantic Telegraph and Telephone Company will be at the store of N. P. Alexander.

THE OXFORD BOARD OF TRADE.

This organization was incorporated December 19, 1892, for the purpose of promoting and increasing the domestic commerce, manufactures, general business and industries of Oxford and vicinity. Since its formation it has been a

great developing factor, and its members have been foremost in advancing every project of value to the Borough's commerce or manufacturing interests, and they are characterized by devotion to the principle that the material growth of Oxford should be commensurate with its highly favorable geographical position.

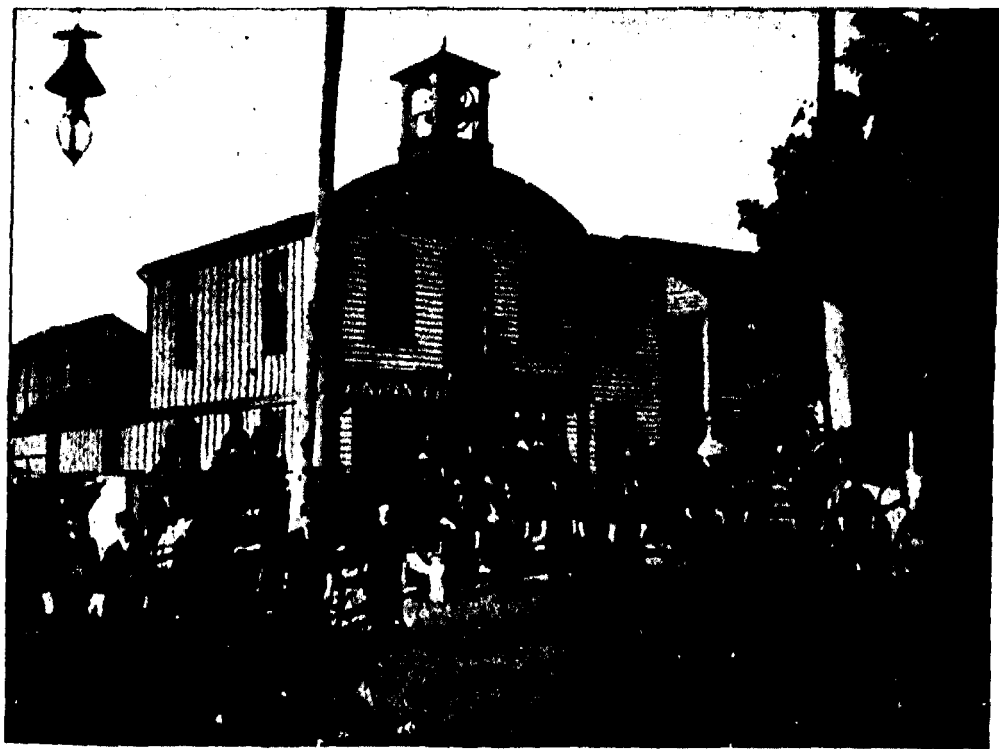
The Board of Trade has been largely instrumental in laying the foundation of the broad and liberal policy that has in recent years awakened such a spirit of progress here, and which is at present attracting the attention of railroad corporations, manufacturers and others to the many superior advantages possessed by the community. In the past the people generally, and the Board of Trade, have worked with a harmony that has resulted most favorably to the Borough. Therefore it should be recognized that the efforts of the Board of Trade in the future will be made possible of complete realization only when unanimously seconded by the entire population. Because upon the people of Oxford, individually and collectively, depends the certainty of great possibilities; upon them devolves the work of spreading abroad the Borough's influence, of increasing the same in every legitimate way, of manifesting that public spiritedness which attracts and advances, and of exemplifying in all their course a resolute belief that the growth of the Borough is conducive to the welfare of all. With such unanimity existing between the Board of Trade and the people, there can be no doubt that Oxford will have at an early day increased facilities for transportation, a stronger manufacturing fabric and more extended commercial relations.

The objects of the Board of Trade are more fully set forth in its small pamphlet of by-laws and rules of order. A list of membership with officers will be found on another page of this book.

Persons at a distance desiring copies of this book will please address Theodore K. Stubbs, Esq., Secretary of the Oxford Board of Trade.



RESIDENCE OF SAMUEL E. WORTH.



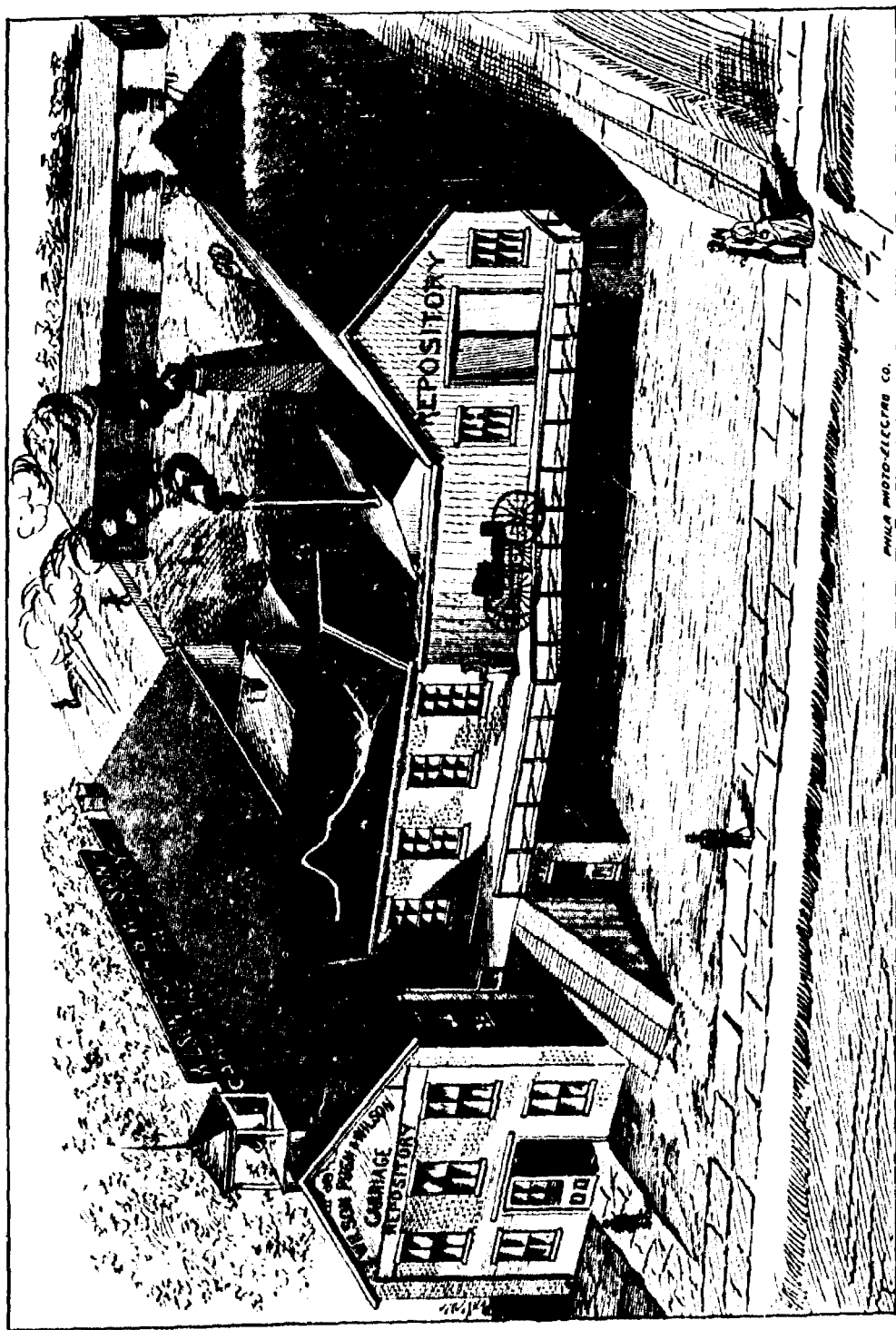
UNION FIRE COMPANY.



Business Features.



The scope and magnitude of Oxford's commercial interests will be pretty accurately divined by careful reference to the following review of the rise and progress of her principal business houses—concerns which indubitably merit the confidence and patronage of the community at large. It will be seen from the following pages that the retail and industrial houses of the Borough are numerous, and that they are operated by men whose enterprise and intelligence have spread her name and her fame far from the bounds of her local environments.



PHILA PHOTO-ELECTRIC CO.

WILSON, PUGH & WILSON'S CARRIAGE MANUFACTORY.

WILSON, PUGH & WILSON, successors to Baily & Wilson, have supplied for over 31 years the wants of Oxford and all the adjacent country in carriages, buggies, etc. They occupy extensive premises — covering almost a block on Pine Street — thoroughly equipped with all modern appliances and facilities and operated by steam. The buildings, as seen in the illustration, are conveniently arranged. The main building, 30x100 feet, two stories and basement, is utilized as a carriage and farm wagon repository. Adjoining is the smith shop, one story, 25x40 feet, and next is the wood shop, two stories, 30x40 feet. Another building, two stories, 30x90 feet, is used on the ground floor as a repository, while on the second floor is located the paint and trimming departments. Wilson, Pugh & Wilson make a full line of vehicles, including carriages, buggies, phaetons, sleighs, carts, etc., all well made, the best of materials being used throughout. Every article required in their construction is of the very best that can be procured, carefully selected, and every vehicle is guaranteed to be the highest standard of its class in durability, style and finish. Thus it can readily be seen that the popularity of their rigs is owing greatly to their artistic design and substantial make, and for these reasons wherever tried they have commanded a steady preference. They are continually introducing attractive and serviceable novelties in their line, and this fact has given their goods a wide and steadily growing demand. The trade territory embraces all the surrounding country in Southern Pennsylvania and Northern Maryland, and goods from this house have been sent to Philadelphia, Baltimore, Chicago, and to the States of Maine, Ohio, New York, and as far south as Alabama. The firm is composed of Messrs. Samuel W. Wilson, A. Louis Pugh and J. Henry Wilson, the latter being the son of Samuel W. All the members are experienced workmen, thoroughly comprehending every detail of their line and the various departments are directly under their personal supervision. They rank among Oxford's most public spirited citizens, Messrs Samuel W. Wilson and A. Louis Pugh being members of the Borough Council.

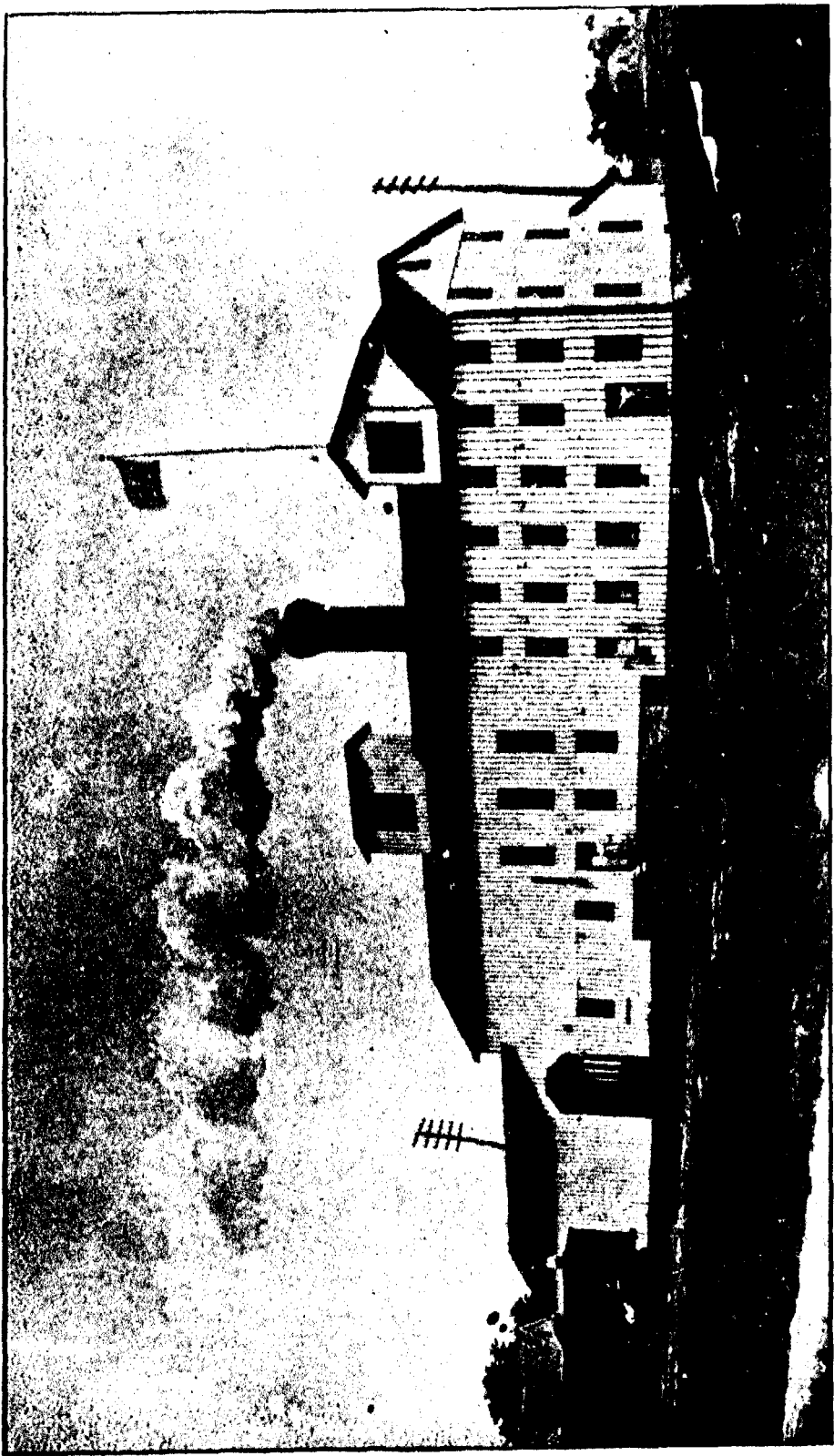


GEO. B. PASSMORE & SON, the extensive coal, coke and wood dealers, are admirably located on Third Street for the convenient and rapid conduct of their business. The yards are very commodious and are connected with the Central Division of the P. W. & B. Railroad by two private sidings, which give them the best of facilities for the receipt and shipment of stock. The buildings, warehouses, coal and wood sheds, etc., are well arranged and are sufficiently extensive for the large business transacted. All material, coal, coke and wood, is received from the best sources of supply and in such quantities as to enable the firm to offer the most advantageous prices to their patrons. Coal for family purposes is carefully freed from slate and dirt, and is supplied in all sizes to suit the wishes of customers. A large business is also done in supplying factories, workshops, etc. All orders for earload lots are promptly filled at the lowest rates.

The firm are also extensive wholesale and retail dealers in fertilizers, controlling in this market the well-known Susquehanna fertilizers. In fact, Mr. Geo. B. Passmore was a charter member of the Susquehanna Fertilizer Company, and was its treasurer and manager until his death in 1891. The house has still an interest in the company.

Geo. B. Passmore & Son began business in 1885, and at the decease of the senior member in 1891 the house was continued by H. P. Passmore, the junior member, under the original title. The business has always been conducted on the soundest and at the same time most advanced principles, and hence the trade established is not only large locally, but extends all through the surrounding country. H. P. Passmore, the present sole proprietor, is also secretary and manager of the Oxford Milling Company, and ranks high in commercial and financial circles.





OXFORD STEAM FLOUR MILLS.



H. P. PASSMORE.

THE OXFORD MILLING COMPANY, manufacturers of high grade winter wheat flours, was organized March, 1888, with a capital stock of \$25,000. The mills are unsurpassed by any other similar establishment in this section of the State, and are equipped with the latest improved roller process machinery, while nothing has been left undone which skill, capital and science could devise to make them complete in every detail. The brands "Passmore Fancy" and "White Daisy" are unrivalled for quality, purity and excel-

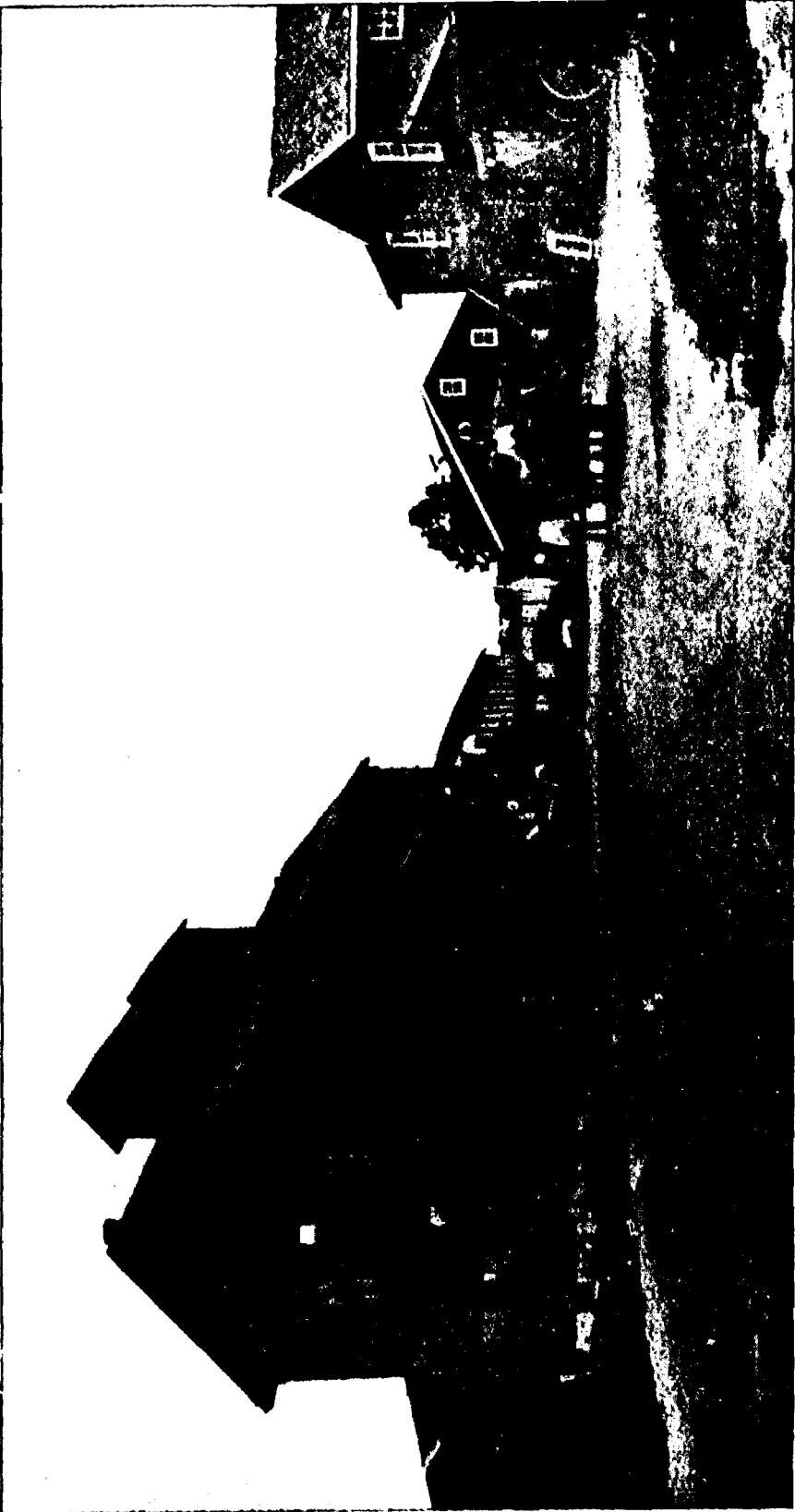
lence. The other leading brands are "White Plume" and "Arbutus," flours well known in the markets and popular with the trade and consumers. The mills are located adjacent to the tracks of the Central Division of the P. W. & B. Railroad. In addition to a large local trade in Chester, Lancaster and Delaware counties and the neighboring counties in the States of Maryland and Delaware, the Oxford Milling Company are large shippers to Baltimore, Wilmington, Philadelphia and New York. They also have an extensive export trade with Cuba and European countries. The officers are: President, W. F. Dowdall; treasurer, D. M. Taylor; secretary and manager, H. P. Passmore, and superintendent, J. Hannan. Superintendent Hannan is a miller of large and extended experience, and since connecting himself with this institution has made many valuable improvements and increased the capacity of the mills. See illustration of mills on opposite page.



J. HANNAN.

HENRY COPE & CO. have done as much as any other firm in the State to revolutionize the old-time methods of renewing the soil, or rather it may be said that their unequaled fertilizers have been powerful influences in popularizing crop producers with the progressive farmer, showing him in the clearest manner their efficiency in making worn-out lands again blossom like the proverbial rose. From the time that Henry Cope established the business in 1802 until the present the super-phosphates and fertilizers of this house have always commanded the warmest approval of the agriculturist. In 1883, Mr. Cope and Isaac H. Cooper entered into partnership under the firm name of Henry Cope & Co. The factory is located at Lincoln University, a station on the Central Division, P. W. & B. Railroad, a few miles from Oxford. The premises are fully equipped with all the latest appliances, and the business is systematically arranged for the proper conduct of the large patronage controlled by the firm. Every feature which long experience has demonstrated to be of practical value is utilized in the manufacture, and no detail, however seemingly inconsequential, necessary for the improvement of the product is omitted. Henry Cope & Co.'s super-phosphates and fertilizers, owing to their general excellence, have always attracted the favorable attention of prudent farmers, and it is the highest aim of the manufacturers to ever preserve the standard of their production. Henry Cope has always had a lively interest in Oxford's welfare, and is vice-president of the Oxford Land & Improvement Company, a member of the Board of Trade and a director of the Oxford Agricultural Society. He is a gentleman of fine business qualifications and his managerial abilities have long been recognized in commercial circles. His partner, Mr. Cooper, who has charge of the factory, gives his closest personal attention to every department and hence patrons can always rest assured of receiving just what they order with the greatest dispatch.





S. R. DICKEN & CO.'S GRAIN WAREHOUSE AND LUMBER YARD.

S. R. DICKEY & CO. have been engaged since 1868 in a line of trade that has been of permanent value to Oxford—the shipment of grain and hay to the larger centers of trade. Their premises, covering three acres, are situated along the tracks of the Central Division P. W. & B. Railroad, and have the best of facilities in the way of private sidings for the receipt and shipment of materials. The numerous buildings utilized are large and well arranged for systematic work. The main building, brick, two and one-half stories, 25x105 feet, is used as a grain elevator and mill. The other important buildings are: A two-story structure, 34x128 feet, for the storage of coal and lumber; two more buildings are near by—one, 50x70 feet, one story, used for hay and lumber; and the other, three stories, brick, 30x50 feet, is used exclusively for the storage of hay. The buildings have all necessary equipment for expeditious work, including railroad and wagon scales, etc.

The business was founded in 1868 by the late Rev. Samuel Dickey and S. R. Dickey, under the firm name of S. R. Dickey & Co. At the decease of Rev. Samuel Dickey, in 1884, Mr. J. M. Showalter, who had been connected with the house since 1876, became a member of the firm, the firm name remaining in its original form. In addition to their vast shipments of grain and hay to Philadelphia, Baltimore and New York, they are also extensive dealers in lumber, coal and farmers' supplies. In lumber they carry rough and dressed material in all merchantable lengths, and having superior connections in the best mining centers of the State, they make quite a feature of coal, both anthracite and bituminous. Another line is that of fertilizers, and farmers cannot do better when in need of crop producers than at this establishment. S. R. Dickey & Co. have always conducted their business on the broadest and most liberal principles, and their plant, one of the most complete in the State, is a monument to intelligent management and modern and aggressive policy.



THE excellent facilities offered by Oxford to all classes as set forth in the preceding descriptive pages of this book must bring conviction to every thoughtful reader that this community presents substantial inducements for safe and profitable real estate investments. The recent history of the Borough is conclusive of the assertion that it is destined to grow and grow rapidly in the future. It has within itself inherent powers for building up and branching out, and in the past few years its many attractive features, natural and acquired, have drawn to it the favorable eyes of capitalists seeking eligible locations for manufacturing enterprises. With a view of aiding and advancing the manufacturing interests of the Borough, the OXFORD LAND AND IMPROVEMENT COMPANY was organized in 1891 by some of the leading business men of the community. It was chartered with a capital stock of \$100,000, and over seven hundred acres of ground were purchased in the southern part of the Borough and adjacent thereto. As stated, the company was formed primarily for the purpose of inducing manufacturers to locate here. Therefore that portion of their land bordered by the Central Division, P. W. & B., and the Lancaster, Oxford & Southern railroads was set aside for the location of factories, and is donated to all manufacturers who come with the firm intention of building permanent industries, and they have already located on their property the extensive caramel factory of W. F. Parker & Co., and the machine and foundry shops of William Burling. All the land is nicely situated, rolling just enough for easy drainage, and independent of its industrial facilities affords eligible and beautiful sites for dwellings, being pre-eminently fitted for homes. Wide streets and avenues have been plotted through that section of the land lying within and adjacent to the Borough, water mains have been laid, electric lights have been introduced and handsome modern residences have been built on many of the lots already sold. When it is considered that the Oxford Land and Improvement Company have set apart portions of their land to be given gratis to manufacturers; that they will aid to upbuild all worthy enterprises that may locate on their property, thereby increasing the values of surrounding properties, and moreover, that they will in every consistent manner endeavor to make the South End one of the most attractive and convenient suburbs, it can readily be realized that these properties give splendid opportunities for lucrative and sound investments. Again, it must be considered by those seeking investments in these properties, or the location of manufactories, that the extension of the Baltimore & Ohio Railroad will pass directly through this land and also the proposed electric line of the Pennsylvania Traction Company, to be built from Oxford to Parkesburg, thus giving unsurpassed transit and shipping facilities. So far as speculation is concerned, the company does not ask sky-parlor prices for lots—when

location is considered with the inevitable growth of Oxford southward and the further fact that the property embraces the choicest lands for manufacturing, residential, and eventually business purposes, the prices asked are exceedingly low, indeed. Again, the Oxford Land and Improvement Company is not composed of professional land agents, whose sole occupation is to sell their lots and impose on the public, but is a thoroughly trustworthy corporation with a clearly defined policy to associate its capital and advantages with every man who shall invoke its aid in planting industries, building houses, etc., and who directs his enterprise to the growth of the community and his own welfare. The company is officered as follows: President, D. M. Taylor, president of the Farmers' National Bank; vice-president, Henry Cope, of Henry Cope & Co., manufacturers of fertilizers; treasurer, S. R. Dickey, president of the National Bank of Oxford; secretary and general manager, W. T. McDonald. The board of directors includes the president, vice-president and secretary, and J. E. Ramsey, cashier of the National Bank of Oxford; Rev. M. W. Jacobus; J. M. Showalter, of S. R. Dickey & Co., grain and lumber; Josiah Cope, of Josiah Cope & Co., fertilizers; F. T. Garrett, farmer.

The active management devolves upon Secretary McDonald, whose energetic and thoroughly progressive methods have met with universal favor, not only with the citizens of Oxford but also with capitalists and investors from other places. Letters of inquiry addressed to Mr. McDonald from any section of the country will receive the promptest attention.





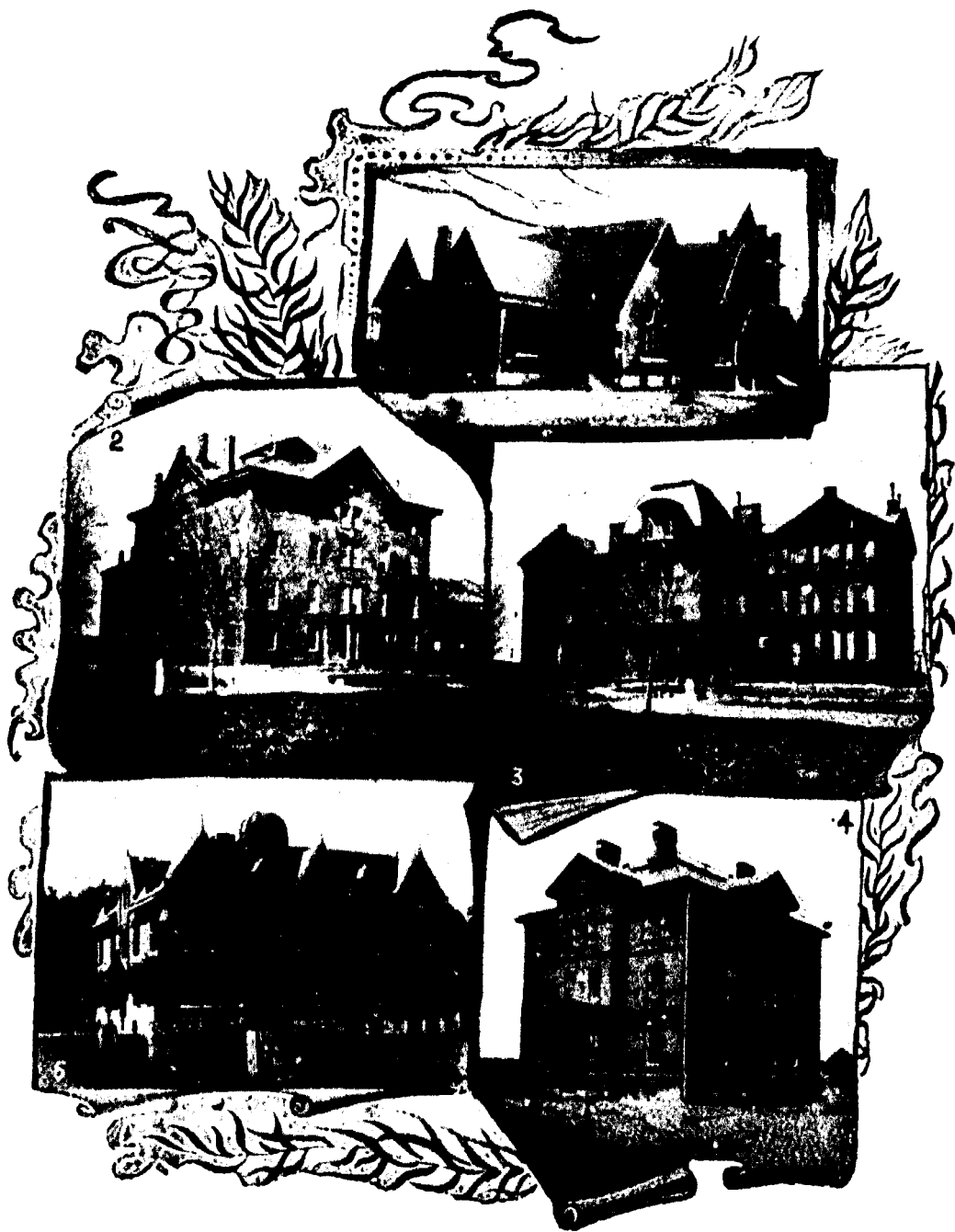
SAMUEL L. MARTINDALE.

SAMUEL L. MARTINDALE, Insurance: Well conducted fire and life insurance agencies are a necessity in every well regulated community, and when intelligently managed and prompt in dealings with the public, are liberally patronized by all classes of property owners. Oxford is especially favored with a good, strong, reliable underwriting agency, that conducted by Samuel L. Martindale, who represents a line of old and responsible companies, any of which affords safe indemnity, and writes property at low rates. Mr. Martin-

dale is an underwriter of long experience and has been engaged in this line at Oxford for fifteen years, and stands high in the esteem and confidence of the community.

He represents the following companies: Fire—American, of Philadelphia; Queen of America; Royal, of Liverpool; Sun, of England; Phenix Assurance Co., of London; Firemen's, of Chicago; Hartford, of Hartford, and Phenix, of Brooklyn. Life—Penn Mutual, of Philadelphia. Accident—Traveler's, of Hartford. Plate Glass—Lloyd's, of New York. Tornado—Hartford Fire. Mr. Martindale is the general agent in this section for the Penn Mutual Life Insurance Company, and has built up a large business in this old and thoroughly reliable institution, the liberal features of which can be attested to by many recipients of its beneficence. He also represents The Guarantors' Liability Indemnity Company, of Pennsylvania. The Guarantors contracts strictly for casualty insurance and covers employers' liability and public liability, steam boiler inspection and insurance, elevator inspection and insurance, team liability insurance, automatic sprinkler inspection and inspection against loss by accidental discharge of same.

Independent of his insurance business, Mr. Martindale has always been active in the promotion of everything that would tend to advance the interests of the Borough. His capability for management and his administrative qualities, as well as his push and public spirit, have been recognized by the merchants of the town by his election to the presidency of the Board of Trade at its first annual meeting. Since then he has held this high position, and his entire fitness for it has been demonstrated time and again.



BUILDINGS AT LINCOLN UNIVERSITY.

1. Chapel. 2. Lincoln Hall. 3. Cresson Hall. 4. Houston Hall. 5. University Hall.

LINCOLN UNIVERSITY is half a mile from Lincoln Station, on the Philadelphia & Baltimore Central Division, and about four miles from Oxford. The University is located in one of the most beautiful sections of Chester county, and is surrounded by a matchless panorama of pretty rising hills and intervening dales, which combine to swell the heart and soul with life and energy and an ambition to reach the highest ideal of education. The fine modern buildings stand on their own grounds, covering seventy-eight acres, which afford the best of opportunities for outdoor recreation, so desirable from a hygienic point of view. The campus is well laid out and is rendered attractive by shade trees and shrubbery, beautiful flower beds, grassy lawns, winding drive-ways, tennis courts, base ball grounds, etc. The buildings, as seen in the illustrations, have been constructed with excellent architectural taste, and present a fine and imposing appearance. They are admirably adapted for college purposes, and no effort has been spared in their construction to make them convenient and homelike. There are six large public buildings, a chapel and nine residences for professors.

The Chapel: The Mary Dod Brown Memorial Chapel contains an audience room for Sabbath services capable of seating four hundred persons; a prayer hall for daily use, communicating with the chapel by sliding frames; and two class rooms similarly connected with the prayer hall.

University Hall is used exclusively for recitation. It is heated by steam and thoroughly ventilated. The chemical and physical rooms are in the basement, and have concrete floors rising toward the rear to give a full view of experiments. They are furnished with water-pipes and chimney ventilation. Provision has been made in them for the preservation of the valuable apparatus of the University, and for experimental instruction in the various departments of Natural Science. On the roof of this structure is a revolving observatory for the reception of the telescope recently presented by Charles P. B. Jefferys, Esq. The other buildings are: Livingstone Hall, for commencement assemblies, with a seating capacity of 1000; Ashmun and Lincoln halls contain dormitories for students, Cresson hall dormitories for students, and the library and reading room; Houston hall also has dormitories for the theological students, and the quarters of the Theological and Missionary societies.

Lincoln University was chartered in 1854, to give a liberal scientific, classical and theological education to colored youth, and instruction was begun four years before the war which resulted in negro emancipation. In the forty years of its existence, this institution has carefully fostered and expanded the design of its founders, i. e., to give to its students a broad and liberal Christian education. God can only measure the amount of good it has accomplished, and

He alone knows the bountiful results of the harvests sown and reaped by its graduates in the Southern States of this country and in benighted Africa. Truly it can be said that among the instrumentalities through which the friends of the negro convey to him the blessings of education, Lincoln University especially deserves the confidence of the Christian public. It should be remembered that Lincoln University depends absolutely on benevolent contributions to the amount of at least \$17,000 annually for the support of its students. For all other expenses it relies upon its own invested resources.

The title of "Ashmun Institute" was given in 1854. In 1866 it was changed by amendment of the charter to "Lincoln University." The theological department was, by a supplementary addition to the charter in 1871, placed under the control of the General Assembly of the Presbyterian Church. Since the foundation of the institution more than five hundred under-graduates and preparatory students have gone to their work in the Southern States; four hundred and fifteen have been graduated from the collegiate department; two hundred and eight have received ordination as ministers in Evangelical Protestant denominations, and thirteen went out as missionaries of the cross to Africa. More than two hundred students have been enrolled in the collegiate and theological departments for the present scholastic year.

Trustees of Lincoln University—Rev. William R. Bingham, D. D., Oxford, Pa.; Hon. James A. Beaver, Bellefonte, Pa.; Hon. Joseph Allison, LL. D., Philadelphia, Pa.; Rev. William A. Holliday, D. D., Brooklyn, N. Y.; Rev. Charles A. Dickey, D. D., Philadelphia, Pa.; Rev. Stephen W. Dana, D. D., Philadelphia, Pa.; Rev. George S. Mott, D. D., Flemington, N. J.; George E. Dodge, Esq., New York City, N. Y.; Rev. John M. Galbreath, A. M., Chestnut Level, Pa.; John M. C. Dickey, Esq., Oxford, Pa.; Rev. Nathan G. Parke, D. D., Pittston, Pa.; Rev. Henry E. Niles, D. D., York, Pa.; Rev. Thomas McCauley, D. D., Chester, Pa.; Rev. Isaac N. Rendall, D. D., Lincoln University, Pa.; Rev. George T. Purves, D. D., Princeton, N. J.; Rev. Henry H. Welles, Kingston, Pa.; Rev. Melancthon W. Jacobus, Hartford, Conn.; Walter Carter, Esq., New York, N. Y.; Rev. Robert F. Sample, D. D., New York, N. Y.

Officers of the Board—President of the board, Rev. William R. Bingham, D. D., Oxford, Pa.; treasurer of the board, J. Everton Ramsey, Esq., Oxford, Pa.; secretary of the board, Rev. John M. Galbreath, Chestnut Level, Pa.

Financial Secretaries Lincoln University—Rev. Edward Webb, Oxford, Pa.; Rev. William P. White, D. D., Germantown, Pa.

Executive Committee and Committee on Finance—Rev. William R. Bingham, D. D., Oxford, Pa.; Rev. Isaac N. Rendall, D. D., Lincoln University, Pa.; Rev. Thomas McCauley, D. D., Chester, Pa.; John



BUILDINGS AT LINCOLN UNIVERSITY.

1. Dr. J. A. Hodge. 2. Dr. J. Craig Miller. 3. Livingston Hall. 4. Dr. I. N. Rendall.

M. C. Dickey, Esq., Oxford, Pa.; Rev. John M. Galbreath, Chestnut Level, Pa.

Committee on Collegiate Department—Rev. Thomas McCauley, D. D., Chester, Pa.; Rev. Nathan G. Parke, D. D., Pittston, Pa.; Rev. George S. Mott, D. D., Flemington, N. J.; Rev. William A. Holliday, D. D., Brooklyn, N. Y.

Committee on Theological Department—Rev. Stephen W. Dana, D. D., Philadelphia, Pa.; Rev. Henry E. Niles, D. D., York, Pa.; Rev. George T. Purves, D. D., Princeton, N. J.; Rev. John M. Galbreath, Chestnut Level, Pa.

Investing Committee—Rev. William R. Bingham, D. D., Oxford, Pa.; Rev. Isaac N. Rendall, D. D., Lincoln University, Pa.; Walter Carter, Esq., New York.

Officers of Instruction and Government—Rev. Isaac N Rendall, D. D., Mary Warder Dickey President of Lincoln University; Rev. Gilbert T. Woodhull, D. D., Charles Avery Professor of Classical and Hellenistic Greek and New Testament Literature; Rev. John B. Rendall, A. M., John H. Cassidy Professor of Latin and Principal of the Preparatory Department; Rev. Samuel A. Martin, D. D., Wm. E. Dodge Professor of Rhetoric, and Librarian; J. Craig Miller, M. D., Wm. A. Holliday Professor of Natural Science; Rev. Robert L. Stewart, A. M., Professor of Pastoral Theology, Evidences of Christianity and Biblical Antiquities; Rev. J. Aspinwall Hodge, D. D., Mrs. David Brown Professor of Instruction in the English Version of the Bible; Walter L. Wright, Jr., A. B., Reuben J. Flick Professor of Mathematics; Rev. William Deas Kerswill, A. M., Henry A. Kerr Professor of Hebrew and History; Rev. William R. Bingham, D. D., John C. Baldwin Instructor in Theology; James R. Barrett, A. M., Instructor in Rhetoric; Charles E. Tucker, A. B., Instructor in Greek.





B. F. TAYLOR.

B. F. TAYLOR, Justice of the Peace and Deputy Coroner, is the most active real estate agent at Oxford. He transacts a general real estate business, and his experience and thorough business knowledge enables him to handle property in the most advantageous manner for clients. He buys and sells, collects rents and other bills, manages estates, etc. He combines insurance with realty. He has been a resident of Oxford for about ten years, and the confidence of his fellow citizens is illustrated by his election to the important office of Justice of the Peace. To this office he has been

elected twice and was once appointed by the Governor. He has closely identified himself with Oxford's progress since coming here, and is an aggressive and energetic citizen.

WALKER BATES WALES, 19

North Third Street, has in the past dozen years greatly promoted musical culture, not only in Oxford, but also in all the surrounding country. He is an expert and an authority, not only on musical instruments of all kinds, but on all questions of a musical character. A graduate of the scientific department of the New England Conservatory of Music, Boston, he knows an instrument of any kind in all its minutest workings, and with his sound judgment, extensive musical knowledge and ripe experience, Mr. Wales is specially qualified to advise aright purchasers of pianos and organs. He has only the choicest musical instruments in stock and offers them at moderate prices. His premises at the above number are handsomely fitted up, and his lines of pianos and organs represent the best makes of the leading manufacturers, and also sells sheet music. He has been in business for about seven years.



WALKER BATES WALES.



DIRECTORS OF THE FARMERS NATIONAL BANK OF OXFORD.

THE FARMERS NATIONAL BANK of Oxford has at all times and under all circumstances proved its substantial structure and cemented its hold upon public confidence by ever meeting its obligations promptly and extending generous aid to the Borough's business interests. This institution was established in 1868 as a private bank by Kirk, MacVeagh & Co. In 1870 it became a State bank under the title of the Oxford Banking Company, and was chartered as a National Bank in 1883. It has always been regarded as a sound and reliable institution, enjoying unlimited public confidence, and having the benefit of a fine line of business. A recent report of the Farmers National shows the following flattering condition: Capital stock, \$75,000; deposits, \$160,672.45; discounts, \$205,460.32; surplus fund, \$20,000. The large line of loans and discounts shows to what extent the Farmers National has distributed its countenance and support to the business interests of its numerous patrons. And no better evidence of the perfect confidence of the community in the management and entire reliability of the bank can be given than the large amount of deposits. The officers are: D. M. Taylor, president, and R. A. Walker, cashier. Mr. Taylor has been connected with the institution since its foundation, and having acted in the capacity of cashier since 1868 until last August, when he was elected to his present position at the decease of Mr. James Wood, who had been president from 1870. Cashier Walker assumed his present important office when Mr. Taylor became president. The directors are as follows: H. A. Menough, J. Diekey Smith, J. D. Nelson, Eber Heston, M. D., C. Blackburn, Isaac Bradley, Levi B. Kirk and D. M. Taylor.





JOHN H. KIMBELL.

JOHN H. KIMBELL, in the five years he has been engaged in business at Oxford, has established an influential patronage in groceries, etc. His premises at 15 North Third Street are replete with a large and well selected stock of fancy and staple groceries, foreign and domestic fruits, vegetables and provisions. His stock of fancy groceries includes everything in table delicacies, bottled and canned goods, and prices in every department rule the lowest of the low. Every consistent effort is made to please patrons, and goods are delivered

throughout the Borough and its limits free of charge. An increasing trade is had in the town and surrounding country, and customers will always find Mr. Kimbell's goods fresh, pure, and just as represented. Since locating here he has become recognized as one of Oxford's most enterprising and progressive merchants.

GEORGE T. PRESS, Oxford Press building, 29 South Third Street, has, since opening his jewelry establishment, made it an inflexible rule never to misrepresent the character of his goods. This policy has secured for him the absolute confidence of the community. Mr. Press handles everything in the jewelry line, from the cheapest to the costliest, all his goods being carefully selected and the best standard of their class. His stock includes jewelry of all kinds, diamonds and other precious stones, silverware, clocks, watches, etc. He is a practical watchmaker and guarantees all work entrusted to his care. He is sole agent at Oxford for the Hamilton watch of the Hamilton Watch Company, Lancaster, and sells all other watches of both American and Swiss manufacture. Mr. Press is also an optician, and fits glasses to the eyes with the greatest accuracy and skill.



GEORGE T. PRESS.



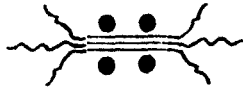
DIRECTORS OF THE NATIONAL BANK OF OXFORD.

THE NATIONAL BANK OF OXFORD, Oxford, Pa.—This Bank was chartered February 19, 1865, succeeding the Octoraro Bank, a State institution, chartered in 1857. Dr. E. V. Dickey was the first president of the Octoraro Bank, with the following board of directors, viz.: Samuel Dickey, John M. Kelton, John B. Harlan, Dr. D. W. Hutchison, J. C. Taylor, G. W. Lefevre, A. F. Eves, David Hayes and Daniel Stubbs. Dr. E. V. Dickey died soon after his election as president, and was succeeded by Rev. Samuel Dickey, who was president until his death, January 14, 1884, when he was succeeded by the present incumbent, S. R. Dickey.

Dr. James H. Cunningham was cashier of the Octoraro Bank and of the National Bank until May, 1860, succeeded by John Janvier, who died July, 1878, and was succeeded by the present incumbent, J. E. Ramsey.

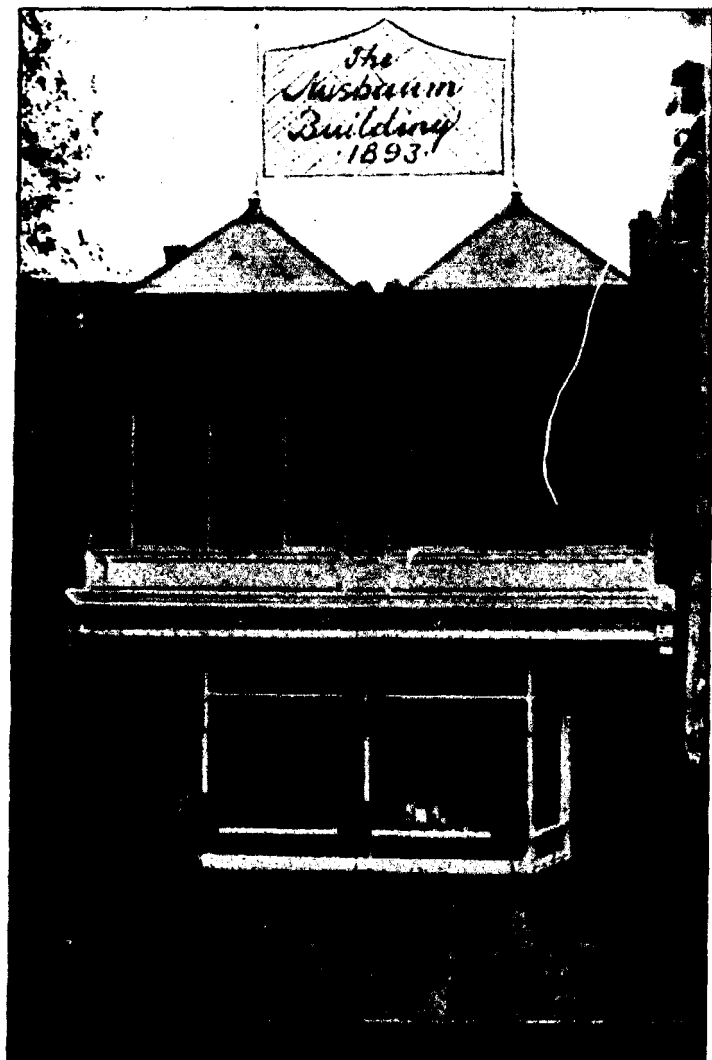
The present directors of the bank are: S. R. Dickey, William R. Bingham, William T. Fulton, G. D. Armstrong, R. B. Patterson, L. K. Brown, T. J. Foulk, J. M. C. Carhart, and J. E. Ramsey.

The capital of the bank is \$125,000, and the total amount of dividends paid since its organization as a National bank is \$250,000; the surplus fund is \$25,000 and undivided profits \$16,000.



McCOMMON & SMITH, Market Street, are dealers in general hardware, stoves, ranges, house furnishing goods, etc. The house is one of the oldest here in its line, and has always ranked high in the commerce of Chester county. The premises are centrally located and are commodious and properly arranged for the systematic conduct of an expanding business. A large and influential trade is had, not only in Oxford but throughout all the tributary territory. In addition to a diversified stock of general hardware and best makes of stoves, heaters, etc., from leading manufacturers, McCommon & Smith are also handlers of tin and sheet-iron ware, paints, oils, and the many odds and ends to be found in an establishment of this character. They make a special feature of sanitary work, and in this field their comprehensive knowledge of the laws of sanitation has given the best results to patrons. They take contracts for plumbing of all descriptions, steam heating, etc., on new work, and remodel old. Their prices are invariably low, and they are possessed of every facility for handling and completing contracts in the most expeditious manner. The firm is composed of Messrs. J. H. McCommon and J. Dickey Smith, both well and favorably known in the commercial and financial circles of Chester and surrounding counties.

BRANSON SLACK, manufacturer of brick. Since engaging in this line here four years ago, Mr. Slack has won prestige for his product in many tributary centers of demand, and is fast pushing his way to the front. His works comprise an area of fourteen acres on the line of the Central Division of the P. W. & B. Railroad, upon which are located kilns of modern construction, brick-making machinery of the most approved kind, etc. All machinery is operated by steam. The clay utilized by Mr. Slack makes not only first-class common brick, but also the finest pressed red brick. Many of the most prominent buildings in Oxford and surrounding country have been constructed of these bricks, and many of the structures illustrated in this book owe much of their artistic effect to the pleasing appearance of the brick manufactured by Mr. Slack. A few of the leading buildings here constructed of these bricks are: United Presbyterian Church, caramel factory, William Burling's foundry, some of the Lincoln University buildings, J. D. Burn and A. Nusbaum buildings, and the residences of Milton Walker, C. B. McCullough, Henry Wood, and others.

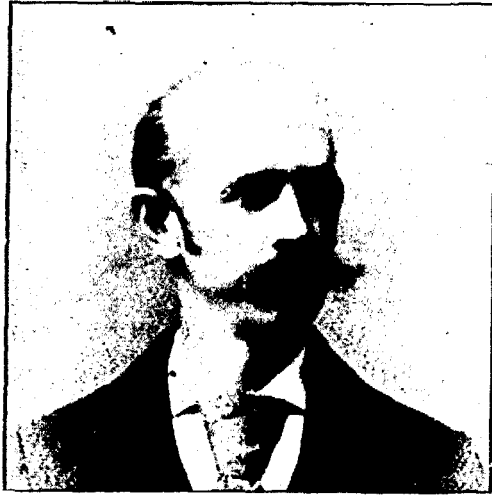


A. NUSBAUM'S CLOTHING STORE.

A NUSBAUM, 12 and 14 Third Street, unquestionably owns and occupies the handsomest edifice in Chester county utilized for the retail clothing trade. This structure is a decided architectural ornament to the Borough, with its highly ornate and plate glass front, while the interior plans and arrangements have had the benefit of the ripe experience of the proprietor. The building is two stories, 30x72 feet in dimensions, and the basement, seven feet in the clear, runs underneath all. The show windows, in size, style, etc., are metropolitan, and being always elaborately dressed, are correct indices as to the diversity of the stock within. The interior of the building is finished and furnished in hard wood, and the effects as to richness and good taste are admirable. Mr. Nusbaum deals extensively in ready-made clothing for gentlemen, youths, boys and children ; hats and caps and gents' furnishings. It is his commendable aim to keep ahead of all rivalry, to keep the very best and latest in all kinds of clothing, and to sell at the most reasonable prices. Therefore, purchasers can rest assured of securing the latest fashions and cuts in clothing as exemplified by the leading manufacturers of the country, as Mr. Nusbaum always buys from the best sources of supply. The stock of gentlemen's furnishing goods comprehends all the novelties in laundry goods, handsome neckwear, hosiery, etc., and in the hat department may be seen all the latest and most fashionable styles and shades.

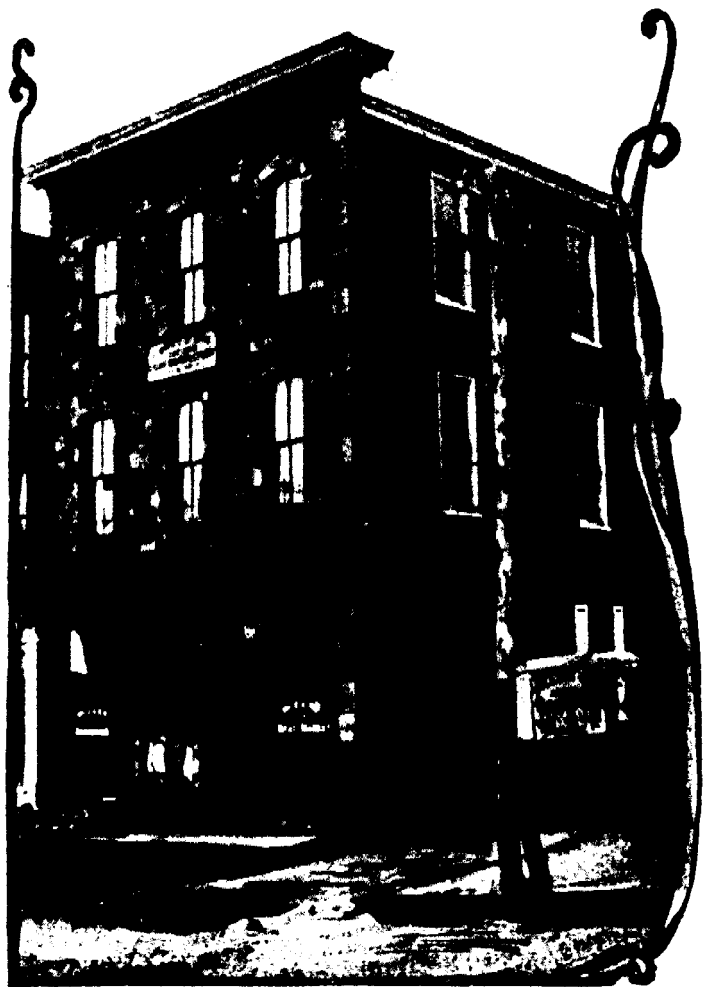
Mr. Nusbaum has now been engaged in business at Oxford for seven years, and in that time has, by the inculcation of modern methods, upright dealing, unvarying courtesy and sticking to a uniform price, gained the entire confidence of the people, and has therefore built up a large and influential patronage.





JOSEPH E. JOHNSON.

THE JOHNSON CARRIAGE COMPANY, LIMITED, Fifth and Hodgson Streets, was organized about fourteen years ago. The factory premises, warerooms, etc., are commodious and are completely equipped with the latest mechanical appliances operated by steam for turning out work rapidly. They manufacture a full line of carriages, buggies, phaetons, road carts, spring wagons, etc., making a specialty of the finer grades of vehicles to meet the demands of a home market in Lancaster, Chester and Cecil counties. In the construction of each vehicle the most reliable materials are used—wood, iron and steel. The qualities—service and durability—are carefully considered in the manufacture, and hence the rigs of this concern invariably give the fullest satisfaction. A specialty is made of the three-spring handy milk wagon, and prompt attention is also given to repairing. The company is officered as follows: President, Joseph Leeke; Treasurer, John H. Kimbell; General Manager, Joseph E. Johnson. The last named gentleman is a practical carriage builder of many years' experience, comprehending every department of the work.

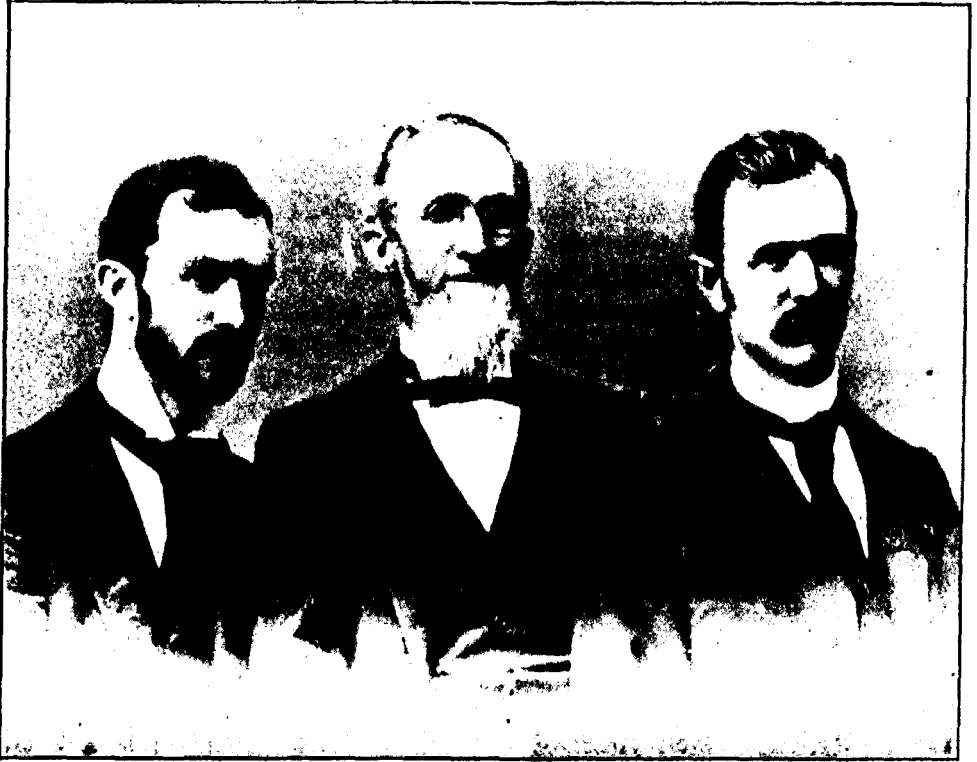


WILLIAM CANN'S MEAT MARKET.

WILLIAM CANN, 330 Market Street, occupies one of the most attractive business blocks in Oxford. The building, three stories and basement, 30x90 feet, is built of brick and has a handsome facade of green serpentine stone, the only one of its kind in the Borough. The premises have long been utilized for meat and grocery purposes, and when Mr. Cann purchased the establishment last April he continued in the same line of business. Previous to embarking here he had been in the meat business at Kembleville for twelve years, and hence was thoroughly versed in every detail of the line. He deals extensively in fancy and staple groceries, fresh and salt meats, etc.

By the utilization of modern methods, a strong desire to please, and keeping constantly on hand every article that the trade demanded, Mr. Cann has built up in the short time he has been here a constantly expanding patronage. In groceries the supply is being constantly received from the best centers of supply, in quantities that guarantees freshness at all times, diversity and reasonableness of prices. The stock embraces all the usual lines carried by first-class groceries—sugars, coffees, teas, etc., etc. In fresh meats he sells only home-killed beef, fresh pork at its seasons of the year, mutton, lamb, veal, etc., and his own make of bologna and smoked sausage. While Mr. Cann has been here only a little over six months, the juicy steaks he provides his customers have already won for him and his establishment a growing reputation. In green vegetables he handles everything the surrounding country produces. He keeps three delivery wagons to serve customers promptly and quickly, two for meat and the third for groceries. His trade extends through the adjacent country, and deliveries are made tri-weekly to Barnsley. Mr. Cann has proved himself since locating at Oxford a live and progressive merchant, and the trade he has established is the result of intelligent management and undeviating courtesy to customers. He is a member of the Board of Trade.





W. G. BRINTON.

H. L. BRINTON.

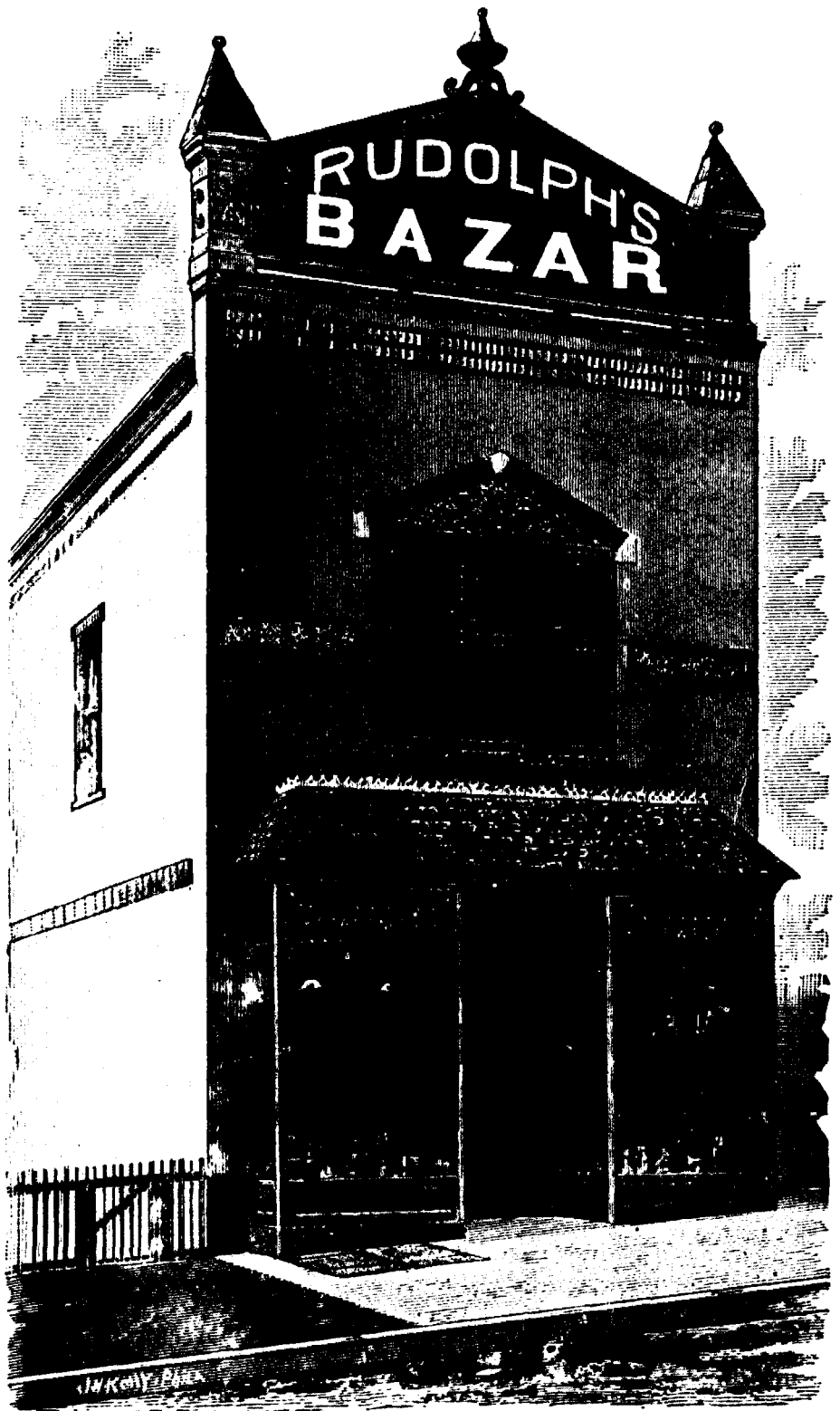
D. E. BRINTON.

THE OXFORD PRESS, founded in 1866 by H. L. Brinton, the senior member of the present firm of proprietors and publishers, is a well established newspaper of wide reputation and circulation. Its aim is the dissemination of pure and instructive reading matter and reliable local and general news. As an advertising medium it is unequalled in this section, owing to its extensive circulation in Chester, Lancaster and Cecil counties; its value in this line being attested by its well-filled columns.

The Press printing office is well equipped with the latest improved presses, a great variety of type and all other necessary machinery and appliances for printing of all kinds. The large and constantly increasing patronage extended by the community shows the appreciation in which the work executed at the office is held.

The large new office occupied by the business at No. 20 South Third Street, is one of the finest in the county. It is conveniently arranged, the business office and work rooms being well lighted and ventilated, steam heated and furnished throughout with electric lamps for night work. Eleven hands are constantly employed.

The firm of H. L. Brinton & Sons is composed of progressive and enterprising business men, whose aim is to give the public the best service possible.



RUDOLPH'S BAZAR—Among the business interests of Oxford Rudolph's Bazar holds pre-eminence, as well for comprehensiveness as for elegance of stock. Household art and utility make few demands that cannot be met by application to its varied and ample resources. Fine bric-a-brac and the most delicate table china juxtapose with clocks and cutlery. Elegant silverware and cut glass oppose shelves of books and bibles. One has but to turn from the cases of jewelry to confront stationery in all its phases. In the rear of the Bazar is a beautiful gallery of pictures, comprising masterly works in pastel, etching, photograph and water color. Picture frames and framing receive special attention. Pocket books and fine leather novelties rank oddly by the side of wall papers and window shades. Incongruous as the details of the Bazar's stock may seem, they aggregate a stock of the greatest convenience to the purchaser of the many things that make for comfortable and artistic homes. The patronage of the public in any of the various departments of the Bazar will always meet with efficient and courteous attention.



HON. THEODORE K. STUBBS.

HON. THEODORE K. STUBBS, Chief Burgess, and Secretary of Oxford Board of Trade, was educated at Wyers' Military Academy and the University of Michigan. He served six years as a member of the State Legislature, and was the leader of his county delegation during his three terms at the capital. As a platform lecturer he gives an interesting description of travels in Europe and along the Pacific slope. He studied law under Judge J. Smith Futhey, and is a member of the Chester County Bar. He is now a prominent attorney of Oxford, and familiar with the law in all its departments, giving special attention to conveyancing, collections, transfer of titles and the settlement of estates.

MILLER'S HARNESS STORE, in the new addition of Oxford Hotel, is truly a bazaar of horse furnishing goods. The talisman—"prices to suit the times"—has already exerted a beneficial effect upon trade, and the diversity of stock has completed the conquest. By going to this store you can get everything in harness, blankets, robes, whips, brushes, etc., horse goods of all kinds, trunks and valises, porpoisene oils and dressings. Repairing of all kinds is done promptly by competent workmen.





J. A. WATT.

J. A. WATT & CO., bankers: This is one of the strongest private banking enterprises in this section, and it has, since its establishment here in 1873, enjoyed a high degree of confidence as a safe, well managed and popular banking institution. A general banking business is transacted in all its branches. J. A. Watt, the sole proprietor, has always recognized the fact that the true element of modern finance encourages enterprise, promotes industry and sustains the community. He is eminently the architect of his own pros-

perity, and came here from off a farm in Lower Oxford in 1870. C. N. Lawrie, cashier, has occupied the responsible position for two years. Previously he had been teller for twelve years at the National Bank of Oxford. He is an experienced financier, careful and conservative.

DR. C. H. ROE undoubtedly has the handsomest and most tastefully arranged dental apartments in Oxford, on the second floor of the Burn building. The reception room, bright and airy, is a model of elegant and comfortable furnishings, while the operating department has all the latest improved dental appliances and general appurtenances. Dr. Roe is a graduate of the Philadelphia College of Dentistry, and is therefore efficiently and scientifically equipped for his profession. In cleaning, filling, crown and bridge work, and extracting teeth he is wonderfully successful, extracting without pain by the administration of gas. He makes artificial work of every description with scientific exactness and natural effects. His prices are very low, considering the high character of his work, as our citizens have already fully discovered. Dr. Roe was formerly demonstrator at the Philadelphia College of Dentistry and Hospital of Oral Surgery.

J. F. HUTCHISON conducts one of the best known and most influential grocery establishments at Oxford. His place is headquarters for not only a full line of staple goods, but is also representative of every delicacy comprehended under the caption of fancy groceries. Its superb stock of toothsome dainties from preserved fruits and vegetables up through spices, superior teas, coffees and numberless labeled canisters of good things down to well known brands of pure and wholesome flours, talk poetry to the most epicurean stomach all day long. A special feature is made of foreign and domestic fruits at all seasons of the year, unsmoked beef, etc. It is a model grocery and always up to date in its stock. This establishment was started about fourteen years ago, by J. F. Hutchison. For the past ten years it has been managed by his son, S. D., who has learned by long experience the wants of patrons, and buys accordingly. All goods are delivered free of charge in any section of the Borough, and prices will always be found most satisfactory.

MILTON WALKER, Oxford's best known and leading builder, has superintended the erection of nearly every prominent structure built here in the past thirty years. On every side, in the business and residential sections, are seen the evidences of his practical skill as a builder and contractor. Since coming here in 1865 he has built the following: Churches—United Presbyterian, Methodist Episcopal, Roman Catholic, Second Presbyterian, and remodeled the First Presbyterian; factories and business blocks—Caramel factory, William Burling's foundry, the Menough, Burn, Nusbaum, T. D. Alexander and Ewing stores, Library building, and repaired the Octoraro hotel; dwellings for Dr. George Cook, H. U. Williams, W. R. Bingham, M. E. Snodgrass, C. B. McCullough, Charles B. Terry, Joseph Leeke, Henry C. Wood, E. L. Gilligan, D. H. Menough, Joshua Menough (2), remodeled E. B. Patterson's and built the Chase row (10). Mr. Walker built all the buildings at the Fair grounds. Probably the greatest monuments to his skill are the handsome buildings of the Lincoln University, nearly all of which were constructed by him, i. e., Houston hall, chapel, Lecture hall, pavilion, and five residences for professors.



OXFORD HOTEL.

OXFORD HOTEL, William C. Armstrong, proprietor,—Oxford is to be congratulated upon the possession of such a thoroughly representative institution as this hotel, conceded by all, since the completion of the recent improvements, to be the model one of this section of Pennsylvania. Located on the corner of Third and Market Streets, one block from the railroad stations, it is safe to say that no happier site for a first-class hotel could have been selected.

In 1888 Mr. Armstrong became proprietor, and from then may be dated its entrance into the ranks of the leading hotels of the State. From the beginning he planned to give Oxford that which she had so long needed—a modern hotel. Therefore in remodeling the old building that stood on the premises and making additions thereto he spared no expense, his design being to utilize plans of the most perfect character, carefully studied out with the view of securing abundance of room, and at the same conserve the comfort of guests. He completed a new addition, four stories, during the present Fall, which gives to the entire building a handsome and imposing appearance, rendering its architectural proportions graceful and symmetrical. The entire structure as it stands to-day (see illustration on opposite page), with its broad and shady piazzas, is a fine specimen of architecture—a lofty and substantial edifice of four stories, with high and airy basement. Every modern convenience has been introduced, including perfect sanitary plumbing, steam heat, electric light, toilet rooms for ladies and gentlemen, etc. The house throughout is furnished in the most comfortable manner. There are cozy and comfortable smoking, reading and writing rooms for gentlemen and elegant parlors for ladies. The number of rooms is 73, making the Oxford Hotel the largest as well as the most convenient in appointments in Chester county.

Mr. Armstrong is a thorough organizer, and he conducts his house according to the most approved methods. The employes are trained in their departments, the service is prompt and courteous, and nothing is left undone to render the stay of guests a comfort and a pleasure, and the Oxford is now the recognized headquarters for “knights of the grip.” The dining-room, a gem, is the picture of the utmost cleanliness, and the table is famed for its excellence and variety.

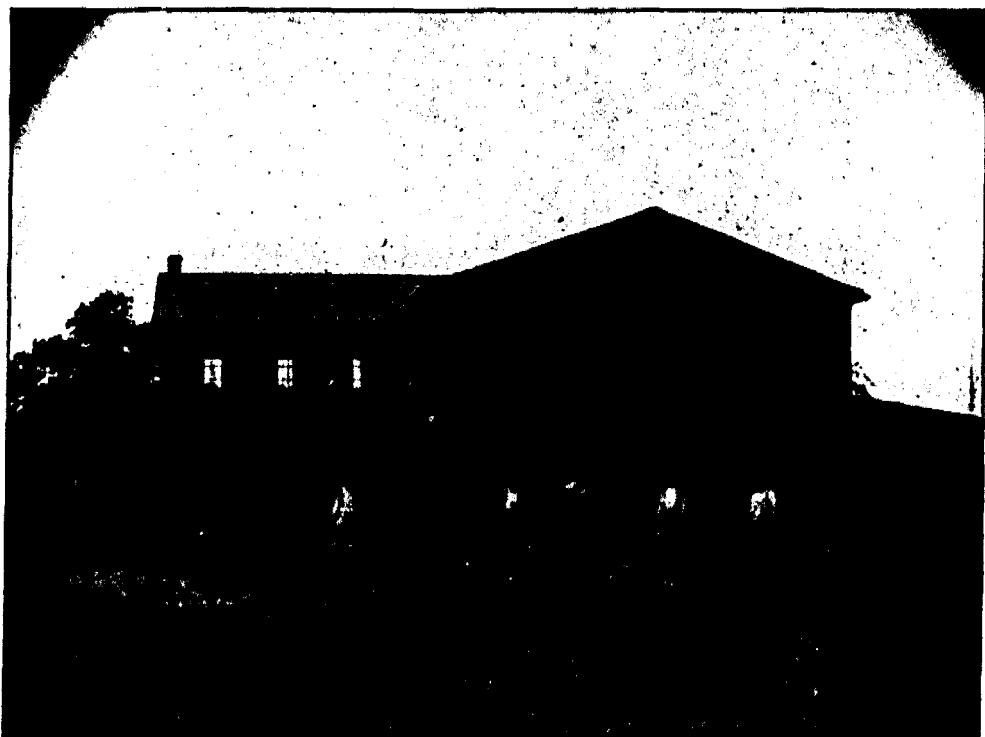
In connection with the hotel are found commodious and first-class stabling and shedding. The stable, a large brick structure, is sufficient to accommodate 50 horses. There are also large drove yards and ample shedding connected therewith.

Mr. Armstrong, previous to coming here, conducted the hotel at Russellville for years. Experience has made him a thorough master of the difficult art of modern hotel keeping. Under his intelligent and active management The Oxford has become the most popular hotel in southeastern Pennsylvania, and is one of the best attractive forces possessed by the Borough to-day. In the conduct of the hotel he is ably assisted by his son, William J., a young man who is popular with the traveling public.

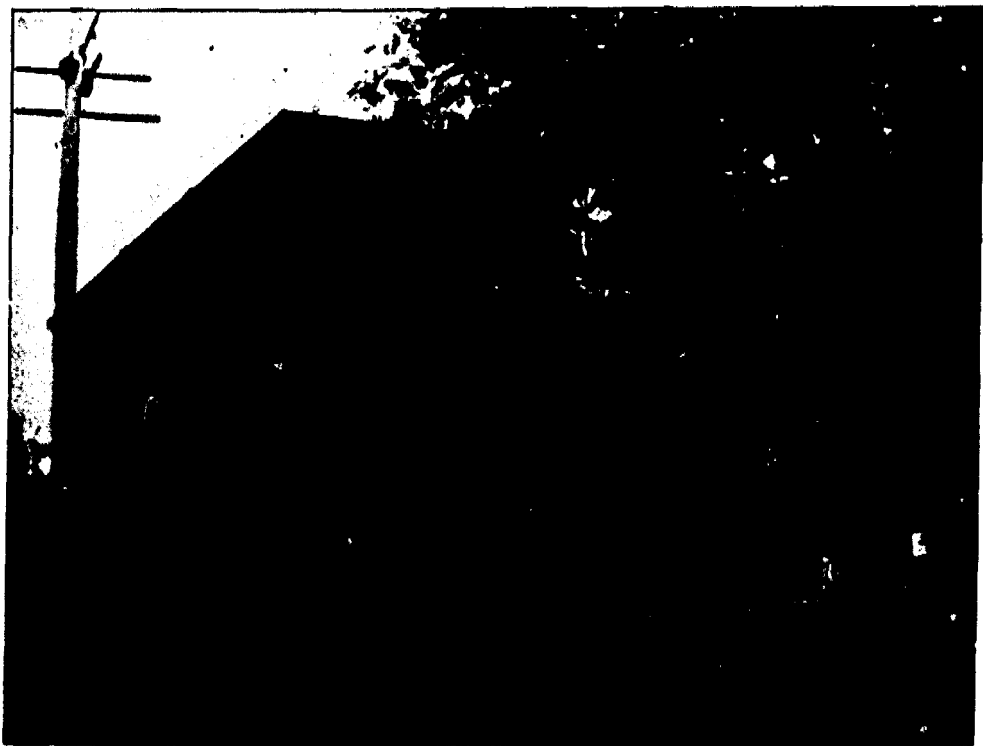


GEORGE E. JONES' MARBLE WORKS.

GEORGE E. JONES conducts on Market Street, between Fourth and Fifth Streets, the only steam marble and granite works in Chester and Lancaster counties. Success in this field of industry recognizes special qualifications, i. e., a taste for the work, which is not always acquired, and the genius to design, as well as the skill to execute accurate and artistic carving, lettering, etc., which give quality and graceful proportions, whether in elaborate or plain workmanship. Since beginning here in 1868, Mr. Jones has given every evidence of being an experienced and skillful designer of monuments, headstones, etc., in marble and granite, and his work, for originality of conception and faultless design, is unsurpassed in this section. On request he draws up designs to suit the desires of those seeking originality. His establishment at the above location is certainly provided with every facility for doing first-class work. Power is supplied by a twelve horse power engine and a sixteen horse power roller for operating three steam polishing machines, and all granite is brought from the quarries in the rough and dressed on the premises, thereby saving the expenses of the middleman. On an average the year round about six men are employed and the services of four horses are required. Mr. Jones also does granite and marble work on buildings and makes a specialty of laying artificial stone pavements. He is enterprising, public-spirited, and has been chief of the Fire Department since its organization in 1871.



D. W. CHANDLER'S WAREHOUSE AND PLANING MILL.



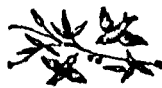
THE NATIONAL BANK OF OXFORD.



D. W. CHANDLER.

D. W. CHANDLER operates the only planing mill located at Oxford. The plant is modern in its every feature, and the mills, warehouses and other buildings cover a large area of ground on Third Street. The planing mill was entirely reconstructed after the recent fire which visited Mr. Chandler's property, and consists of a two-story brick, 60x40 feet, with an L 18x24 feet. It is well designed for perfect and rapid work, and in addition to the manufacture of every description of sash, doors, blinds, mouldings and finishing materials, a large stock

of lumber, rough and dressed, is carried. Mr. Chandler is also an extensive dealer in flour, feed, grain, hay, and the leading brands of fertilizers. He carries a large stock of anthracite and bituminous coal, and is prepared at all times to supply households, business places and factories in any quantity at the most satisfactory prices. It is now about ten years since he began business, and in that time he has built up a growing patronage in Chester, Lancaster and Cecil counties. He gives employment to ten hands the year around. Mr. Chandler has been a member of the Town Council for six years, and is a member of the Board of Trade. He is public-spirited to a high degree and always favors every measure offered for Oxford's advancement.



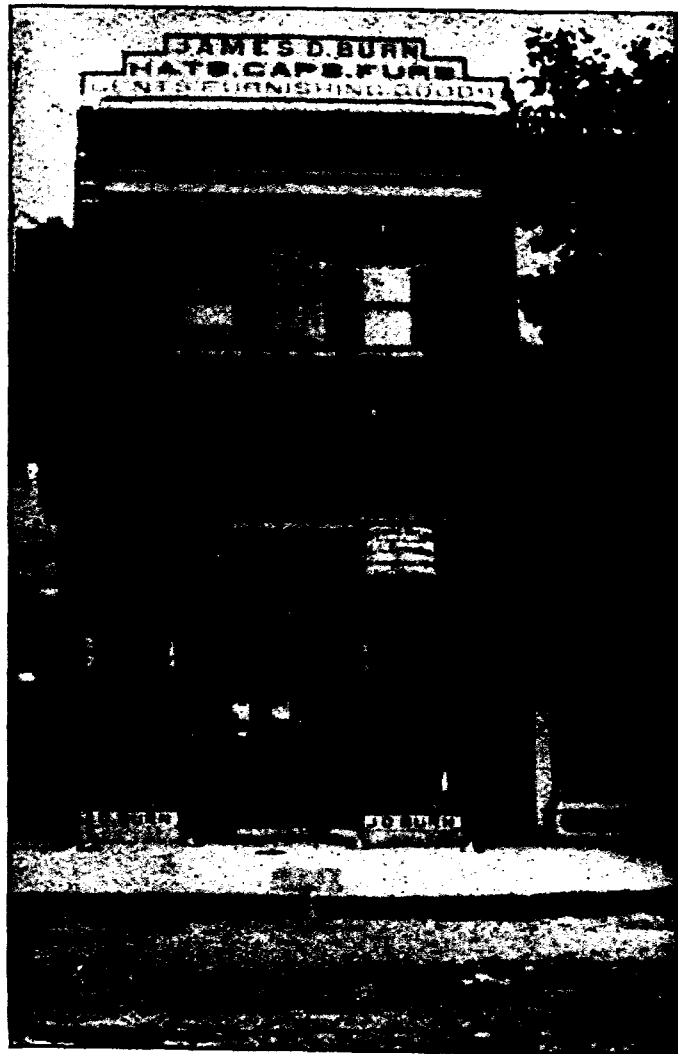


J. C. KERR.

J. C. KERR, Oxford's representative of the Singer M'f'g Co., has resided here since 1859, and in the long years that have since elapsed has made a most enviable reputation for probity and those characteristics which beget the confidence of his fellow citizens. As the principal of the old academy he demonstrated the fact that he was cultured and well-grounded in educational matters, and since embarking in the sewing machine business in 1873 has met with merited success. He handles Singer's family, tailor and carriage trimmers' machines,

and also all necessary incidentals, such as needles, oils, etc. Mr. Kerr has been secretary of the Borough Council for seventeen years, and in that capacity has gained prestige as an efficient and painstaking official. He is a notary public, having been appointed in 1892, and in this special field has gained influential clientage.

DR. J. K. McKISSICK, 412 Market Street, is the oldest and best known dentist in the southern part of Chester county. Since 1802 he has practiced his profession with the most eminent success at Oxford. He performs all operations comprehended in modern dentistry with judgment and skill. Teeth are extracted, filled and adjusted; crown and bridge work is done according to the latest methods; plates are made and inserted, the gums are scientifically treated, and artificial work of all kinds is executed. He makes a specialty of extracting teeth without the slightest pain with the most gratifying results. Independent of his professional reputation, Dr. McKissick is well known as an energetic citizen. He has been prominent in local affairs and has held the office of Borough Treasurer, has been a member of the School Board, the Borough Council and has acted as treasurer of the Oxford Fair Association continually for seventeen years.



J. D. BURN'S CLOTHING STORE.



T. D. ALEXANDER'S HARDWARE STORE.

T D. ALEXANDER, 113 South Third Street, deals extensively in general hardware and house-furnishing goods. He makes a leading specialty of builders' fine hardware and carpenters' tools, comprising an extensive assortment of the latest and most approved designs. In shelf hardware, including the various odds and ends to be found in a representative hardware house, the stock is both full and diversified. He also handles everything in heavy hardware, and in paints, oils, varnishes, the stock is very complete. As the season is now at hand when stoves and heaters are in demand, it certainly will pay anybody needing anything in this line to look over the stock at Mr. Alexander's, as it represents the most popular makes of the largest manufacturers. Mr. Alexander is also prepared to furnish estimates on tinning, and in this department he employs skilled and capable help. The premises, as seen in the illustration on the opposite page, comprise a two-story building, erected specially for the business. Interiorly it has every convenience for the transaction of business, and it is one of the neatest stores in Oxford. Mr. Alexander served efficiently as postmaster under President Harrison, and since embarking in his present line has met with well merited success.

J D. BURN holds a leading place among the clothing dealers and gents' furnishers in the southern end of Chester county. He occupies handsome and conspicuous quarters at 10 Third Street, a three-story brick, 20x75 feet, built by himself especially for the wants of his business. Mr. Burn deals extensively in ready-made clothing for men, boys and children; also hats and caps and gents' furnishings. In every department prices are invariably the lowest of the low. Patrons can always rest assured of receiving at this establishment the most correct styles in the latest fashions, not only in the various grades of ready-made clothing, but also in hats and furnishings. Mr. Burn is alive to the necessity of always being the first to introduce the latest novelty in his line, and it may be said that his store owes much of its popularity to this prime fact. He has been engaged in business here since 1881, and his business by judicious management has grown with increasing years. He is an active member of the Borough Council.



J. T. BARRY.

J. T. BARRY, photographer, J. Hall Building, conducts the oldest established and best-known gallery in this part of Chester county. It was first opened about thirty-five years ago by Mr. A. McCormick, and in 1892 came under the sole charge of Mr. Barry, who had previously been associated with the former proprietor for eleven years. Since assuming entire control Mr. Barry's every effort has been to make it what it is—one of the leading and best photo studios in eastern Pennsylvania. He is familiar with all the details of every branch of the profession, and as an expert has no superior in Chester county. All his work shows the master hand of the skilled artist, and his splendid portraits are highly commended for their elegance

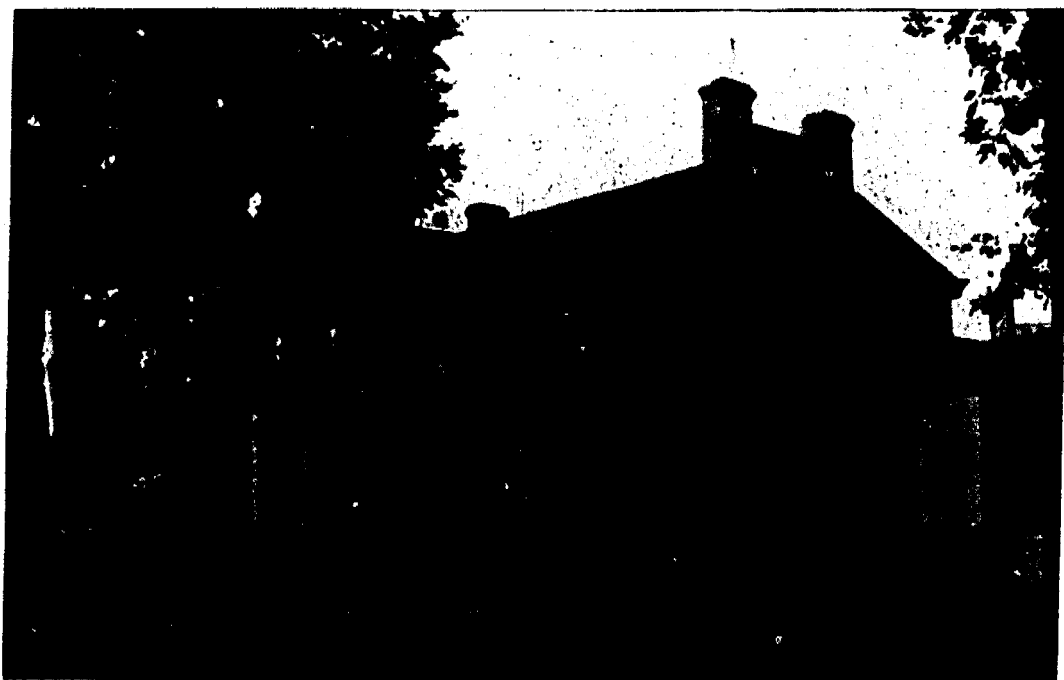
and life-like appearance. The photographs for all portraits, views, etc., that appear in this book were executed by him, and they tell a story of rich experience in photography, comprehensive knowledge of the details of the profession and the genius of the true artist.

Mr. Barry's reception rooms, studio and atelier are handsomely fitted up, and are supplied with the very best apparatus and appliances known in the art. In the various departments he is ably aided by his son Chester, a young man who has already developed an artistic taste for his father's line.





KING & BUNTING'S FURNITURE STORE.



FARMERS NATIONAL BANK OF OXFORD.

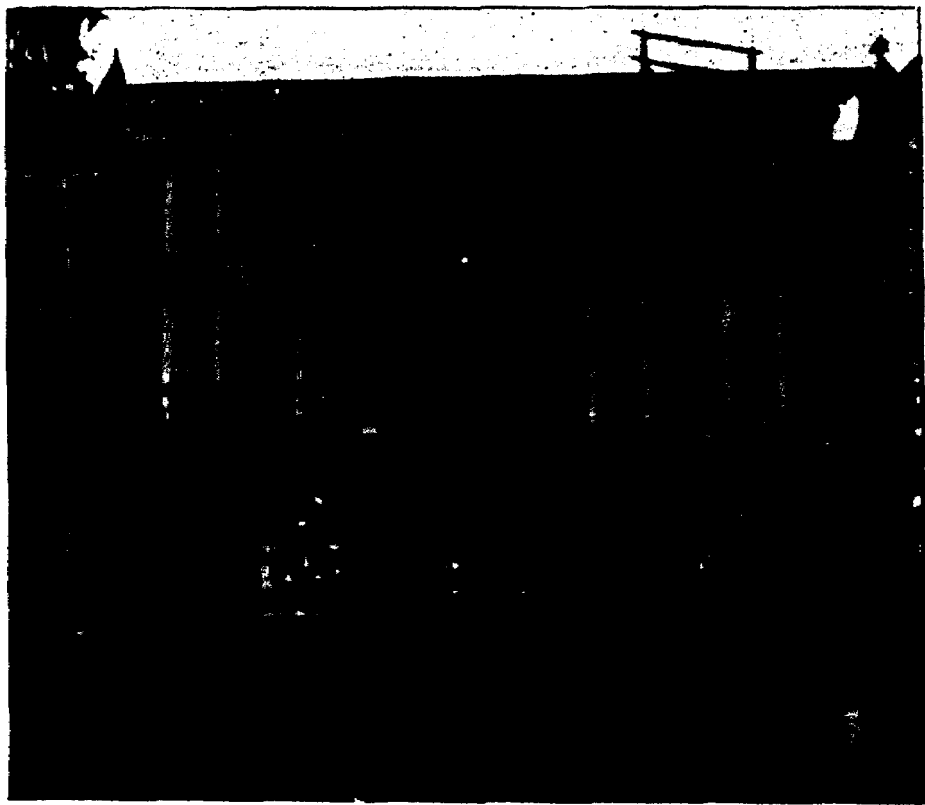
KING & BUNTING have since 1885 been a leading headquarters at Oxford for artistic, well made and thoroughly reliable furniture. This house was established in 1885, and its record since has been one of continuous and uninterrupted success. In the management of the enterprise the proprietors have shown every fitness for conducting the affairs of a growing concern with the most complete satisfaction to the trading public. The premises comprise a handsome three-story and basement brick building, 22x100 feet, erected especially for the business, provided with all modern conveniences for facilitating the dispatch of the business. The salesrooms are replete with an extensive and splendid stock of household furniture of every description in the finest upholstery as well as of plainer appearance. The stock throughout bears evidence of careful and judicious selection, and the prices command a ready sale. King & Bunting are also undertakers and embalmers. As funeral directors their services are in great demand, as they know its every want and propriety. They are reliable, conscientious, and the greatest confidence may be placed in their representations. In embalming they employ the most approved process. The firm is composed of Jeremiah King and Washington D. Bunting. Both members are well known in commercial and financial circles, and are active in all public affairs. Mr. King is now serving his sixth successive year as councilman, and previous to entering into partnership with Mr. Bunting had been an undertaker here for over twenty years.





J. C. STRICKLAND'S FURNITURE STORE.

J. C. STRICKLAND conducts one of the handsomest furniture emporiums in this section. The handsome building he occupies is a commodious three-story and basement structure, completely equipped with every facility, including elevator service. Its ornate and splendid show windows, filled with the latest and richest representations in furniture and upholstery, are one of the interesting sights of Third Street. The basement is utilized for repairing and manufacturing purposes, while the street floor and the two upper ones compose the salesrooms. The stock embraces all the latest styles in fine, elegant furniture, comprehending the newest designs for the parlor, chamber, dining-room and library, which for beauty, neatness and richness is unsurpassed. In the twenty-five years that he has been in business, Mr. Strickland has established an influential trade in Cecil, Chester and Lancaster counties, the State of Delaware, and at other more extended points.



N. P. ALEXANDER'S CANDY MANUFACTORY.

N. P. ALEXANDER has long been engaged in the wholesale manufacture of candy at Oxford. His goods command a wide trade in Chester, Lancaster, Delaware and Philadelphia counties in Pennsylvania, and the surrounding counties in the States of Delaware and Maryland. He makes a full line of candies and other confections, comprising all popular specialties from the highest and purest to the medium and cheaper grades. All, however, are made of pure and healthful materials, and contain no impure or objectionable adulterants. This establishment also carries in stock fancy confections, bonbons, fine chocolates, creams, etc., of every description, which are furnished to the trade at the closest margins. A growing reputation has been established in originating new designs in penny goods, one of the most popular branches of the confectionery business to-day. In this line patrons will always find this house abreast of the times in attractive designs and the latest novelties.

The premises occupied at 10 and 12 Market Street comprise a large double three-story building, equipped with the most approved appliances for the manufacture of confectionery and kindred specialties. In the various departments of the business the service of thirty work people are utilized.

Mr. Alexander also conducts the leading restaurant and ice cream parlors, having elegant apartments fitted up for this purpose. A special feature is that of catering for weddings, parties, etc., and, indeed, it has become the recognized thing in this vicinity when an affair is to be recherche to call in the assistance of the taste and skill of this house and its well-trained assistants. Entire charge of festivities is assumed, thus relieving hosts and others of the strain of responsibility.

Another department in which a large business is done is that devoted to manufacturing ice cream, both wholesale and retail. A modern bakery, well equipped, is operated both day and night. In it are baked both plain and fancy breads, a full line of cakes, rolls, etc. As in the candy and other manufacturing departments, here too the most scrupulous care is exercised in selecting pure and wholesome ingredients.

Alexander's is also the local central station of the Delaware and Atlantic Telegraph and Telephone Co. This company is now using the metallic or long distance system from Oxford, connecting citizens at this point with Baltimore, Wilmington, Philadelphia and New York.

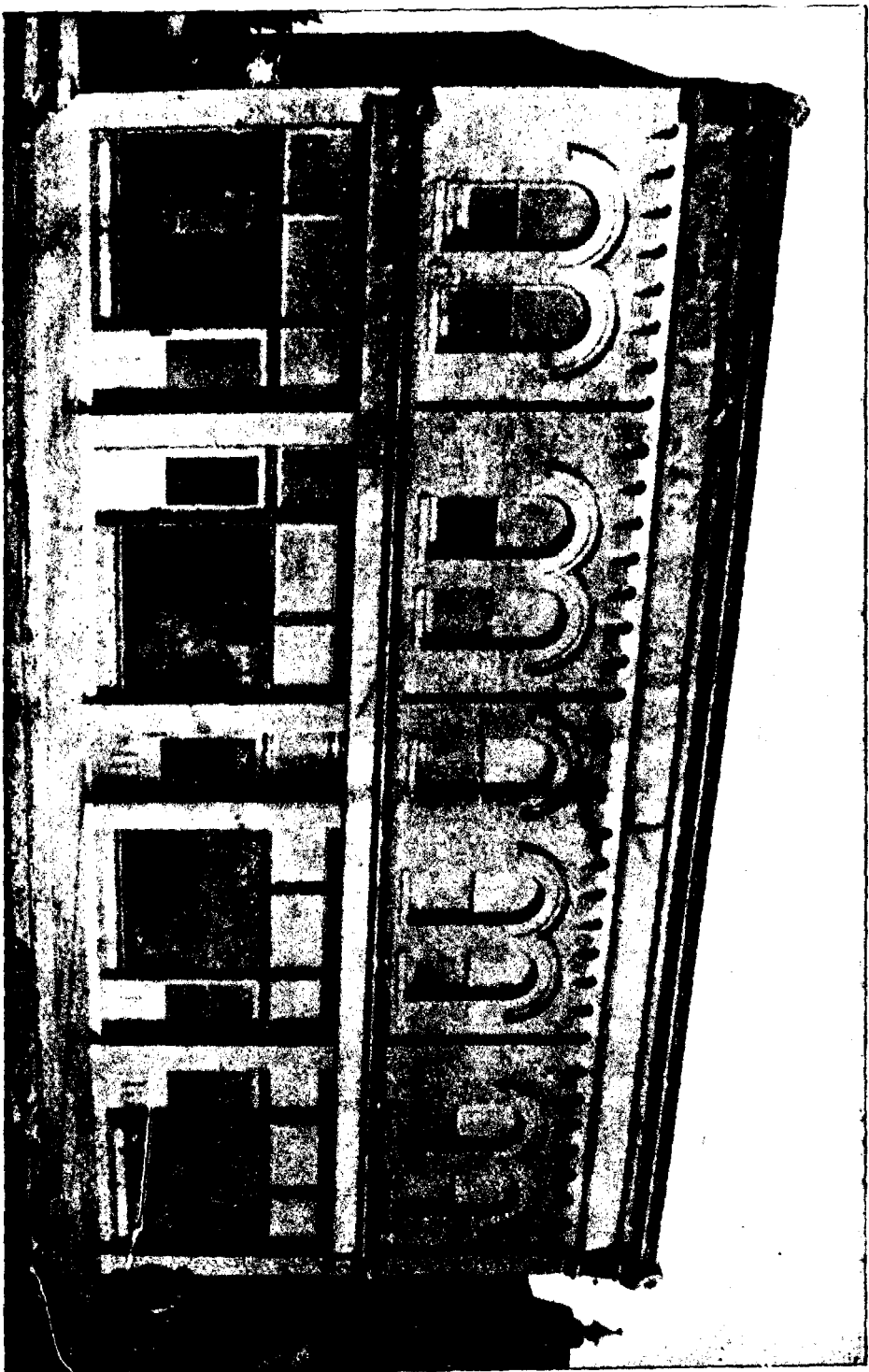
For the past fifteen years the business has been managed by W. H. Alexander, son of the founder. Under his careful and excellent conduct it has reached its present prosperous condition. He is enterprising, modern in methods and public spirited.

H. S. WORTH, Market Street, has been engaged continually as dealer in iron, steel, carriage materials and agricultural supplies since 1864. He has been, in fact, a dealer in agricultural machinery longer than anyone else now in that line in Chester county. His premises embrace a two-story building, 20x100 feet, and a two-story warehouse in the rear, 20x50 feet. In the latter he carries goods of the heavier and more cumbersome description, such as carriages, farm machinery, etc.

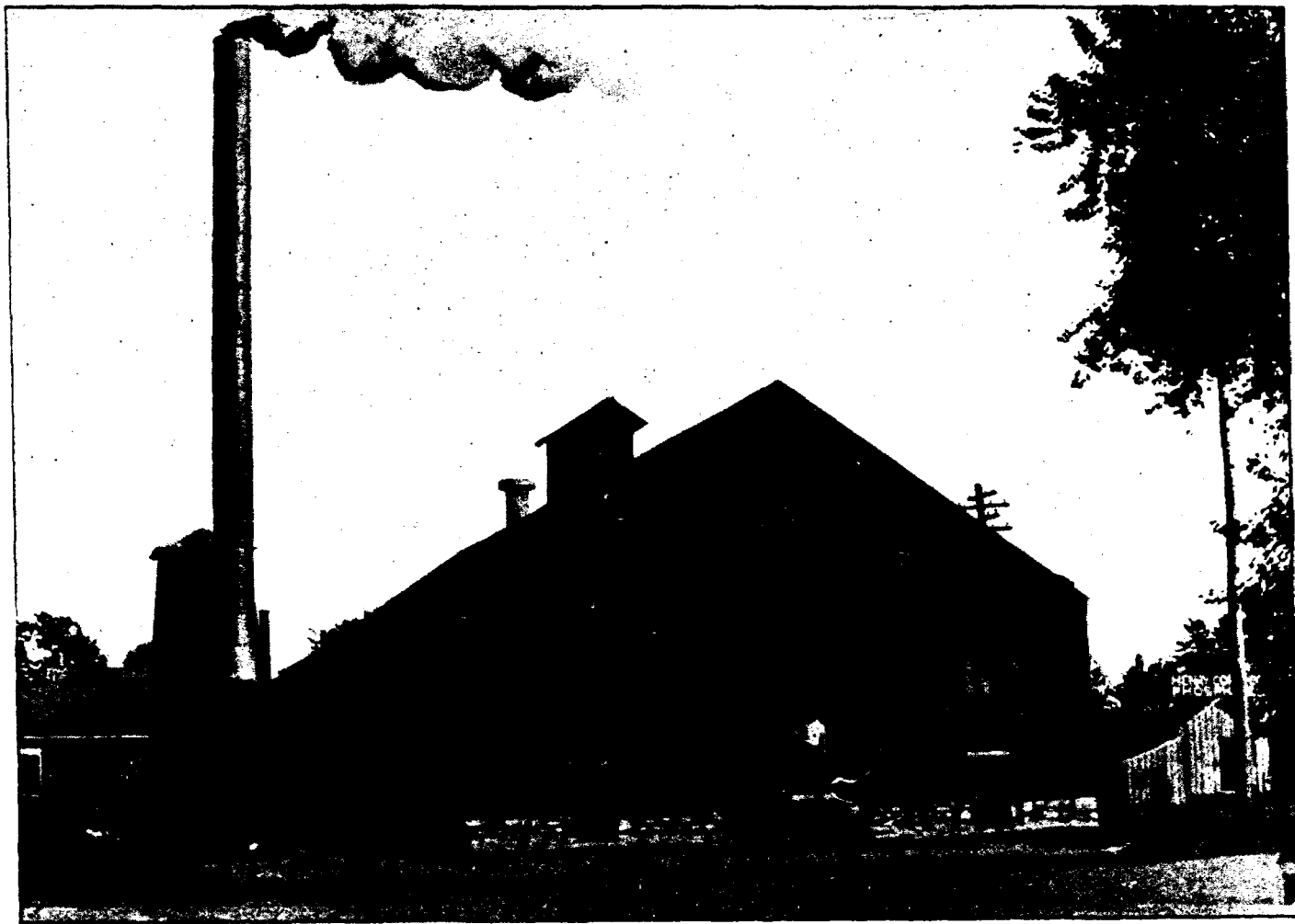
Mr. Worth is a general dealer in iron and steel, blacksmiths' and carriagemakers' supplies, farmers' and gardeners' tools and implements, agricultural machinery, fine carriages, buggies, road carts, farm wagons, etc. He also handles field, farm and garden seeds, and keeps on hand harness, blankets, horse clothing and equipments generally. In shoemakers' supplies his store is headquarters for this section. His trade extends all through the adjoining country, and in the long years he has been engaged in business here he has established a reputation as an enterprising and straightforward merchant. He is also surveyor for the Mutual Fire Insurance Company of Chester county.

JOHN R. PRICE, Third and Broad Streets, house and sign painter and decorator. Mr. Price has been identified with this line at Oxford for about a quarter of a century. He takes contracts on new and old work, and his long experience, added to an innate ability for his special field, has made him popular with builders and property owners. His work is at all times characterized by discriminating taste and careful judgment, and his prices are very reasonable.

JOHN T. KELLY, compiler of this book, makes a specialty of commercial and general descriptive writing. He gathers statistics on all subjects, guaranteeing the most careful and exhaustive research. He collects data for literary efforts of all kinds, and edits same when requested. His experience as a newspaper writer—seventeen years—in the West and South, has familiarized him with public men and affairs of those sections, enabling him to do personal descriptive and other work for syndicates and metropolitan papers at the shortest notice. He has written souvenir numbers for the following papers in Pennsylvania: The Patriot, Harrisburg; Independent Journal, Mechanicsburg; The News, Shippensburg; The Daily Record, Hanover, and is engaged at present on the centennial issue of The Lancaster Intelligencer.



RAMSAY & TAYLOR BLOCK.



OXFORD ELECTRIC LIGHT AND POWER COMPANY

THE OXFORD ELECTRIC LIGHT AND POWER COMPANY is the legitimate outcome of the progressiveness of a former citizen, Mr. J. W. Bowman, who first realized that the Borough, to keep pace with the rapid tendencies of the age, should have her life brightened and her nightly footsteps lit by the electric spark. In 1888 J. W. Bowman's Bazar Electric Light Co. was organized, and in July, 1893, a reorganization was effected under the above title. A substantial and thoroughly modern plant (subject of illustration) was built on Third Street, and the equipment includes every appliance and contrivance that experience and usage has made necessary. Power is furnished by a one hundred horse-power engine and two one hundred horse-power boilers. The dynamos, two in number, each have a capacity of 600 light power. The company at present supply seven are and about nine hundred incandescent lights. The plant was specially constructed with a view of Oxford's increasing importance, and hence its capabilities can be enlarged at any desired time without much expense.

The organization of the Oxford Electric Light and Power Company was the signal for gloom to hie itself to the back streets and alleys, and for light, life and progress to assert their full sway in the leading thoroughfares of the Borough. Cheerfulness and a bright holiday appearance have followed in the wake of electricity, and Oxford is, with its brilliantly lighted streets and illuminated stores, one of the most attractive towns in the State. The officers of the company are: President, D. M. Taylor; Secretary, M. E. Snodgrass; General Manager and Treasurer, G. Renie Dickey, and superintendent, Clem McCormick.



THE PHILADELPHIA PHOTO-ELECTROTYPE CO., 147-49-51 North Tenth Street, Philadelphia, whose superb engravings embellish this book, have a national reputation as engravers in half-tone, line, etc. Their quarters at the above location are the most extensive in the city, over 10,000 square feet of floor space being utilized.

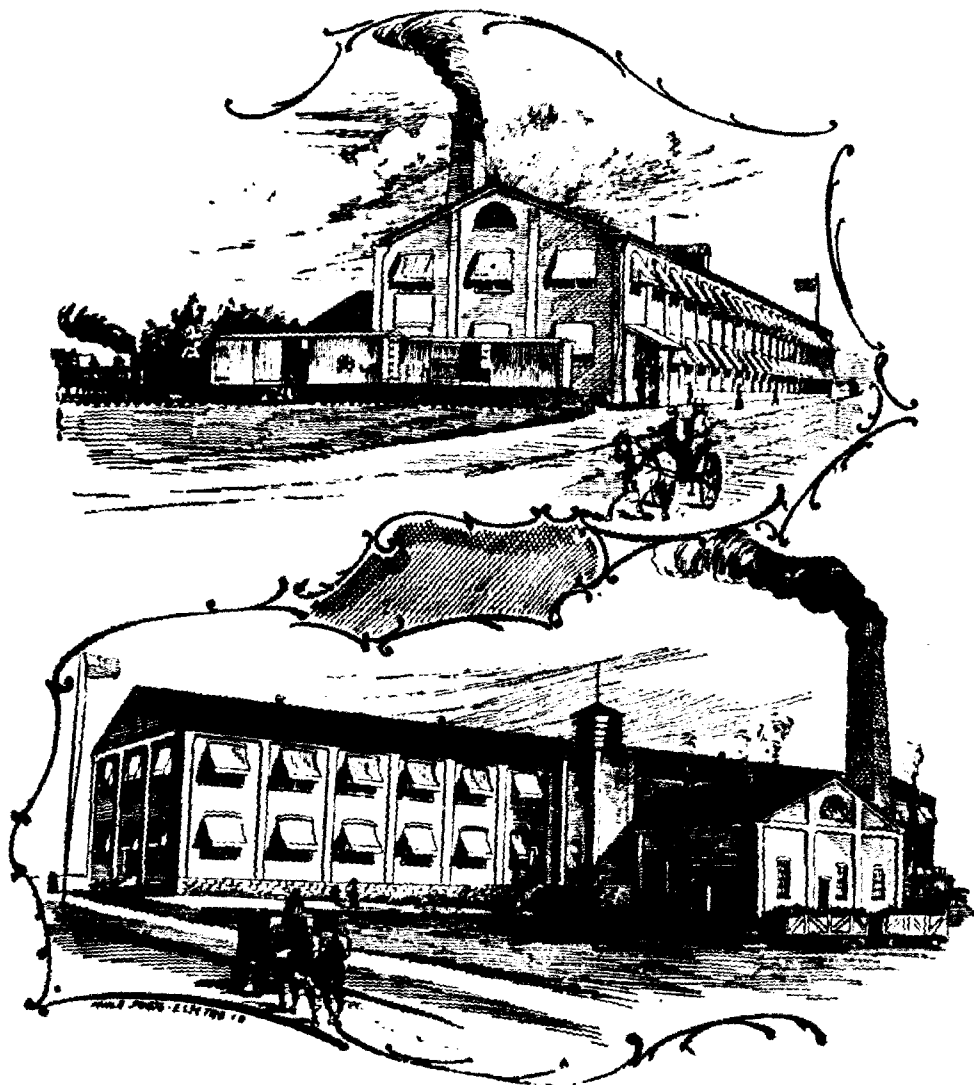
The productions of the Philadelphia Photo-Electrotype Co. in every department—whether the work to be done is a common newspaper zinc etching or an art plate from a photograph, wash drawing or painting—are distinguished by a clearness, and at the same time a delicacy pleasing to the general public and highly appreciative to printers and publishers. This company do not follow ancient methods, but are noted for their originality and novelty. Thus the plates reproduced, according to their own ideas, direct from photographs, wash drawings or paintings have elicited the warmest admiration, because, being sharper and deeper than those made by other methods, they print easy and therefore always give the most practical results. While this company have a wide reputation in line work, it is in the half-tone field that they have won their most lasting laurels. A careful examination of the half-tone illustrations in this book will show that they are masters of this difficult art department. One feature about this company that deserves special mention is the fact that they never misrepresent the cost of cuts. It is the custom, as many unwary publishers have discovered to their sorrow, of a certain class of engravers to presumably reduce their prices to bed-rock in their quotations and then make outrageous charges for incidentals, such as retouching—often-times unnecessary—thus making the final charge for plates much higher than patrons anticipated. The Philadelphia Photo-Electrotype Co. have one price and guarantee all work. Where changes on photographs, paintings, etc., involve much labor, they charge so much per hour, but only retouch at the request of patrons. When such work requires but little time they make no extra charge for it. By following this plan their customers always know just about what the cost of work will be, and if they be printers, can estimate accordingly.

The Philadelphia Photo-Electrotype Co. make line, wood and half-tone cuts of buildings, machinery, landscapes, portraits, etc., and also carefully execute mechanical designing in all its various phases, and some of the most beautiful catalogue and label work ever turned out in the Quaker City has been done by this establishment. In the various departments the best artist talent is employed.

Mr. C. W. Beck, the manager, has had an extended experience in engraving in all its branches, and his qualifications and general knowledge of the business are known to merchants, manufacturers, publishers and others throughout the East.

SPECIMEN PLATE OF THE PHILADELPHIA PHOTO-ELECTROTYPE COMPANY.





THE OXFORD CARAMEL COMPANY'S FACTORY.

WITH THE OPENING OF THE CARAMEL FACTORY a new era was inaugurated in the commercial life of Oxford, and at the same time the farmer of this section of Chester county was assured a home market for the products of his dairy. It is not the purpose of this article to explain in detail the reasons that led this establishment to choose Oxford as a location for operation. Suffice it to say that while its accessible location and its many other admirable facilities had their influence, probably the most potential inducement was the fame of the dairies that dot the surrounding country. Oxford insured a steady supply of milk at all seasons, and that no disappointment has been met with in this respect is seen from the great number of wagons driven up to the factory every morning loaded with milk-cans.

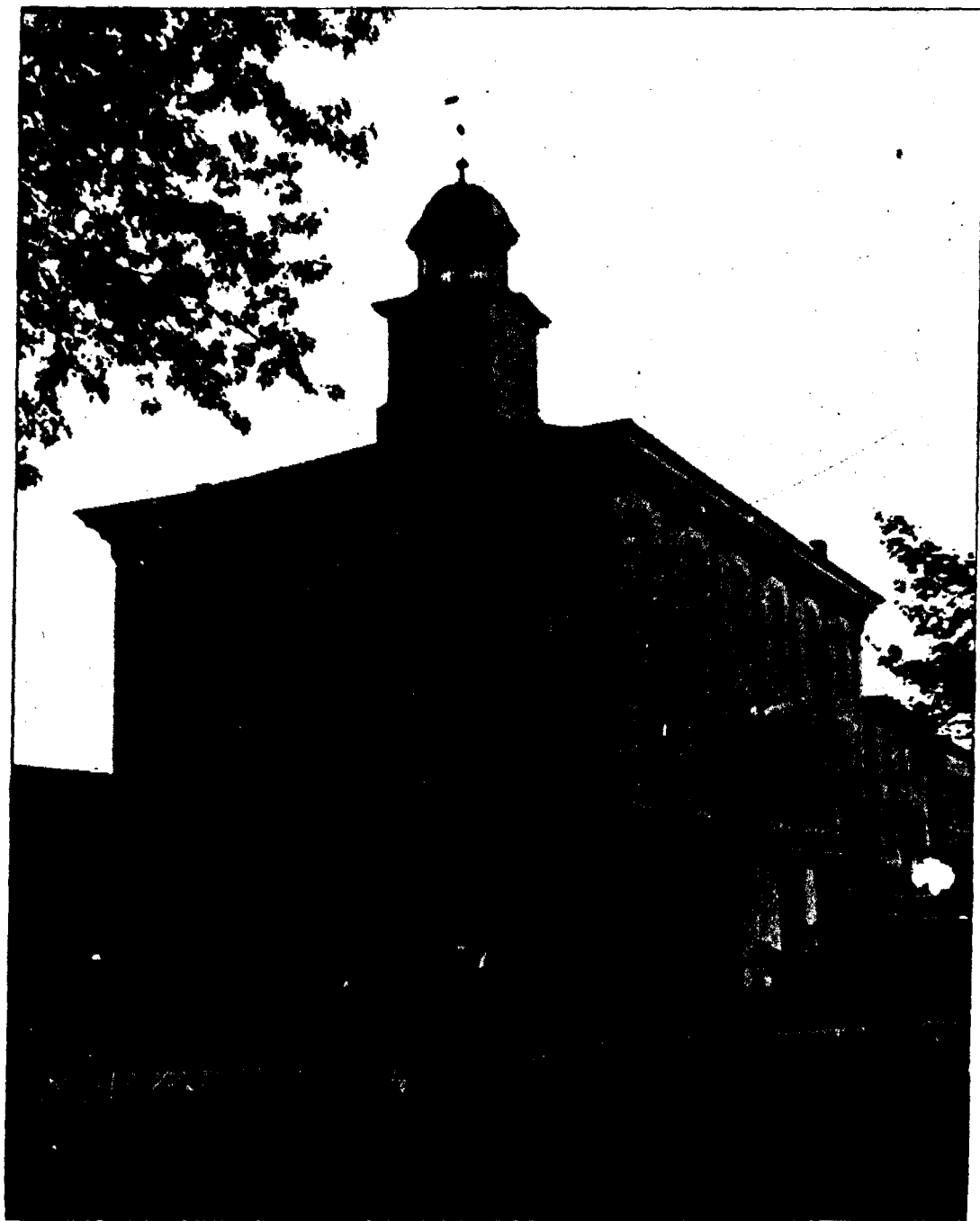
Operations were commenced here with a plant absolutely perfect as regards mechanical equipment, thoroughness of operation, completeness of system and extent of facilities. The plant is, in fact, the only one of its kind in the world today built especially for the manufacture of caramels, and as the management was thoroughly experienced in the business, all improvements were made with the view of attaining a systematic arrangement for the manufacture. The factory is a splendid brick structure, two stories, 50x200 feet, with a boiler and engine house, 45x50 feet, and a full complement of the most improved machinery and special mechanical appliances suitable for the business. Everything is driven by steam power, and the process of manufacture throughout is by steam. Two boilers, 100 horse-power each, and a Corliss engine, 100 horse-power, do service continually. The equipment includes numerous copper kettles, vacuum pans, cutting machines, roasting machines for nuts, machinery for manufacturing paper boxes and packing cases, a machine shop with extensive lathes, etc., and a complete printing establishment. In fact, every mechanical device and improvement developed by the necessities of the business has been introduced, and it may be stated that much of the machinery and system of production has been evolved by the members of this house, until now the equipment is the most costly, complete and efficient in use anywhere for the manufacture of caramels. The immense floors are practically made one by steam elevators, and a perfect water system has been constructed on the premises. The water, used principally for the boilers and cooling slabs, is taken from a well 175 feet deep with a capacity of 60 gallons per minute. Another modern feature is the electric plant. The dynamo is 600 light capacity and the buildings are illuminated by both arc and incandescent lights. Every arrangement has been perfected for weighing and keeping milk, and the capacity is 20,000 quarts per day. In this department matters have been greatly simplified, and the greatest pains are taken to secure accuracy and at the same time facilitate the dispatch of the work.

About 300 hands are employed, and the product is shipped all over the United States, Canada, Europe, South America, Mexico and Australia. The daily capacity is between seven and eight tons. Caramels are manufactured under 50 or 60 different forms, while special novelties are being constantly added. In every grade of the work the best materials are used, with the result that the caramels here manufactured command a steady preference wherever introduced.

This business was founded in Philadelphia about twelve years ago by W. F. Parker. On January 1, 1892, Mr. Parker and H. U. Williams formed a co-partnership under the title of W. F. Parker & Co. In April of the same year they moved to Oxford. The establishment, from its inception a dozen years ago, has always been distinguished for its enterprising methods, and its popularity as well as its remarkable growth is attested by the fact that on three different occasions larger quarters had to be secured in Philadelphia to accommodate properly the rapidly expanding trade.

On November 1, 1894, the business was incorporated under title of "The Oxford Caramel Company," according to the laws of Pennsylvania, with a capitalization of \$100,000. The officers are: President, W. F. Parker; Secretary and Treasurer, H. U. Williams; Directors—W. F. Parker, H. U. Williams, D. M. Taylor, J. E. Ramsey, W. T. McDonald.

CARHART & BROWN (formerly Carhart Bros.), Hall Store, whose establishment has been intimately identified with the business prosperity of Oxford since 1866, conduct one of the largest and best stocked general stores in the southern end of Chester county. The stock, or a better term would be stocks, embraces a full line of dry goods, including woolens, cashmeres, Henrietta cloths, trecos, silks, satins, cottons, silk trimmings, etc., white goods, ladies and gents' novelties and underwear, gloves, ribbons, laces, etc. They also have on hand for Fall, Winter and Spring an elegant stock of coats, capes, etc. In carpets they supply the finest weaves of both domestic and foreign looms, such as Ingrains, Brussels, moquettes and others. Special departments are those devoted to groceries, glass and queensware and boots and shoes. In the latter the stock is always comprehensive. Messrs. Carhart and Brown unswervingly aim to sell the best goods at the lowest prices, and this rule has won for them the trade of this section.



OXFORD HALL.

