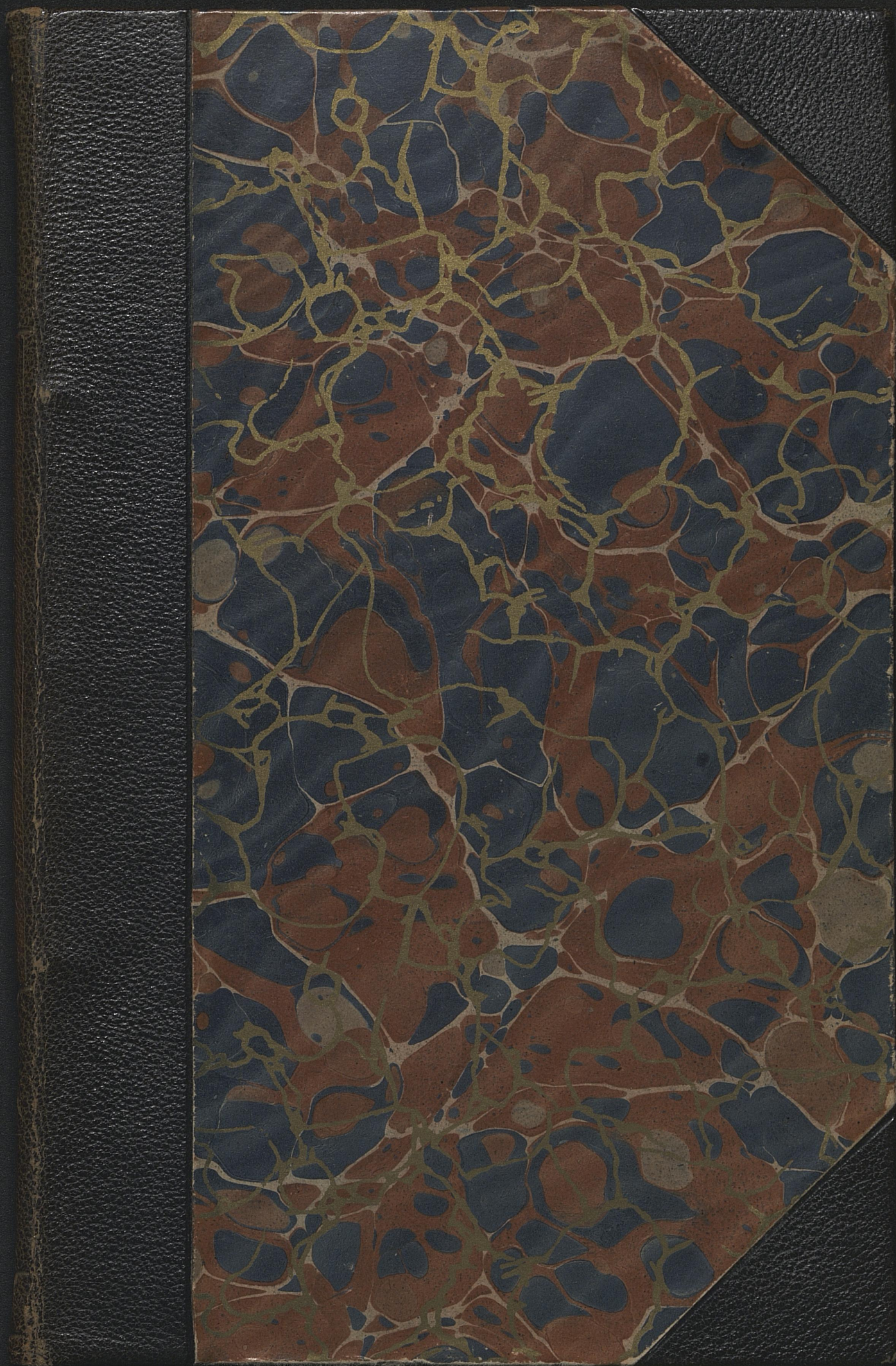
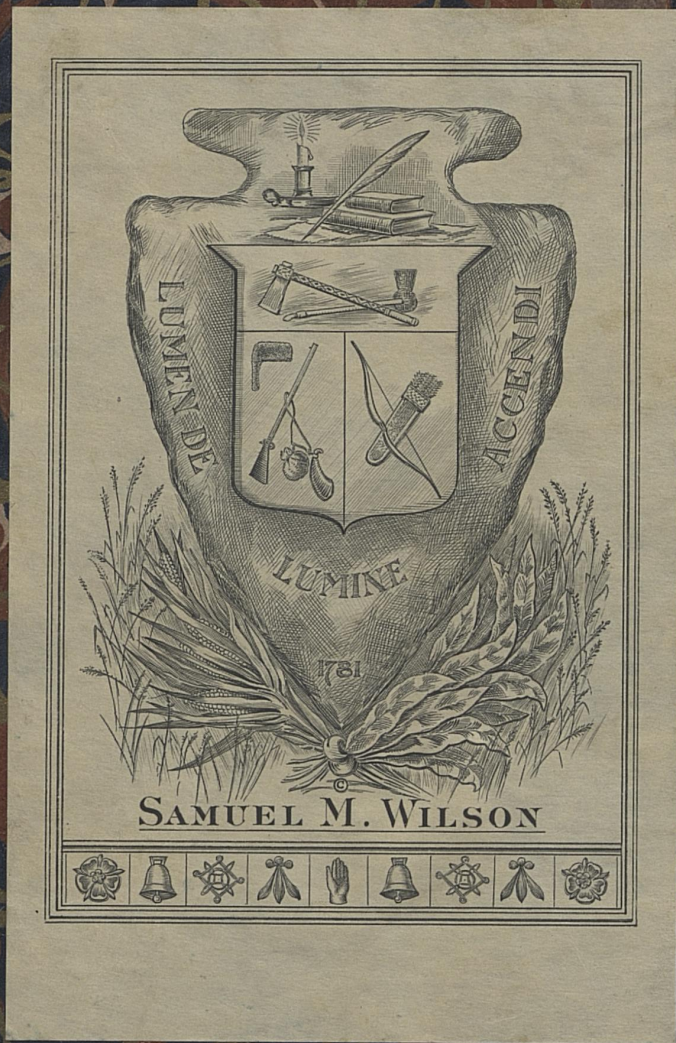
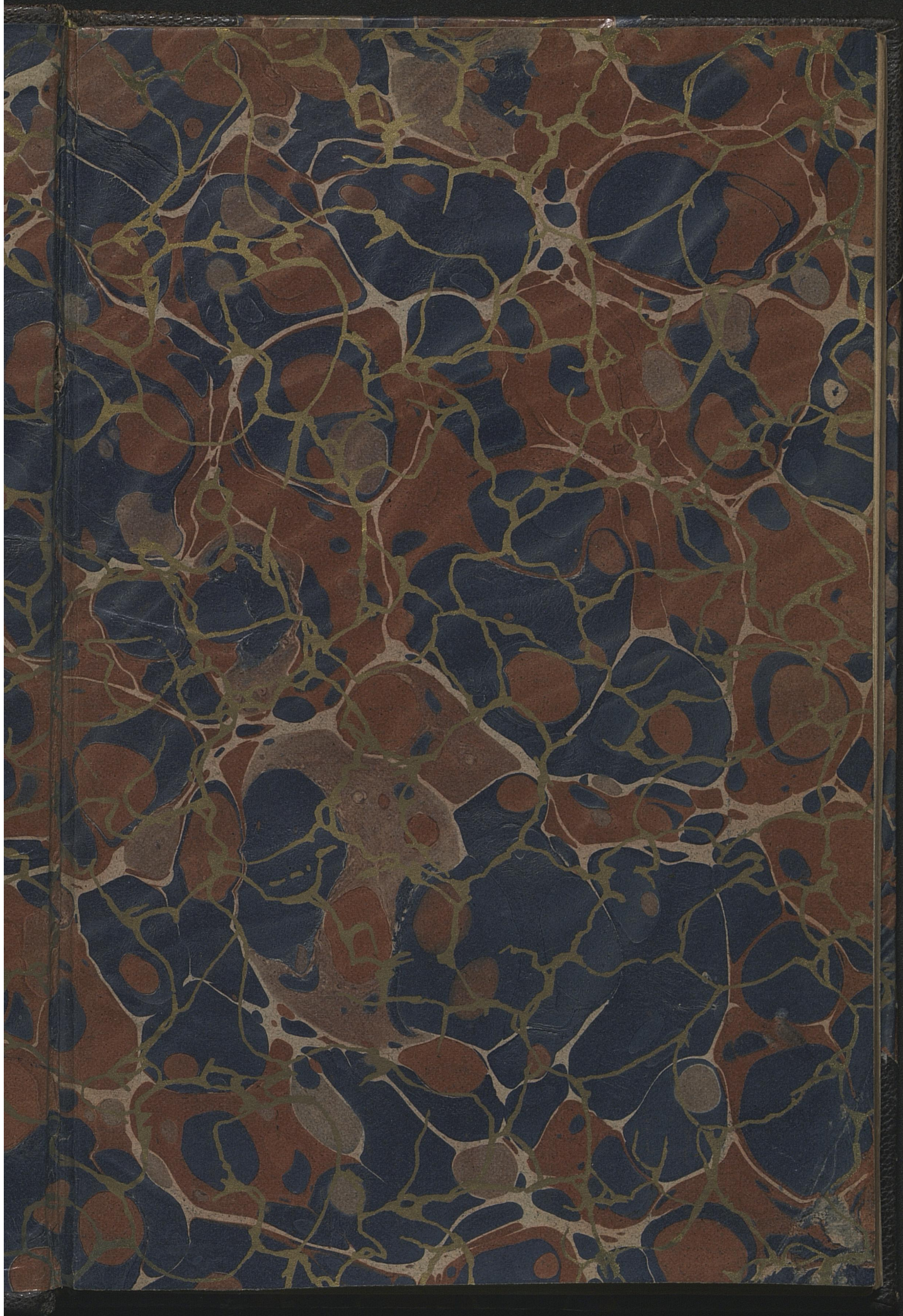








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A SKETCH
OF
GEORGETOWN, KY.
ITS PEOPLE, ENTERPRISES
AND
FUTURE PROSPECTS.

CINCINNATI:
KNIGHT & CO., S. E. Cor. Fifth and Sycamore Sts.
1890.



THE FIRST SETTLEMENT.

THE first settlement of Georgetown, of which history gives any account, was in October, 1775, at what is now called the "Royal Spring." The name given to it at that time was McClelland's Station. In 1784 the name was changed to Lebanon. In this same year, by an act of the Virginia Legislature, it was incorporated under the name of Georgetown (presumably in honor of George Washington). So far as history informs us this is the correct account of the various names this beautiful little city has borne. From 1784, the year of its incorporation, until 1869 it dragged its slow existence along, being perfectly satisfied to rank simply as an inland town. Its people were dead to what was going on in the shape of commercial advancement in the outside world. So long as they were permitted to pursue their quiet, peaceful ways they little cared what the balance of the great world was doing or thinking of. In the language of a celebrated orator "Peace, tranquillity and innocence shed their mingled delights around them." One night in 1869 the dreadful cry of "fire" awakened the slumbering citizens. The next setting of the sun was upon the blackened ruins of the greater portion of the business houses of the town. When the owners of the

buildings had recovered from the stupor occasioned by the, then, great magnitude of their losses, they determined that they would erect more substantial and more ornamental buildings on the sites of the old rookeries than formerly occupied them. Again, in 1876, the fire fiend visited the town and the remainder of the business portion of the old town was destroyed. These owners followed the example of the sufferers from the previous conflagration and erected more costly buildings. Time and again since these "big fires" has the little city been visited by fires more or less devastating in their extent. Each time more substantial and more imposing buildings have been erected until to-day it bears, and justly so, the proud title of "The Belle of the Blue Grass." At the present time any one desiring a home, either from a social, educational or commercial point of view, could not find one which embodies these three cardinal elements more perfectly than does Georgetown.

Its people, socially, are generous to a fault. As to educational advantages it cannot be surpassed, and from a commercial standpoint it ranks high among even larger cities for the investment of idle capital.

Almost a peninsular, as it is, it offers to manufactories of every description, practically, an unlimited supply of water. North Elkhorn, having its source in an adjoining county, forms the Northern, Eastern, South-Eastern and Western boundaries of the town. Its average depth is eight feet six inches, from a calculation made by an engineer well versed in such matters. It was estimated by good judges that the water supply from this source alone was sufficient to furnish an abundance of water to a city of 300,000 people. The velocity of Elkhorn eight months in the year is of sufficient force to insure to any one locating a manufactory, on its banks ample power to conduct his business. For the remainder of the year, the current is such as to very materially decrease the cost of operating the factory. In addition to this great volume of water there runs through the center of the town a stream which has as its source the "Royal Spring." This "branch" is of sufficient depth and rapidity of current to operate one of the largest flouring mills in this section of the state. From its source, the Royal Spring, to its mouth, where it empties into Elkhorn, is five-eighths of a mile. With the exception of a very short distance its channel contains enough water to operate several other factories almost regardless of their capacities. So far as a failure of the water supply is concerned even the most skeptical of investors in manufacturing enterprises need have no fear, for it is practically unlimited.

As far back as the '70's our people began to throw off the almost fatal lethargy which had for so many years held them. When the projectors of the Cincinnati Southern Railroad, now known as the Queen and Crescent Route, asked for a right of way the citizens guaranteed it. From that day to the present time the town has been steadily increasing in population. The opening of that road showed to the citizens the possibilities of the future. New ideas sprang up. An organization, called The Commercial Club, was formed by the more enterprising and energetic of the citizens for the purpose of forwarding any enterprise tending to improve the material welfare of the town. Recognizing the advantages that had already resulted from the building of the first railroad, the Club, when the Versailles and Midway road—since become a portion of the Louisville Southern

system—was projected, used every endeavor to secure its extension to this point. Through indefatigable efforts they were successful. About the same time the Kentucky Midland Railroad was brought to the attention of the now thoroughly alive citizens. The Commercial Club by its energy and "push" finally succeeded in getting the county to vote the necessary funds to guarantee the right of way. The consequence of this earnest work on their part is that no city of treble its population has better railroad facilities than Georgetown.

In order to show to our readers that Georgetown is almost incomparable as a place suitable for permanent location it is best to set forth its advantages in detail—giving facts as they exist without any of the grandiloquent phrases which are now so commonly used by the projectors of "boom" towns.

First: The climate is healthy and agreeable. There are no sudden changes from extreme cold to extreme heat or *vice versa*, as is so common with cities further north.

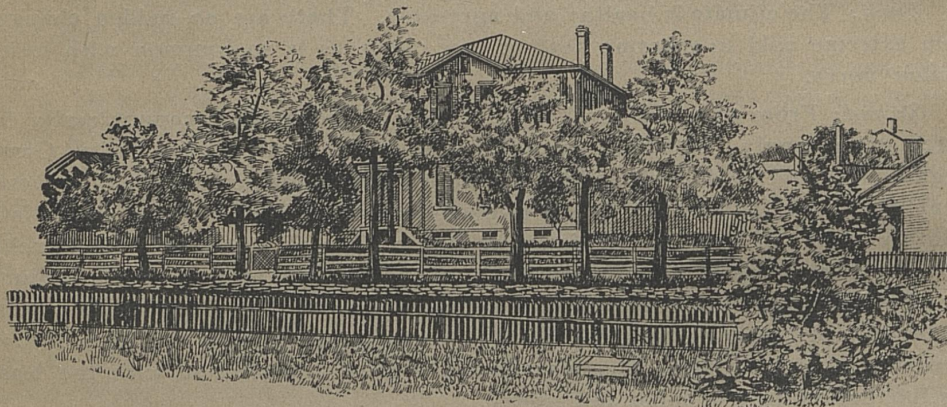
Second: From an agricultural point of view its advantages cannot really be stated too strongly. Situated, as it is, right in the heart of the "Blue Grass Region" it would be difficult indeed to find a more profitable field for the investment of capital than in the farms immediately adjoining the town. The late monthly report of the Commissioner of Agriculture of the State of Kentucky shows that the crops of last year were simply enormous in proportion to the number of acres under cultivation. This is simply mentioned in order to show that the fertility of the soil is so great that it is worthy of mention by the Agricultural Department of the State. Cereals and fruits grow to perfection with the least possible expenditure of labor and money.

Third: The morals of the city are carefully and successfully guarded. There are seven churches representing the leading denominations of the Christian world. Owing to the rapid increase in the population, two of the denominations have come to the conclusion that their present quarters are too small to accommodate the people and are projecting the erection of more costly and spacious edifices. Among the religious institutions of Georgetown the Y. M. C. A. occupies no mean place. Though still in its infancy its influence is being felt throughout the community. There is an undercurrent being disseminated from this body of young men which can produce none other than good. The organization was conceived and perfected in the closing months of 1889. They now have nicely furnished rooms in the central part of town where can be found a fine selection of literature on their tables free to any and everybody. Their rooms are lighted by electricity and heated with nice large stoves. They have two rooms: A devotion room, where they hold two religious meetings per week—Friday evenings and Sunday afternoons. They hold public meetings monthly, which consist of prayer service, conducted by the executive secretary followed with a lecture from some good speaker. These have been well attended by the public, showing that the good people are interested in this work. The management of the Y. M. C. A. is in the hands of an executive board selected by the body. Their rooms are always in charge of a good man who sees that everything is being done to make strangers welcome.

Fourth: Georgetown stands pre-eminent throughout the state as the most desirable place for securing an education—commercial, classical or otherwise.

"The City Fathers," as the Board of Trustees are affectionately called by the citizens, take great pride in the City School. The average daily attendance is about two hundred. Some of the best talent of the community has been employed as instructors. Whoever passes through the City School creditably is fitted to fill almost any commercial position to which they may be called.

It is a graded school, the standard of scholarship being placed very high. All the rudimentary branches are taught. The Principal of the school is Professor R. L. Garrison, a native of Scott county, and a graduate of Georgetown College. He takes great pride in having this institution rank high among the Public Schools of the State. It was through his untiring efforts that the present



GEORGETOWN PUBLIC SCHOOL.

handsome structure was built. It cost about eight thousand dollars. It is built of brick, and its internal arrangement was made with strict reference to sanitary laws. The rooms are large, commodious and well ventilated. Professor Garrison, an expert mathematician himself, has charge of all classes in the higher mathematics. Through his efficiency as a teacher he has been enabled to hold his present position through a long term of years.

His management of the pupils themselves is admirable in every respect, and gives satisfaction to all concerned. His mode of doing this can best be given in his own words, as follows:

"Some higher incentive than mere force is necessary to arouse enthusiasm in school work. The rod of fifty years ago has somehow lost its magic powers in imparting knowledge to the youth of this country. When all other means have failed, the rod can be successfully used in forcing a pupil to be orderly and to compel him to allow his neighbors to pursue their lessons undisturbed, but it will never arouse an interest in study. A pupil may be forced to gaze for hours at the pages of his lessons, but he is all the time spelling between the lines the words, hatred and contempt; hatred for books, and contempt for your methods. There are numerous methods and conditions that will obviate the necessity for the rod. The ounce of prevention is worth a pound of cure in school as well as other places. What stimulus then can be used in the place of the rod? A thorough system of classification is one of the necessary conditions to good order and to successful school work. Place the pupil where he can do something himself; give

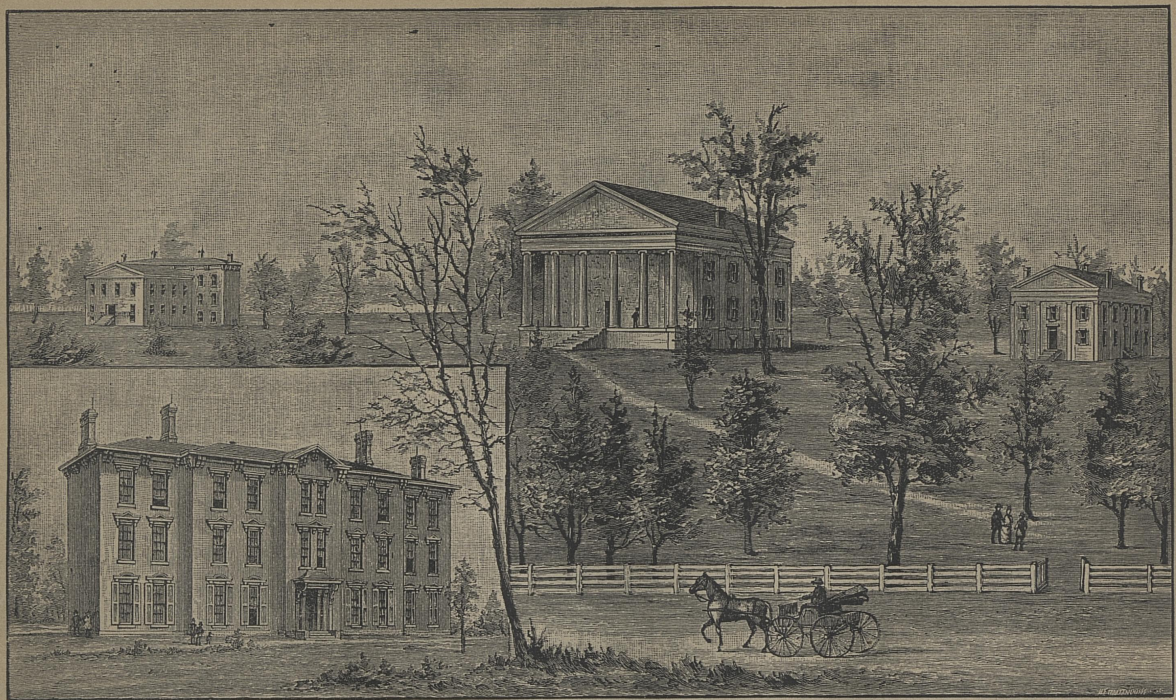
him confidence in his own powers; and allow him to be jostled by a judicious class emulation. A daily record of school work and conduct should be accurately kept by every teacher. At the close of each month these results should be condensed into a report and sent to the parent or guardian. There are but few pupils who are unconcerned whether their parents have learned or not through the post-office that they are renegades and outlaws at school. They would prefer the rod to this method if their parents have succeeded in gaining the respect of their children. If on the contrary pupils are indifferent to the character of their reports, then the fault is in the home management and not in the school. The teachers of the Public School have successfully carried out their part of the system of monthly reports, and when it has failed to stimulate certain pupils to do better work, it has been due to the carelessness and indifference of parents. By these reports a grade of honor has been established, and a pupil must make at least eighty (80) in Scholarship and ninety (90) in Deportment each month to entitle him to a place on the roll. As a further incentive to excellency in recitations and conduct, the teachers give annually gold medals for the highest proficiency. The maximum standing of one hundred (100) implies perfectness in either Scholarship or Deportment, and this number was lowered by violation of any rule, neglect of duty, or deficient scholarship.

The Georgetown Public School is thoroughly graded in all of its departments. This system of classification has been sufficiently tested and permanently established in all towns and cities in the North and East. They are advocating the establishment of the graded system in the country schools in several States. The time is not far distant when the public schools throughout the whole country will be based upon this rational system.

No school can succeed without a perfect system of classification. The age, health, mental capacity, application to study, and home advantages of pupils, are important factors to be considered. If mistakes are made at the opening of a session, a pupil can be dropped to a lower grade or advanced to a higher one as the case may be, and the general classification will not be disturbed. At all times individual interests must be subordinated to the general good. The law regards the teacher as the proper one to determine the grade of a pupil, as he is the only one familiar with the facts upon which a classification is based."

Acting upon such principles as set forth above, it is small wonder that he has succeeded in bringing the school up to its present high standard of excellence. He has an able corps of four teachers, selected on account of their peculiar fitness for this most responsible work. They are Mrs. Garrison, the wife of the principal, Miss Emma Gasner, Miss Bettie Bradley, and Miss Johanna Mahoney. These teachers hold their places subject to the action of the School Trustees. As they are graduates of the home Seminaries, where they stood at the very top of their classes, it is reasonable to suppose that they will continue as teachers in the Public School so long as they may desire to hold their places.

In addition to this institution there is located in our midst one of the most famous colleges in the Union—Georgetown College. This institution was chartered by the legislature in 1829 and located upon the beautiful and commanding campus where it stands to-day. That these years have been filled with constant and regular work on the part of the institution is attested by the fact that within that time more than four hundred graduates have passed through its various courses, and more than three thousand students have pursued their studies within its walls.



GEORGETOWN COLLEGE.

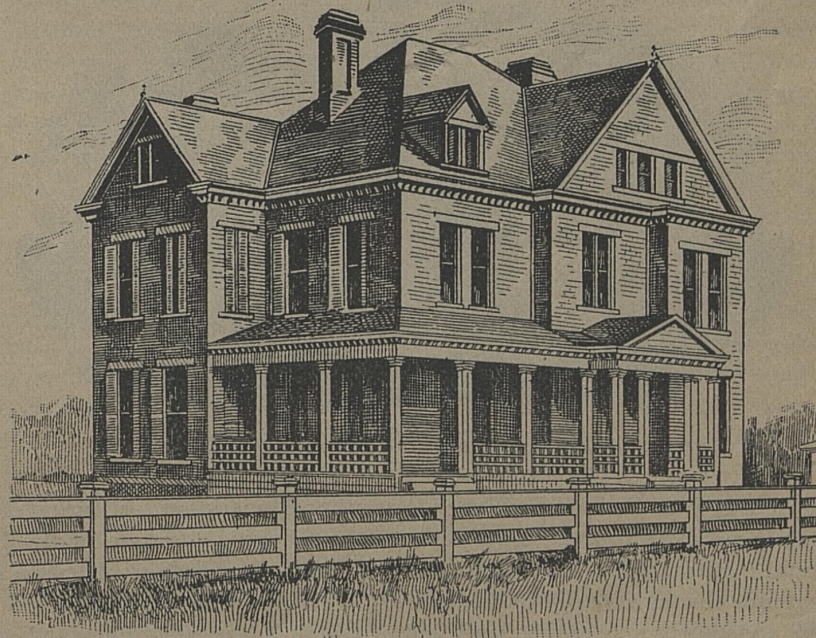
These young men have gathered from all sections of the State of Kentucky and of the South, and on leaving the College they have scattered throughout the length and breadth of the United States filling honored and useful positions in the various walks of life. Indeed there are very few institutions in the whole South with so great and honored an Alumni as Georgetown College. Nor does the College live wholly in the past. It is now doing noble and effective work in the cause of education. There are now amongst the students some as bright and promising young men as ever before. A well organized faculty of able and well-trained men are doing the work of instruction. The endowment funds have recently been much increased, an efficient gymnasium has been added and the library enlarged.

Additional buildings are in contemplation, one of them being already in process of construction, and the whole institution is thoroughly progressive and abreast of the age.

Connected with the College is a vigorous and successful Academy where the boys of the town and surrounding country are thoroughly fitted and disciplined for college work. While not attempting to advertise itself on the score of excessive cheapness, Georgetown College insists that there is no college in the country where the same grade of work is done at less cost.

Parents who have sons and appreciate the inestimable advantage of having educational facilities at their doors cannot fail to see the inducements offered them by the splendid history, solidity, excellent condition and bright prospects of Georgetown College.

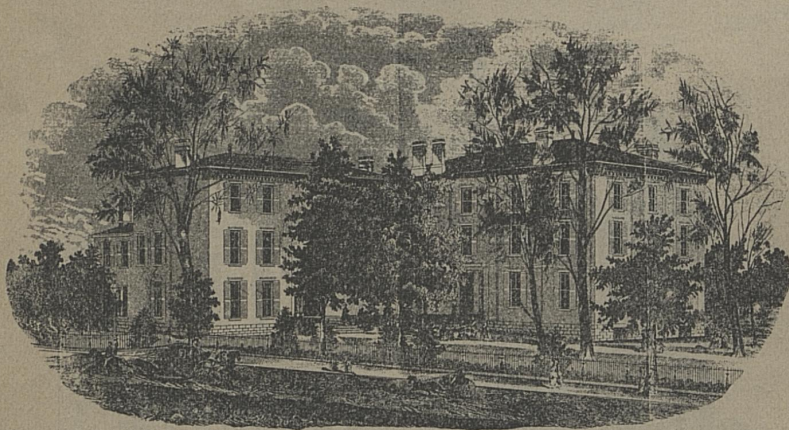
Within the past year the Board of Trustees of the College have caused to be erected a handsome residence for the President of the College.



Residence of the President of the Georgetown College.

It is a large building built entirely of red pressed brick, and is one of the most imposing looking residences in Georgetown. No expense was spared to make of it a comfortable dwelling and one fit in every respect for the home of the President of this time-honored institution.

Connected with the College are two literary societies, the membership of which is taken from the students. They are named respectively, the Ciceronian and Tau Theta Kappa societies. Every student, while not compelled to join one or the other of these bodies, is expected by the College authorities to do so. Great rivalry exists between the two as to which shall have its hall the finer furnished and the library the better stocked with all of the standard works, both historical and in the line of fiction. Each has a library of about two thousand volumes. The character of exercises is such as to make the students ready and fluent speakers in after life. The subjects of debate are generally selected from the live political issues of the day, thus compelling those who participate in them to keep posted in the contemporaneous history of their own country. Subjects are also frequently selected from points in history, such as "Was Charles the First justly beheaded?" in order to make them study up the history of former times. The officers of these societies are selected from their own members. Each body is controlled, as near as practicable, by the parliamentary rules laid down in Cushing's Manual. When a student has taken an active interest in the workings of these societies for the few years he remains in College, he goes out to the world a ready debater and one who is well prepared to cope with almost any one on the public rostrum. Some of the most eloquent orators known to the public to-day, learned their art in these halls.



GEORGETOWN FEMALE SEMINARY.

The Georgetown Female Seminary is another educational institution of which the citizens are justly proud. This Seminary is recognized as one of the leading educational institutions in the South and West for young ladies. It has a history which extends through nearly half a century. Its standard of Higher Education has been constantly increasing until now it stands the acknowledged peer of Georgetown College. The trustees of the College recognizing this fact have

opened the doors of the College to the young ladies of the Seminary. They accepted the offer and are receiving instruction in advanced studies in the classes of the learned faculty of that institution. The lower and intermediate classes are still cared for in the Seminary by a very superior corps of lady teachers. We can therefore commend this institution to all parents who expect to send their daughters away from home as one in which they will be well cared for and thoroughly and conscientiously educated.

The Seminary is situated in the southern portion of the town. The grounds are large and spacious and kept in the very best of order. They furnish ample room for exercise for the students. The Seminary building is a large and handsome structure, built with an idea singly to the health and comfort of those attending.

In addition to a large number of home patrons, a great number come from other States. These are boarded in the Seminary building. This Seminary can number among its Alumni ladies from almost every State in the South, as well as a great many from the North and West. No one leaves this school with a diploma unless it is well earned, as the grade of scholarship is placed high. The full course comprises all the English branches, French, German, Music, Painting, Drawing, and all things necessary to make one an useful and accomplished ornament to society.

In addition to these widely and favorably known institutions it may be said that there are several private schools, the owners of which graduated with high and distinguished honors at one or the other of these three institutions. These private schools are devoted principally to preparing those who attend them for the higher branches of the College and Seminary.

The Public Library, the organization of which is under the name of the Scott County Library Association, is another very powerful factor of the educational facilities of Georgetown. It was organized about three years ago by the young ladies and gentlemen of the town, with a small library of about one hundred volumes, and a membership, comparatively speaking, very small indeed. It now has a library of over eleven hundred of the choicest literary gems, and a membership composed of the very best and brightest minds in the community. The Honorable W. C. Owens was elected President, and still holds that position. Under his direction and management it has become an assured and permanent institution of the town. The Library is situated in the south-west room of the Court House. The Association gives a series of lectures during the winter months, securing for these entertainments the services of the widest and best known *literateurs* in America. The funds derived from these lectures are devoted to increasing the number of books they already have. The rooms are open to the public every afternoon and until nine o'clock at night. Miss Nora Tingle holds the responsible position of librarian, and by her ever genial reception to all has made it a very pleasant place to spend an evening in intellectual enjoyments. The library is free to all, but it requires an admission fee to become a member. The rules are very strict in regard to the taking out and returning of books, consequently they have, as yet, met with no losses in this direction. As was said above, it is one of the best avenues for the dissemination of knowledge that the town possesses.

Fifth: The railroad facilities of Georgetown are first class in every particular. Situated, as it is, on the great Queen and Crescent Route alone gives it access to

territory which insures to those desiring to establish manufactories a certain and short access to the immense coal and timber lands of Southwestern Kentucky and Eastern Tennessee. To-day lumber can be, and is, brought to Georgetown for manufacturing purposes cheaper than it can be gotten at Cincinnati, Indianapolis or even Grand Rapids, Mich. This sounds a little overdrawn, but to any one desiring to investigate the matter, the facts and figures will convince him of the truthfulness of the statement.

The Kentucky Midland Railroad recently completed and now in full operation places Georgetown in direct connection with four other trunk lines, thus insuring cheap rates of transportation. With its starting point at Frankfort, Ky., it gives easy connection with the Louisville and Nashville system with only a short run of about eighteen miles. Tapping the Queen and Crescent at Georgetown it runs through the richest and most fertile portions of Scott and Bourbon Counties until it reaches Paris, Ky., connecting at that place with the Kentucky Central Road, thus insuring at least a competing line to Eastern cities and the Northern and Southern markets in the great "Huntington System." In addition to these outlets the Versailles and Midway Road, now a portion of the Louisville Southern system, has recently been completed, thus giving the fourth through line.

If competing lines of railway are any guarantee of cheap freight and passenger transportation, then these facts, as they exist, ought to be sufficient to convince any fair minded business man who cares to investigate them that no better location than Georgetown, considered from that point of view, exists. Sixteen passenger trains daily arrive and depart from this point. There are in the neighborhood of fifty freight trains each day. As a shipping point it does more business than all the towns along the line of the Queen and Crescent Road combined between Cincinnati and Lexington.

These three roads, the Queen and Crescent Route, the Kentucky Midland Railway and the Louisville Southern Railway, connect Georgetown directly with the immense iron and coal fields of Eastern Kentucky. The very fact that each furnishes an easy inlet into these rich deposits, and that each intersects the other at Georgetown, makes it a fact that cheap transportation of these products to the citizens of Georgetown is a necessary consequence. Hardly any other town or city along the line of either of these roads has the advantages of competition in railroad facilities in an equal degree with Georgetown.

In this era of the world's civilization it is a recognized principle that speed and economy in transportation are essential, not only to a people's advancement, but to their status of command, or even of respectability; and so access to market for their wares and products, by cheap and rapid means entirely within their own control, is now the consideration of first importance to all people who are possessed of an ordinary degree of ambition, or a safe amount of business sagacity. The farmer or the merchant or the manufacturer who is endowed with a comprehension, embracing both cause and effect, recognizes in cheap transportation the corner-stone of all material prosperity. These advantages Georgetown possesses in an eminent degree.

Of the rich coal deposits of Eastern Kentucky, with which the Queen and Crescent Route and the Kentucky Midland Railroad connect Georgetown, Prof.

Schaler, Ex-State Geologist, in his Report on the improvement of the Kentucky river, has this to say:

"As regards the character of the beds of coal and other materials, by far the greatest part of the facts are doubtless to be learned from the more complete exploration of the country. There is enough known, however, to make it clear that both in variety of products, and in the facilities for obtaining them, this region can successfully compete with any other within the drainage basin of the Ohio river. It will be seen from the records that there is a mineral field of at least three thousand square miles which can be made accessible. Of this, about two thousand five hundred will furnish coals of varied qualities. A large part of this coal is about as good as Pittsburg for house and steam uses. The main sub-conglomerate coal, the equivalent of the Pine Hill coal at Livingston, is a superior gas coal, giving, as found at Pine Hill, within ten per cent. of the amount of gas found in the best Pittsburg coal, as determined by the superintendent of the gas-works at Crab Orchard Springs. Though the lot of coal from which the determination was made was not as well selected as it might have been, it is quite probable from the analysis and from the experiments made with these sub-conglomerate coals in Tennessee, that some of them will serve for the smelting of iron ores in their raw or uncoked state. By this means, or by coking, there can be no doubt that we will find an abundance of cheap stone-coal fuel for furnaces in this district. The canal coal that can be furnished by this district is practically inexhaustible, and of excellent quality. Besides its great value for home use, there is a large and growing demand for this material to enrich coal gas. The considerably higher price of this coal enables it to be carried over a wider field, and the States of Ohio, Indiana and Illinois, would, throughout their extent, be within the probable range of these coals via the Kentucky river."

Of the timber supply of Eastern Kentucky, and the easy means of transportation by way of the Kentucky river to Frankfort, he speaks as follows:

"The timber supply is extensive and remarkable for the great variety of species which seem to find here their best conditions. There is a considerable quantity of yellow pine, of a size fitting it for use in the arts, and some white pine of rather inferior quality; some hemlock, and a good deal of cedar timber may be had in the district. The main export will be of the non-evergreen species of our forest trees—oaks, hickories, poplars, etc. The drainage of the Kentucky above Frankfort contains probably not far from three thousand square miles of forest land, which is continually yielding successive crops of our most valuable woods." * * * *

"The whole of the upper part of this valley will be found peculiarly fitted for the growth of this species of timber, without any planting whatever, and with only reasonable care of those parts of our forests in this valley which do not occupy land fit for agriculture, it can readily yield ten thousand walnut trees to the woodman's axe each year for centuries to come. After taking out the land fit for agriculture, there will remain in this valley not far from ten thousand square miles which should be devoted to timber growing, in order to furnish timber for the mines and for export."

At Frankfort, as stated above, the Kentucky Midland Railway connects Georgetown with the Kentucky river, thus furnishing easy and cheap transportation of timber to this place.

With such data as given above, the conclusion is irresistible that the statement made above, that timber for manufacturing purposes can be obtained cheaper at Georgetown than at Cincinnati, Indianapolis, or even Grand Rapids, Michigan, is correct. In the first place the supply is not only equal in extent and in the variety of woods obtainable, but these timber lands are located much nearer this place than are the timber lands accessible to either one of the other three cities, and the means of access to them are exceptionally good.

Sinth: The business houses of the town are all first class in every respect. They are built not only with the idea of being substantial in architecture, but also with the view of being an ornament to the town. Residences of which any city might well be proud are along its streets. So careful have the citizens been in erecting their houses that now Georgetown is considered the most picturesquely beautiful town in Central Kentucky. By those who profess to know there is only one other more beautiful street in the United States than Main Street. All the streets of the town are broad avenues and the citizens seem to take peculiar pride in making them attractive, those residing on them vieing with each other which shall be the most pleasing in point of beauty in architecture.

After the advent of the railroads and the consequent influx of strangers the citizens of the town seem to have awakened to the possibilities of the future for the beautiful little city. People who had heretofore been content to simply hold on to their hoarded thousands and let them increase by the old plan of "cent per cent" soon saw that they would be more rapidly increased by investment in the new enterprises which were beginning to grow up around them.

Over one hundred thousand dollars was raised for the erection of a twine factory. Being right in the heart of the hemp growing section of the state made it a foregone conclusion that from the outset this was bound to be a financial success. Now there is in successful operation one of the largest factories in that particular line in the United States. With a most handsome and imposing building, furnished with the latest and best improved machinery for the manufacture of their goods it has proven a most advantageous channel not alone for the increasing of the population, but for the bringing of the money of the purchasers of such goods into this community.

They manufacture an extremely fine quality of cordage, using only the best grade of hemp. Mr. William Fleming, the superintendent and general manager, is originally from Scotland, and has been engaged in the manufacture of hemp from his boyhood up to the present time. He understands the business in all its details and is considered an expert by manufacturers throughout the country. It was under his supervision that the machinery was selected and purchased by the company, he having made two trips to Scotland for that purpose. This machinery is of the very latest patterns, embracing all the known successful improvements for the manufacture of cordage goods. It was brought here at a vast deal of trouble and cost thousands of dollars.

The factory proper is furnished with electric lights throughout, making the running of the vast and complicated machinery by night as easy as it is by day. The electric plant is owned by the company and is situated in the main building. For protection against fire Mr. Fleming has organized a very efficient fire department among the employees of the factory. They have also recently built a side track from the Central depot to their warehouses, thus rendering the reception of material and the shipment of goods a comparatively small undertaking.

The company has spared no expense in making their plant one of the handsomest and best equipped establishments in America.

The annual consumption of hemp by them is over two millions of pounds, while in their spacious warehouses they have a storage capacity of over one million pounds. This factory furnishes a ready and easy market to the farmers

throughout the surrounding country for the disposition of this particular product the highest market price being paid on every purchase made.

There is also, though not connected with the twine factory, a large hemp factory, which, as is generally understood, pays good returns on the money invested in it.

For a number of years Georgetown has had a gas plant. Though it was lighted even better than many neighboring towns of double its population the citizens, not desiring to be laggards in this progressive age, organized a company for the establishment of an electric plant. This now is in full and complete working condition. The town, as a corporate body, has placed the lights at short distances from each other on all the principal streets, until now they are lighted as well, if not better, than the majority of the large cities. Few, if any, of the business houses are without it.

The plant of the Electric Light Company is situated right at the source of Royal Spring, immediately on its bank. The machinery is of the latest improved kind. The works were put in running order at a cost of about twenty thousand dollars. They furnish the incandescent light. Recently the Gas Company was merged in the Electric Light Company, and the two are now run in conjunction. The stock of the Company, as now organized, pays first-class dividends, with but little, if any, offered on the market.

The next subject, the most interesting to the citizens, which presented itself, was a more efficacious means of fighting their hitherto arch-enemy—fires. In former times the only means of extinguishing conflagrations was the old-fashioned hand engine. This proving ineffectual, as was evidenced by the inability to cope with any fire of ordinary dimensions, it was determined to invest in a steam fire engine. This, too, failed to fill the requirements. A few months since the more public spirited of the citizens organized a water company. They have now the most complete system of water works that could be found. Fire plugs are distributed throughout the town, not alone in the more thickly populated portions, but even to the most remote boundaries. Always with a pressure of sixty pounds, the engine can, within an almost incredible space of time, be brought to such a high degree of pressure as to enable the fire department to throw, practically, an unlimited number of streams over the tops of the tallest buildings in the town. The fire department is well organized and well drilled in its duties, so there is no longer, with the present facilities for procuring water, much danger of being visited by such terrible conflagrations as the town has heretofore suffered from.

There is now in operation an ice factory with a capacity sufficient to enable its owners to furnish this most useful article, not alone to its home patrons, but to neighboring cities. With the facilities at their command it ought to be patent to any one who cares to investigate the matter that they can make ice at a merely nominal cost. Located immediately on the banks of the Royal Spring, they have at their command an unlimited supply of the purest and clearest water that can be obtained anywhere. Almost touching the Electric Light works and the Water works, they can obtain the necessary power to run the machines at an almost inappreciable cost.

The daily output of ice by this company for the home consumption is about twenty-five hundred pounds. The quality of the ice is first-class in every particular.

It is frozen in cakes of one hundred pounds each, and is of a beautiful clear crystal color and solid in texture. It is manufactured on the recognized and generally accepted scientific principles and consequently there is no taste of the chemicals used in the freezing process. This process was found to be a little more difficult than in other cities, owing to the limestone which is so pronounced in the water of the Royal Springs. To the ordinary reasoner the presence of this limestone quality in the water would appear an objectionable feature, but by chemical analysis the quality of the ice is pronounced as being much improved thereby. None of the revivifying qualities of the water, which have made the Royal Spring famous all over the State, are lost by the operation, but as the ice melts, are resolved back into all their former vigor and strength. The machinery of the company is of the very best and latest designs and was erected at a cost of nearly ten thousand dollars. By the erection of this establishment a long felt want of the town and county has been supplied. The climate of this section of the State is of such an equable character that there are but very few days during the winter season when the streams are sufficiently well frozen to enable the citizens to fill their ice-houses from them. To supply this deficiency, if it can be called such, the company was formed. It is patronized not only by the citizens of the town, but also by those of the County who live within easy reach of it. Capt. S. N. Offutt is the president, and Mr. Joe M. Penn the superintendent and general manager. Under their able management the stock of the company ranks high among the local securities.

One of the largest tobacco firms in Cincinnati recently located their warehouses at this place. Situated, as the town is, immediately in the center of the tobacco growing section of Central Kentucky, this place presented itself to them as the most fitting location for their business. They have erected large and costly warehouses which form one of the chief ornaments to the manufacturing portion of the town. Giving, as they do, employment to a large number of hands, they have been and still are one of the chief industries. They supply a ready and profitable market to the farmers for the sale of their tobacco.

This enterprise was originally started by that well known firm of Tobacco dealers of Cincinnati, Walker & Sengstak, in 1885. In 1889, W. G. Walker, a son of the former proprietor of that name, purchased the plant, and has since largely increased the business of the old firm. Mr. Walker, Jr., is a young man, possibly thirty years of age, and is of a broad and liberal turn of mind. Under his management this institution has been worth thousands of dollars to Georgetown and vicinity. The capacity of the establishment, as it now exists, is over eight hundred thousand pounds per annum.

A telephone company has also been recently organized and is now in successful operation. By this the town has direct telephonic communication with neighboring cities. It has been placed in the hands of an efficient and energetic management which alone guarantees prompt and effective service.

In Georgetown there are more fine buildings, in proportion to its size, than in any other town in the state. This can be readily accounted for when the character of the soil is taken into consideration. With a heavy deposit of fire brick clay and an even heavier sub-strata of the very best and most solid limestone, the facilities for procuring building material cannot be surpassed. The majority of the buildings are of brick, owing to the fine quality of clay obtainable. Within

the town limits is a fine quarry of pure limestone rock, which furnishes the greater portion of the material for the foundations. The Court House, which is one of the finest and most substantially built buildings in the State, having cost about \$50,000, was constructed of the material obtainable in this immediate neighborhood. The same class of building, without the immediate facilities for obtaining the same quality of material, would have cost at least half, if not more, than the sum above named. This is only given in order to show to those contemplating a change of residence, that they can find no cheaper and certainly no better material for building purposes than in Georgetown and its immediate vicinity.

The Court House is a large and exceedingly handsome brick building, and occupies nearly the whole of "Court Square." From the ground to the top of the steeple is a distance of about one hundred and eighty-five feet.



GEORGETOWN COURT HOUSE.

The plans were drawn with the view of making the internal arrangement as convenient as possible to those most interested—the lawyers and their clients. All the county officers have their offices on the lower floor. The floor of the main lower hall-way is of white and red tiling, and presents an even, smooth surface,

free from all dampness. In addition to the county offices the County Court room is on this floor. The rooms are all large and well ventilated. The regular, or Circuit and Common Pleas Court room is situated on the second floor; in addition to this there are also on this floor Petit and Grand Jury rooms and a room for witnesses, all connected with the main Court room. The seating capacity of this Court room is about nine hundred, though it can accommodate over one thousand people. The building is well lighted by gas, has water works and is a model of convenience in every respect. The building, together with the grounds on which it is, are the property of the county, and are kept in their present excellent state of repair at the expense of the county.

A charter was granted by the Legislature of Kentucky to a company for the purpose of building a street railway connecting the business portions of the town with the depots. It is projected to run through the principal and most frequented thoroughfares. While, as yet, work has not been commenced on it there is no reasonable doubt of its being an assured success at an early date, as the gentlemen who are at the head of the enterprise comprise some of the most active and energetic workers for the public welfare and for the improvement of the town to be found in the community. When completed, there is no doubt but what it will be one of the best paying investments in the town.

One of the most fruitful sources of improvement to the town was the organization of the Loan and Building Association.

This organization entered upon the first year of its existence on October 19th, 1886, with an authorized capital of three hundred thousand dollars. Having been in existence only four years, it already has over eight hundred and fifty shares taken representing a paid-in capital of eighty thousand and five hundred dollars. The officers and board of directors at present are: Isaac Marks, president; M. W. Watterman, secretary; A. B. Barkley, treasurer. Directors: Isaac Marks, J. M. Penn, A. B. Barkley, J. F. Gasner, D. Y. Nichols, J. B. Tanner, J. B. Finnell. Mr. Finnell is also attorney for the association. Under the management of these gentlemen the stock yields a semi-annual dividend of four per cent. There have been no less than a score or more of residences more or less pretentious that have been erected in the last year through the instrumentality of this association. It has enabled "working men," through its generosity, to procure homes for themselves, when, if it had been left to their own endeavors, they would never have been able to procure them. Composed, as its board of directors is, of the representative moneyed men of the community, it goes to show, judging from the improvements they have inaugurated, that there are at least a number of energetic and thoroughly alive business men in the town who have the interests of the town at heart.

Roads form an important element in the material, social, educational and religious advancement of every community. Rapid and easy transit is in keeping with the spirit of the times which tends strongly, at the present day, to the enforcing of all new enterprises which contribute to the advancement and welfare of the community. Georgetown is peculiarly fortunate in this respect. The roads are all macadamized, and radiate from this point in every direction. The crushed limestone, which can be taken from the excavations of almost every road bed, contributes to make the finest highways in the world.

Professor Shaler, of Harvard College, and formerly chief of the Geological Bureau of Kentucky, has this to say of the formation of the soil in this section of the State:

"The beds of rock beneath the surface of Kentucky that are mainly marine limestone and shales, have probably a total thickness of nearly ten thousand feet—of which about two thousand feet are exposed to view in the central part of the State along their somewhat upturned edges. This great section is mainly composed of the remains of animals and plants that have died in the sea and been cemented together on its floor. This life-born series of rocks rests upon the old granite and other crystalline rocks that are seen to constitute the deeper part of the earth's crust wherever we find our way to it. Above these marine rocks we find the great series of coal measures, where only the coal beds and a few thin limestones owe their origin to organic life; all the rest of the rocks being made up altogether of the waste of old lands in the shape of mud, sand and gravel. * * * It is this geological ridge that brings to the surface the rocks which by their decay form the blue grass soil in the middle of the State. But for its ample uplifted back Kentucky would have had no soil to tempt the early settlers to their new homes."

These macadamized highways are owned in great part by private corporations, though, as a rule, the county owns stock in them. Toll-gates are placed along them at intervals of about three miles, where tolls are collected. A movement is now on foot to get the county to buy these roads and make travel upon them free to all, keeping them in repair by a general tax upon the whole county. This, of course, would very materially decrease the expense of living outside the limits of the town and would render the farms through which they pass much more valuable than they are at present.

These roads pass through the best portions of the county, rendering the town of easy access to the farmers. They are a source of continued wonderment to residents of less favored localities, owing to the smooth surface they present to the traveler.

One of the surest and safest facts upon which non-residents can base an opinion as to the business done by a town is the number of banks located there and on the success they have met with. Notwithstanding the fact that in the county there are two other banks, one about completed and the other in the course of erection, which of course take a good deal of the patronage of the town banks, there are in Georgetown three in successful operation with a combined capital of \$500,000. Their directors and stockholders are composed of the wealthiest and most substantial citizens of the community. Their buildings will compare in point of elegance and general comfort with similar institutions in other and much larger towns. Financially, the banks here are as solid as anywhere else in the State. They are managed economically and yet liberally. They are The Deposit Bank of Georgetown, The Farmers' Bank of Kentucky, a branch of the "mother bank" of that name located at Frankfort, Ky., and The First National Bank.

The Deposit Bank of Georgetown was chartered on February 13th, 1867. Its first meeting of stockholders was on April 1st, 1867, those present being Richard West, the noted trotting horse breeder, since dead, B. F. Elliott, Geo. E. Prewitt, C. C. Moore, J. D. Grissim, S. R. Thomson, A. S. Bradley, C. O. Kenney and James Y. Kelly. The officers elected at that meeting were L. L. Herndon, President, James Y. Kelly, Cashier, and C. C. Moore, Clerk. The board of directors

elected at the same meeting were L. L. Herndon, B. F. Elliott, J. D. Grissim, A. S. Bradley and George E. Prewitt.

With such gentlemen as these, being numbered, as they were, among the ablest and best financiers of the town and county it is no wonder that the bank attained its present high rank in financial circles. All of these gentlemen held their positions in the bank until removed either by death or on account of having been called to more lucrative and no less responsible positions. The present officers are James Y. Kelly, President, A. S. Bradley, Vice President, two of the original officers and incorporators of the bank, A. H. Sinclair, Cashier, and C. P. Davenport, Clerk. The Directors, elected January 6, 1890, are James Y. Kelly, A. S. Bradley, Dr. J. A. Lewis, Jno. B. Graves and James F. Askew.



DEPOSIT BANK OF GEORGETOWN.

These gentlemen following the careful financial tactics of the original management have kept up the high standard of the bank until at the present time its

stock is quoted as one of the best and safest investments in the community. They have succeeded in always keeping it in a most prosperous condition as is evidenced by the fact that the bank has for years declared a semi-annual dividend of five per cent. on the capital stock invested. Its present capital is \$90,000, with a surplus fund of \$10,000, and profits and premiums as yet undivided, amounting to \$6876.90. The bank building is situated on North Main Street about midway of the block bounded on East and West respectively by Hamilton and Court Streets. It is one of the handsomest buildings in Georgetown, being built as nearly fire-proof as it was possible to make it.

The Deposit Bank does a general banking and collection business, and the management takes especial pride in seeing that no customer goes away dissatisfied.

The monthly statement for the month of August is as follows:

A STATEMENT OF THE CONDITION OF THE DEPOSIT BANK
OF GEORGETOWN, KY., SATURDAY, AUGUST 31, 1890.

ASSETS.

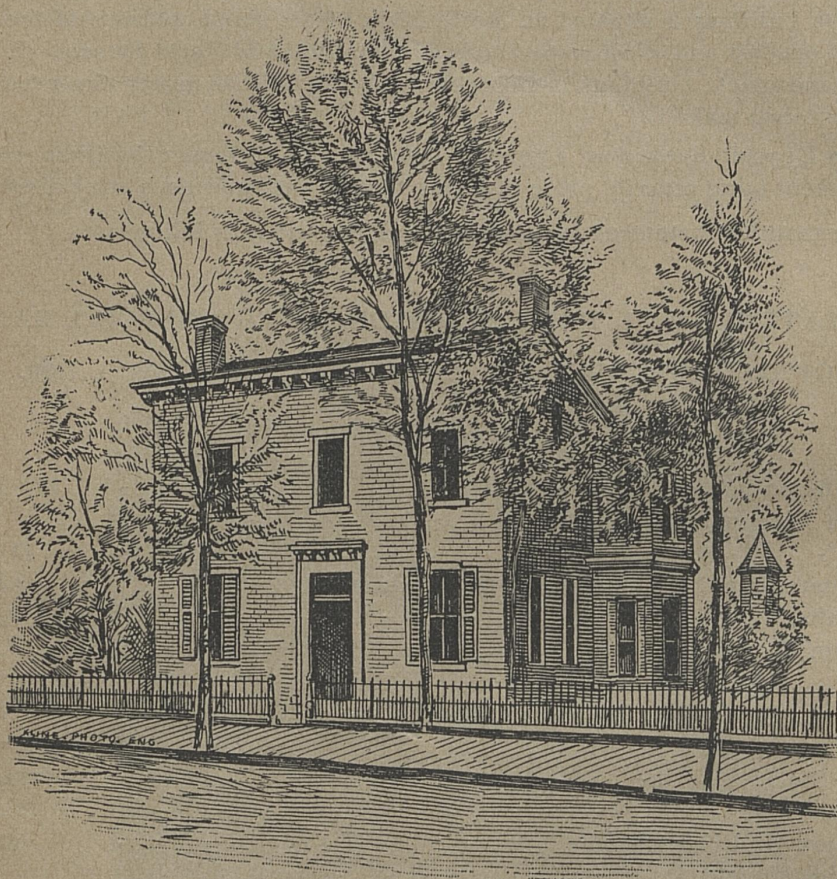
Notes Discounted,	-	-	-	-	-	-	-	\$197,080 51
Expense Account,	-	-	-	-	-	-	-	713 77
Cash,	-	-	-	-	-	-	-	11,792 78
Real Estate, Banking House and Office Fixtures,	-	-	-	-	-	-	-	6,000 00
Overdrafts,	-	-	-	-	-	-	-	9,647 46
Due from Banks,	-	-	-	-	-	-	-	43,367 02
								<u>\$268,657 54</u>

LIABILITIES.

Capital Stock,	-	-	-	-	-	-	-	\$ 90,000 00
Surplus,	-	-	-	-	-	-	-	10,000 00
Premiums, Undivided Profits,	-	-	-	-	-	-	-	6,876 90
Dividends Unpaid,	-	-	-	-	-	-	-	865 00
Individual Deposits,	-	-	-	-	-	-	-	160,275 95
Taxes reserved to pay State,	-	-	-	-	-	-	-	639 69
								<u>\$268,657 54</u>

The oldest banking institution in Georgetown is The Farmers' Bank of Kentucky, having been chartered by the legislature in 1850. It consists at present of the "Mother Bank," located at Frankfort, Ky., and two branches, one at Henderson, Ky., and the other at this place. The workings of the branch here, while, in a measure, independent of the bank at Frankfort, still is under the general supervision of the Mother Bank. Owing to the personal integrity and high business qualifications of the board of directors and officers of this branch very little, if any, personal attention is given to it by the management at Frankfort. Practically, in its workings, the bank is an independent institution.

The bank building is situated on the south-east corner of Main and Hamilton Streets. It is built of dark red brick and is one of the largest and most substantially built structures in the town, while also presenting a most handsome appearance.



FARMER'S BANK OF GEORGETOWN.

In passing, a stranger would inadvertently stop to look at it because in its very appearance is indicated that within its walls there must be some more than ordinarily interesting business being transacted.

The entire capital of the Farmers' Bank of Kentucky is one million dollars with a surplus of one hundred and sixty-five thousand dollars. The Georgetown branch represents a capital of three hundred thousand dollars with an average deposit of two hundred thousand dollars. The management is at present, and has been for a number of years, represented by the following gentlemen: Judge George V. Payne, President; Lieutenant Governor James E. Cantrill, Vice President; S. S. Wells, Cashier; John W. Chapman, Individual Book-keeper; M. B. Smith, General Book-keeper and Teller, and John Wells, Corresponding Clerk.

The board of directors is composed at present as follows: T. H. Payne, B. Hall, S. M. Davis, J. D. Smith and R. F. Pack. All monetary transactions affect-

ing the finances of the bank must be passed upon by this board together with the president and vice-president. So argus-eyed are they that rarely, if ever, has the bank contracted a non-collectible debt. This record of course has secured for it the confidence of the people. They do a general banking and collection business. With the management, as set forth above, it goes without saying that all business of either character intrusted to them will be transacted in a business-like way and with the least possible delay.

The last, but not by any means the least banking institution of Georgetown, is the First National Bank. This bank was organized in March, 1883, and commenced business the following May. Its first Board of Directors was made up of such men as Hon. A. P. Groove, Judge H. S. Rhoton, Dr. R. M. Dudley, Joseph Finley, W. N. Offutt, Warren Graves and H. P. Montgomery. H. P. Montgomery has been its president since its organization, and until the 1st of January, 1890, Capt. Noah Spears, now vice-president of the Banker's & Merchant's National Bank, of Dallas, Texas, was its cashier. The First National Bank quickly took root in Scott County, and at the present time its stock can not be bought at 100% premium. Almost all its stock is owned in Scott County, and is consequently very closely identified with the business interests of this city. Mr. W. G. Abbott has been its cashier since the 1st of January, 1890, and under his control the bank continues to enjoy its wonted prosperity. Its present board of directors is made up of the following gentlemen: H. P. Montgomery, R. M. Dudley, H. S. Rhoton, G. B. Brown, Warren Graves, K. Stone and W. N. Offutt. The bank occupies a part of the Lancaster Hotel building, at the corner of Main and Main Cross streets, and is as well located as any business house in the city.

The best evidences of the firm business basis upon which this institution stands is seen in the subjoined semi-annual statement issued to the public by them on July 1st, 1890:

STATEMENT OF CONDITION OF THE FIRST NATIONAL BANK OF GEORGETOWN, KY., JULY 1ST, 1890.

RESOURCES.

Loans and Discounts, - - - - -	\$156,578 46
U. S. Bonds to secure circulation, - - - - -	12,500 00
Other Stocks and Bonds, - - - - -	700 00
Furniture and Fixtures, - - - - -	1,000 00
Due from Banks, - - - - -	16,817 88
Overdrafts, - - - - -	4,851 48
Five per cent. Redemption Fund, - - - - -	562 50
Cash, - - - - -	21,341 90
Total, - - - - -	<u>-\$214,352 22</u>

LIABILITIES.

Capital Stock, -	-	-	-	-	-	-	-	-	\$50,000 00
Surplus, -	-	-	-	-	-	-	-	-	25,000 00
Undivided Profits, -	-	-	-	-	-	-	-	-	257 08
Circulating Notes, -	-	-	-	-	-	-	-	-	11,250 00
Deposits, -	-	-	-	-	-	-	-	-	109,858 77
Due Banks, -	-	-	-	-	-	-	-	-	2,288 62
Rediscounts, -	-	-	-	-	-	-	-	-	15,697 75
Total, -	-	-	-	-	-	-	-	-	\$214,352 22

UNDIVIDED PROFITS.

Amount remaining December 31st, 1889,	-	-	\$1,933 73
Gross earnings from " 31st, 1889,	-	-	5,882 59
			<u>\$7,816 32</u>

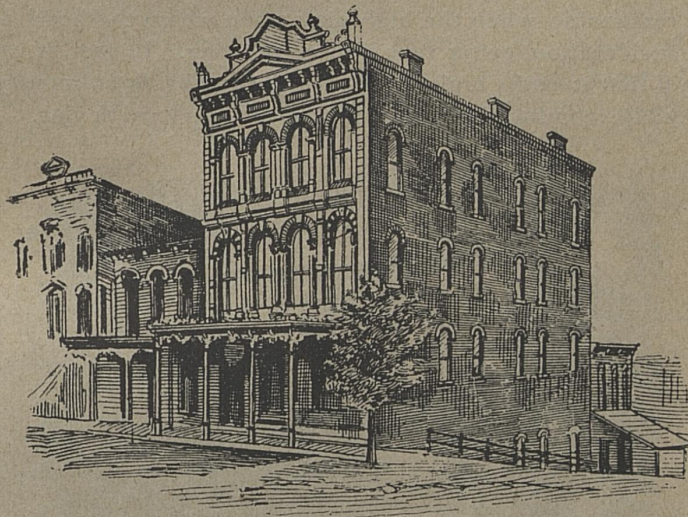
DISPOSED OF AS FOLLOWS.

Expenses and Taxes paid,	-	-	\$2,059 24
5% Dividend (to the credit of Stockholders),	-	-	2,500 00
Amount to Surplus Fund,	-	-	3,000 00
Undivided Profits remaining,	-	-	257 08
			<u>\$7,816 32</u>

Georgetown is peculiarly well fitted for the entertainment of strangers, either transient, or those who come to investigate its commercial advantages. There are three hotels and a number of first-class boarding houses. The hotels are: The Wells House, the Lancaster Hotel and the Spring View Hotel. The hotel buildings are situated right in the center of the business portion of the town and are large and handsome structures well worthy to grace the streets of a larger and much more populous place. Numerous large conventions have held their meetings here since the erection of these hotels and there has never been any difficulty in their procuring comfortable lodgings. Georgetown is proud, and justly so, of the hotel accommodations of which it can boast.

The Wells House, situated on the northwest corner of Main and Hamilton Streets, is one of the handsomest buildings in Georgetown. It takes its name from the name of the proprietor, Mr. S. S. Wells. It was first started as a hotel on the 9th day of August, 1882. At that time it was the only hotel in the town, owing to the destruction, by fire, of the old Georgetown hotel, a short while previously. The whole patronage of the traveling public was naturally and necessarily given to it. Though a new enterprise to Mr. Wells in every particular, he seemed to have the knack of making his patrons perfectly satisfied with the treatment they received at his house. Since then, by the uniform courtesy extended to all by the management, the Wells House has made a most enviable reputation for itself abroad, and retains much of the patronage it secured while it was the only hotel in the town.

In October, 1886, Mr. Wells secured as manager Mr. Will Corbin, and his brother, Mr. Lannis Corbin, as clerk. These gentlemen devoted their whole time and attention to the comfort of the guests; they are ever watchful to take hold of any new device which will in any way conduce to the pleasure or convenience of their guests. Notably, they were among the first in Central Kentucky to adopt the plan of placing a tag on all baggage coming to the hotel. This tag is a nickel-plated shield with "Wells House, Georgetown, Ky.," neatly engraved upon it. This is attached to the baggage with the purpose of furnishing an address to which, when lost, the finder may send it. Several valuable sample-cases have been saved to their owners in this way.



WELLS HOUSE, GEORGETOWN, KY.

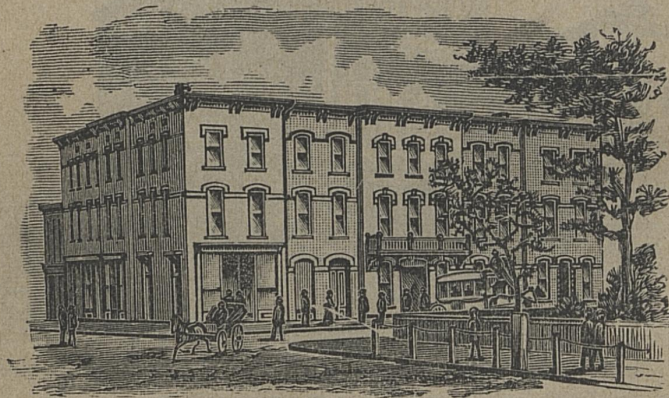
The hotel fronts on Main Street. It is a three-story brick building with an exceedingly handsome and attractive front. The internal arrangement of the Wells House is very nearly perfect. In the basement are located the bar-room and the barber-shop. At the bar Mr. Wells keeps the very best and oldest liquors that can be found on the market. On the first floor are the office and the dining-room. The latter is especially inviting in all its appointments, and particularly so in the fare served to the guests. The manager, Mr. Will Corbin, is an experienced caterer himself, and has selected as his aids the very best talent that can be found in Georgetown. He is a lavish provider, but a careful buyer, refusing every thing except the very best of what the market affords. This he himself sees is properly prepared, and delicately and temptingly served.

Recently Mr. Wells has added to the attractions of his hotel a restaurant, where can be procured any and everything that is ordinarily obtainable in any first-class city hotel. This is an innovation in hotel life in Georgetown, which has been long needed, and there is no doubt that it will be heartily appreciated and well patronized. The restaurant-hall is elegantly furnished, having every convenience that would tend to the comfort, ease and luxury of its patrons.

The second and third floors are devoted to the parlor and bed-rooms. The furnishings of these rooms are all of the very latest and most attractive patterns. There are twenty-seven rooms in all, and each is fitted up with the view of making it a comfortable and cheerful house.

All private conveniences are on each floor. The house is furnished throughout with electric call bells, gas and electric lights. The servants' attendance is as near perfect as it can be made.

The management has spared no time, trouble or expense to make it a model stopping place for commercial travelers. The house is furnished with elegant sample-rooms and all conveniences which can in any way materially aid in the rapid and satisfactory transaction of the business of this class of its patrons. The rates are very reasonable, when the high scale upon which the hotel is conducted is taken into consideration, being two dollars per day. In fact, it can fairly and honestly be said that it ranks high in Central Kentucky as eminently a house for the traveling public, comfortable and first-class in every particular.



LANCASTER HOTEL, GEORGETOWN, KY.

Mr. G. W. Wainscott, the popular proprietor of the Lancaster Hotel, is another of our representative business men. He was born on August 26, 1838. He is consequently now in the fifty-second year of his age, though, through having taken good care of himself, he looks much younger. His birth place was at Pleasant Home, Owen Co., Ky., where he lived on a farm for the first twenty-five years of his life. Mr. Wainscott was a soldier of the confederacy, under General Marshall, and was captured in the fall of 1862 by the 45th Ohio Cavalry, and shortly afterwards was released on parole. On the 5th of January, 1863, he moved to Owenton where he started, as clerk, the Owen Hotel. On the 26th of that month he was married to Miss Mary Elizabeth Hancock, of Owen County. Having become sufficiently familiar with the hotel business, on the 28th of March, a little over two months after he first commenced clerking for the Owen Hotel, he rented it in his own name. From that time up to the present he has been more or less actively engaged in the hotel business. In August of 1875, he moved to Lexington, Ky., where he engaged in the livery business. He remained in Lexington until December, 1889, when he came to Georgetown to live, having rented the

Lancaster Hotel for a term of years. Mr. Wainscott, by his eternal vigilance for the welfare and comfort of his guests, has made his house one of the most popular hostelrys in Central Kentucky for the traveling public.

The Lancaster Hotel, a cut of which appears in these pages, was erected a few years ago, by Mr. George Lancaster, a capitalist of Lexington, at a cost of \$25,000. He spared no pains to make it a model hotel in every respect. It has forty-seven rooms; these rooms are so arranged with respect to each other as to make the ventilation perfect. Each room has an electric and a gas burner. There are bath rooms on each floor, also all private conveniences, a barber shop and all other conveniences usually to be found in a hotel of the first class. The servants' attendance is pronounced by the patrons of the hotel to be all that could be desired. The house is a large and very handsome three story brick building situated on the north-west corner of Main and Main Cross Streets. Mr. Wainscott has procured as head clerk, Mr. T. E. McGuire, who is well and favorably known to the "Angels of Commerce." Mr. McGuire takes especial pride in the management of the office portion of the hotel, and the present standing of the hotel with the transient public can, in a great measure, be attributed to his indefatigable efforts. Mr. Wainscott can be congratulated on the reputation he has built up for his house.



J. G. COLE.

One of the greatest conveniences to the traveling public, of which Georgetown can boast, is the baggage and transfer line owned by Mr. J. G. Cole.

Mr. Cole, in his business of transferring passengers to and from the depots, has had almost a monopoly for a number of years. There have been frequent attempts made to start opposition lines, but they have invariably been abandoned by their proprietors, owing to the extraordinary popularity of Mr. Cole, not only with the citizens themselves, but with those who constitute the transient population of the town. He is personally acquainted with every "drummer" who travels through this section of the State, and is universally liked among them. He never misses an opportunity to say a good word in behalf of Georgetown, believing, as he does, that it is destined to a great future.

Almost every branch of business known to the ordinary commercial life of a thriving little city has from one to two representatives in Georgetown, and in some classes of business, even more. It is said that the town is one of the best points that the commercial travelers have in this section of the State. Judging from the number that each day can be seen upon the streets, it seems that this must be a fact. The business men are careful in their dealings, and only desire apparently to make a fair and reasonable profit. The people of the town and surrounding country are what is termed "good livers." With conscientious merchants and such a class of customers, it is not to be wondered at that the former, as a rule, are all in a most healthy financial condition.

It is a fact often remarked upon that it is the exception, rather than the rule, that the men in commercial life in Georgetown are men who "were born with a silver spoon." On the contrary, they usually have started with nothing, and have, by industry and close attention to business, worked themselves into prosperous and lucrative positions in the commercial world. This can be accounted for on these two principles: The first, as stated above, that having already tasted of the bitterness of poverty, they have reared themselves, through honest, sober, and industrious lives, to the point where they can try some of the pleasures of prosperity. The second is that the community is ever quick, ready and willing to help the struggling—ever willing to encourage, by word and deed, those who are trying to get out of the rut.

Such in brief are the people one will find in the commercial life of Georgetown, if he comes to cast his lot among them. All that need be brought to certainly achieve success is a strong heart and an unswerving resolution to lead a careful, sober and industrious life, and he can rest assured that it will be but a few short years until he, too, is among the representative men of the town.

Owing to the character of the community, both of Georgetown and Scott County, of which it is the county-seat, one of the most lucrative lines of trade is the grocery business. This is owing principally to the fact that the farmer element is, as a rule, in a prosperous and flourishing condition, and takes a peculiar pride in the growth and prosperity of the town. They are liberal buyers and most excellent pay.

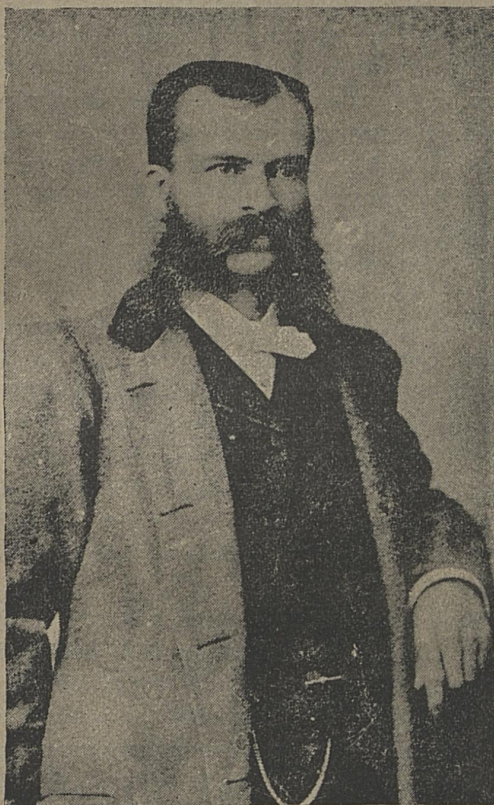
In this line of trade Mr. Kinzea Stone is especially worthy of mention. He is the youngest son of Colonel Kinzea Stone, of Bourbon County, and is one of the most enterprising merchants as well as one of the most substantial business men of Georgetown.

He was born on his father's farm near Paris, Ky., and lived there until he attained his majority. As a farmer he displayed the same energy and push that has since so eminently characterized him in his mercantile life, having performed all kinds of farm labor. His first venture into the whirl and confusion of business life began when he was about 21 years of age, at which time he moved from the farm to Lexington, Ky. He only remained there one year, when he came to Georgetown.

After coming here, in 1876, he entered the grocery business, though on a limited scale. From close attention to his work, and with his inbred business tact, he has built up for himself a trade of which he can be justly proud. His uniform courtesy to all, and prompt and accurate filling of all orders given him, soon

increased his business to such an extent that he was compelled to change his store into a wholesale house, making the retail department in a measure incidental to that.

Some years ago he established a tobacco factory here. The brand by which it is known to the trade is "The Maud S. Twist." Mr. Stone was peculiarly felicitous in the selection of this name, for the selling of it was very "fast."



KINZEA STONE.

He is also in the wholesale liquor business, and is the proprietor for this section of the State of the brand known as the "Buffalo Springs" Whiskey, manufactured at Stamping Ground, Kentucky. It is a strictly hand-made sour mash. Owing to the superior quality of grain and the purity of the water used, it is such a whiskey as finds a ready and active sale on the market. This whiskey is recommended more especially for medical purposes. Owing to the care that is exercised in its manufacture, it is less tainted with any impurities than any whiskey offered to-day on the market. For this use alone Mr. Stone sells hundreds of gallons every year.

He is an extensive dealer in real estate. While owning considerable property in Georgetown, the greater portion of his possessions in this line lies in Chattanooga, Tenn., and Birmingham, Ala. Altogether he owns real estate in five states of the Union.

In Georgetown, he is erecting, on lower North Main Street, three handsome stores, to be three and four

stories high. From the designs they will be ornaments to that part of the business portion of the town.

He is also a successful breeder of thorough-bred horses. Like everything else that he has turned his attention to, he has made a decided success of this new feature in his various kinds of business. He believes in having nothing but the purest and best strains of blood in his horses, and from his close attention to this particular point he has succeeded in gathering together a stud of as purely bred racers as can be found in the world. Notably among these, now in training, are the celebrated stallion Kingman, as well as the no less celebrated filly Sister Linda. Kingman has the honor of having made the fastest time that has ever been run over the Latonia race-course, while Sister Linda is the only filly that ever won the

Quickstep stakes at Chicago; notwithstanding the fact that she carried "top weight," she won the stakes handily over fifteen competitors.

Mr. Stone is about six feet tall, long dark side-whiskers, a faultless dresser and looks exactly what he is—a successful and prosperous man.

As was stated in a former paragraph, Georgetown can boast among her citizens some genuinely "self-made" men. Prominent among these might be mentioned the name of Mr. Dan. Y. Nichols. Mr. Nichols was born on the 19th day of May, 1859, and is consequently in the thirty-second year of his age. Owing to his being compelled to carve out his own fortunes he had to quit school at the early age of eleven years. Even at this tender age, his ability as a future successful business man was recognized by those with whom he was thrown in contact. Immediately upon leaving school his services were employed as a clerk by Mr. W. Q. Emison, at that time the leading grocer of the town. He stayed with this firm for four years, when he was offered a more lucrative position under Mr. Isaac Marks. He occupied this position for a term of four years. On January 1st, 1880, he went into the grocery business, with Mr. G. H. Nunnally as his partner. The training he had in that line when with Emison stood him in good stead at this time. Their business prospered from the very start. In 1884, Mr. Nichols concluded to try it alone and so bought his partner's interest. Through his energy and push, the business reached such large proportions that he was compelled to take a partner. The firm then became Nichols & Grover. In 1889, Mr. Grover sold his interest to his nephew, Mr. Asa Brown. Since then to the present time the style of the firm has been Nichols & Brown. As an evidence of Mr. Nichols' enterprise is the fact that when he bought out Bohannon, in 1880, the yearly business only amounted to about \$10,000, while to-day it amounts to over \$50,000. Mr. Nichols, in 1881, married Miss Nannie Herring. He has an interesting family of two boys and one girl.

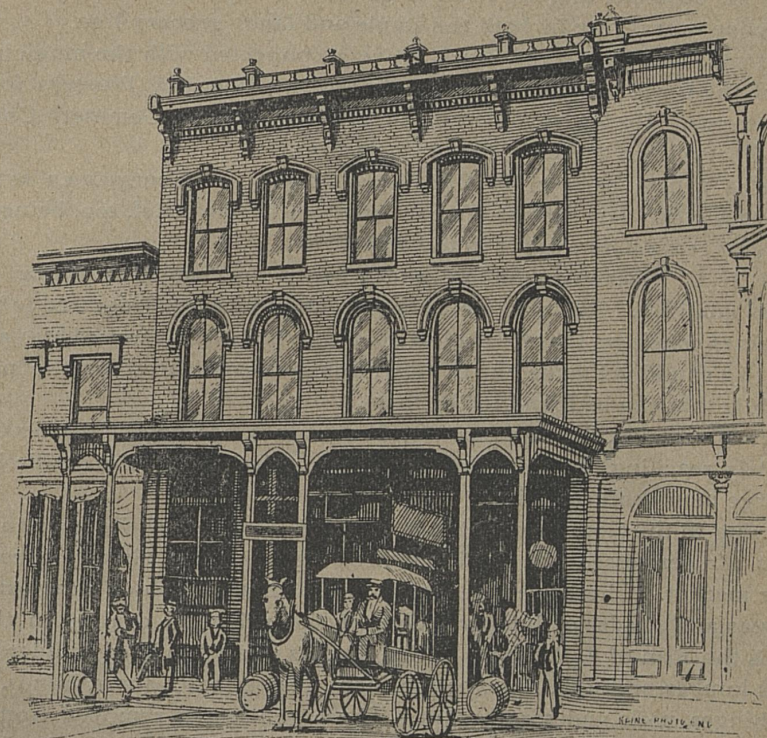
Mr. A. P. Brown, of the firm of Nichols & Brown, as stated above, went into partnership in the grocery business with Mr. Nichols in 1889. Mr. Brown is a grandson of Ex-Congressman A. P. Grover. He was born in Warsaw, Ky., and is now twenty-seven years old. He clerked in different groceries for a number of years before he went into the business for himself, and is consequently thoroughly well posted in all that pertains to the business.

These gentlemen conduct a strictly grocery business, no liquors of any description being sold. Their customers are numbered among the most influential and best known people of the county.

One of the largest and most prosperous enterprises of which Georgetown can boast, is the grocery firm of John S. Gaines & Co. This establishment is located on North Main Street, in one of the handsomest and most imposing blocks in the town.

Mr. John S. Gaines, the senior member of the firm, was born in Fayette County, Kentucky.

He moved to Georgetown, and his first business connection with the town began in 1869, at which time he entered into the livery and sale stable business as proprietor of the then largest stable in the town. He, as in every undertaking he has since entered into, made a success of this business, continuing in it until the year 1872, when he purchased the grocery business of Mr. O. L. Wells.



JOHN S. GAINES & CO. GROCERY.

In the meantime though, he married Miss Fannie Offutt, a daughter of Dr. Z. C. Offutt, and a member of one of the most prominent and influential families in the State.

After purchasing the business of Mr. Wells, he conducted it alone until 1889, when he was compelled to secure a partner, owing to the large increased demands upon his time and labor necessary to be expended in order to meet the demands of the immense business he had built up. He sold a one-half interest to Messrs. E. B. Sinclair and H. C. Blackburn. On the first of January, 1890, he re-bought Mr. Sinclair's interest, which now leaves him with a two-thirds interest, and Mr. Blackburn the remaining third.

In point of continuance in business, Mr. Gaines is, with a possible exception of one or two, the oldest business man now in business in Georgetown.

Almost from the first opening of his grocery, he has been rated by the community as one of the most careful business men and best financiers in the town. It is due entirely to these qualities that he has been enabled to increase his business to its present large dimensions, reaching now the very handsome yearly sales of over sixty thousand dollars.

Another prime cause of his acquirement of so large a portion of the patronage of the community is the fact, which he has made a cardinal principle in the con-

duct of his business, that his stock of goods is always new and fresh, and embraces in its scope everything in both the staple and fancy grocery line.

He was for a number of years actively connected with the municipal government of the town, having been a member of the Board of Trustees for four successive terms. He is also a director in the Georgetown Cemetery Company, and in the Georgetown Street Railway Company.

He is a firm believer in the future destiny of Georgetown as a large and prosperous city. His actions are consistent with that belief, too, being now one of the largest real estate owners in the town.

Mr. H. C. Blackburn, the junior member of the firm, is a young man of fine business qualities. Being active, energetic and thoroughly devoted to his business, Mr. Gaines considers that he made a good move when he secured him as a partner. These two combined make one of the strongest candidates for the patronage of the public that can be found in the town.

Mr. Blackburn, like his partner, Mr. Gaines, has great faith in Georgetown ultimately reaching the point that her many desirable qualities entitle her to—that of a large manufacturing city.

Owing to the close proximity the railroads have placed the town to the lumber regions of Tennessee and Kentucky, Georgetown has already become quite a lumber market. There are three large establishments which deal extensively in all classes and grades of lumber. One of the principal dealers in this class of goods is the firm of J. P. Wayts & Co., dealers in all kinds of builders' materials, such as lumber, shingles, lime, hair, cement, plaster, sash, doors, blinds, mouldings, locks, hinges, nails and scroll work. These gentlemen removed from Frankfort January 1st, 1889, having had considerable experience with the lumber business there. The senior member of this firm was at that time traveling purchaser and manager of the southern section of the Stone & Hines Lumber Co.'s business, having been employed by them for seven years; this of course fitted him for the trade here and prepared him to keep their stock well up. Mr. M. R. Wayts, their yard salesman, who devotes his entire time to waiting on their customers, is a man of experience, having been in the lumber business for thirty years. There are few men who are as well acquainted and as well prepared to conduct the lumber business as he. This firm is now enjoying the trade of many who have followed him from the Frankfort market. They are those who purchased of him while doing business for other lumber men of that place. For the management of the sales department he has no peer.

Mr. W. L. Wayts, the younger member of the firm, is well known by the Georgetown people, he having spent two years in Georgetown College previous to their removal to this place. He being a practical mechanic, carpenter by trade, having erected buildings in Franklin, Scott and Shelby Counties, has naturally acquired a knowledge of the lumber business which fits him well for the trade. Mr. W. L. Wayts is general manager of the whole business. Of this management we can say nothing, only point to the continued growth of their trade in the short while they have been in this community.

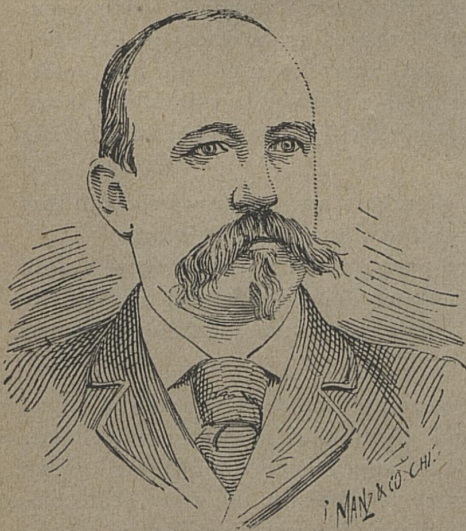
In addition to their lumber business these gentlemen last August concluded to embark in the coal business, which has proved to be a very lucrative addition. Since then they have added the Whitely Harvester, Tennessee Wagon, Overman

Carriage Co.'s Buggies and Phaetons, Road Carts, Spring Wagons to their stock. Showing the practical knowledge of their Mr. W. L. Wayts, are two handsome residences erected in Finnell Addition to Georgetown. They are buildings of beauty and of modern architecture, pronounced by those who have inspected them as models of convenience and beauty.

On February 16th, this firm met with a heavy misfortune in the loss of their senior member, J. P. Wayts, which was a serious drawback to them as well as a heavy loss. But they entered the work with renewed energy, and by skillful management have succeeded in re-establishing themselves. They are now doing a larger business than they had anticipated. As an evidence of their business of last year, their freight receipts show consignments received to be between three and four hundred cars of material.

These gentlemen having learned their business in the hard and stern school of practical experience, are peculiarly fitted for this line of business. Being men who have made a careful study of erecting residences they can readily tell the kind and number of feet of lumber necessary to erect a building from the foundation up. Being thus well posted they are enabled to save all waste material and thereby materially decrease the cost of any building they may happen to be called upon to erect. Being abreast of the times as they are, they have adopted as their motto: "Quick sales and small profits."

The firm of Stevenson, Carl & McMeekin, is the leading representative of the furniture and undertaking business in Georgetown. This firm is composed of these three gentlemen, J. M. Stevenson, G. G. Carl and J. W. McMeekin, representing in their persons three of the best known families in this county. They are careful business men in every respect, understanding their business in its every detail. They, by their energy and close attention to their business affairs, have reached a very high standard in the financial circles of the town.



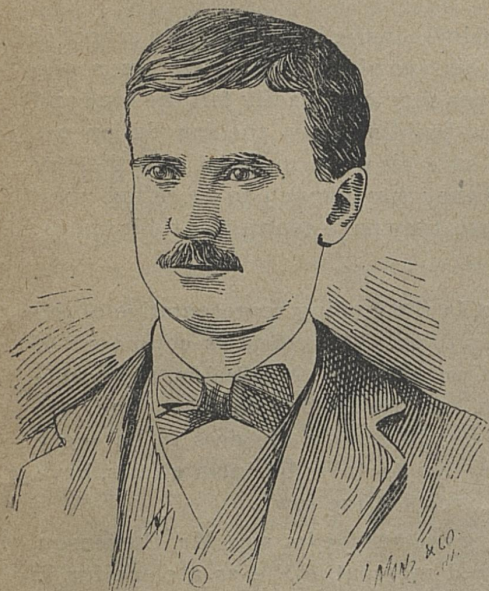
J. M. STEVENSON.

Seventeen years ago Mr. Stevenson entered mercantile life as a clerk for J. F. Gasner, then doing an extensive manufacturing and retail boot and shoe trade. He remained a salesman with different houses until 1876, when he opened a furniture and undertaking establishment, which he conducted alone until Mr. Carl became a co-partner between two and three years ago. During these years he had by quiet but none the less persistent effort, built up a trade of large proportions, he had gained a well deserved reputation for energy of purpose, of quick and decided business action and reliability that, naturally enough, placed him in the ranks of the foremost business men of the city; nor has the house lost any of its reputation since Mr. Carl became asso-

ciated with it. The last named gentleman may almost be said to have been born and brought up in the furniture trade, and his father, H. S. Carl, now carries on the same business in Lawrenceburg, where he has been located for upwards of 30 years. Mr. G. G. Carl is one of the few practical embalmers in the State, being a graduate of the Cincinnati School of Embalming, and it was a marked compliment to his skill that he was called to Lawrenceburg to embalm the body



G. G. CARL.



J. W. McMEEKIN.

of the late W. H. McBrayer, of Anderson County. He also embalmed the body of the late Ex-Congressman Grover—but, indeed, it is needless to extend the list—these show in what esteem he is held in this branch of the profession.

Mr. J. W. McMeekin entered the firm of Stevenson & Carl, as it was formerly styled, on January 1st, 1890. Mr. McMeekin has for a number of years been actively engaged in business in Georgetown and Scott County and has made for himself an enviable reputation as an

upright Christian gentleman and one entirely worthy the confidence of all with whom he has dealings.

These three gentlemen are conscientious members and active workers in the cause of the Master, being members of the Christian Church of this place.

In the division of labor between the co-partners, Messrs. Stevenson and McMeekin take special charge of the undertaking department and officiate as funeral directors, while Mr. Carl does the embalming and manages the furniture department.

The firm now occupies the finest and best appointed store-rooms in the town. They are large, well-lighted, both by day and night, and perfectly ventilated. No store in Georgetown presents a more city-like appearance than theirs, owing to the particular care they exercise in keeping their stock in the very best condition, and to the exceedingly good taste they display in arranging it so as to appear to the best advantage to those passing.

Their aim has always been to keep on hand a stock ranging so as to suit the taste and the size of the pocket-book of all who may chance to want to become purchasers in their lines.

Their trade is not confined to Georgetown and immediate vicinity, but is extended into adjoining counties. Their prices compete favorably with those of Lexington in the same lines of goods, and the firm takes especial pains that the citizens of these other counties shall become aware of that fact. The consequence of this line of action on their part is, that numerous and extensive orders are received by them almost daily. In fact, so much has this line of orders increased in the last few years, that they could, without presumption, assume the title of "wholesalers and retailers."

Their stock of goods is truly of the "furnishing" character, for it ranges in goods suitable to a first-class house, from the cellar to the attic.

As undertakers, Stevenson, Carl and McMeekin keep on hand three hearses, costing respectively \$1,500, \$900 and \$725, which are of the latest designs in the three distinct classes.

They carry in stock a casket precisely like that in which General Grant was buried, and which they sell at \$300; there are metal and other caskets, and the prices, of course, vary vastly. Full lines of burial robes, both for adults and children, are also carried, and these are coming more and more into favor as appropriate costumes for the dead.

Some idea of the extent of their business can be gained when it is stated that they carry all the time a stock valued at about fifteen thousand dollars.

The firm of Stevenson, Carl & McMeekin is one of the best evidences of the growth and prosperity of Georgetown; the monetary returns, when the business first commenced, being comparatively meagre, while now, through the increase in population, those returns have placed these three gentlemen in comparatively easy circumstances.



ISAAC MARKS,
Proprietor Palace Clothing House.

One of the most extensive dealers in any line in Georgetown is the subject of this sketch, Mr. Isaac Marks, proprietor of the Palace Clothing House.

He was born on June 11, 1845, at Voelkershausen, Saxon Weimar, Germany, and came to the United States when only seven years of age. He has been all his life a hard and faithful student of all the problems pertaining to commercial life, and to this, in a great measure, is due his present success as a merchant.

He first came to Georgetown to reside on March 14th, 1867, as a partner in a branch house established here by Marks & Ehrlich, wholesale clothiers of Cincin-

nati, Ohio. At that time business of every description in Georgetown was stagnant, and it was only the most energetic and far-seeing of the merchants who had the pluck and nerve to stay in the fight. Mr. Marks was one of the very few, who, with an instinct born of a never failing business sagacity, saw a great future ahead for Georgetown, and his present position among the business men of the town is a certain evidence that his conjectures in that respect were true.

In 1869 he bought out the interests of his partners and continued in the business for himself, though on a limited scale.

In 1876 he was one of many others who suffered by the "big fire" of that year. With his natural enterprise he was about the first to find new quarters and open his store again, and in a few days everything was moving along as smoothly with him as if nothing had ever happened to interrupt the course of his business life. He erected on South Main street an exceedingly handsome three-story brick business block, into which he moved his new stock of goods. Gradually he has increased the lines incidental to his business, until to-day he handles a stock of goods which covers every conceivable article to be found in any first-class city Clothing and Furnishing store. He has always been a careful buyer and tries to do as near as practicable a strictly cash business. The consequence is that he is known and recognized throughout the country as one merchant, at least, who carries in stock every article to be found in his line and as having placed it on the market at the lowest possible price consistent with a fair and reasonable profit.

As a member and worker in the various secret and benevolent organizations he is in the front ranks.

At the present time he is Past Master of the Masons, Chancellor Commander of the Knights of Pythias, Past Grand Master and Supreme Representative of the Ancient Order of United Workmen, and President of the Scott County Loan and Building Association. As President of the latter institution he takes great pride and pleasure in its workings, and in a great measure its present success can be attributed to his efforts in its behalf. Being a careful financier and prudent in the investment of his private funds, he exercises this same diligence when called upon to pass on the safety of an investment of the funds of the association.

In addition to these home orders and organizations, of which he is a member, he is also Past Grand of Merrick Lodge, Independent Order of Odd Fellows and the Past Chief Patriarch and Past High Priest of the Encampment of Independent Order of Odd Fellows, both of Lexington, Ky. He is also a member of the Free Sons of Israel and the I. O. O. B., both of Cincinnati, Ohio.

In all of these organizations, it will be seen from the titles he holds in each, that he occupies no mean place in the affections and the estimation of his fellow members.

He has a firm and abiding faith in the growth and prosperity of Georgetown. It is true that his most important business interests are centered here, but if his belief in the future of Georgetown was in the least a timorous one, it would only take one of his quick and firm business notions a short time to remove them to some other locality. He not only is not doing this but has only recently made additional investments in real estate in some of the late "Divisions" that have been added to the town.

Georgetown, even in this the beginning, as it might well be called, of its career as a manufacturing town, has a good many enterprises in that line in addition to those already mentioned, the principal of which is the flouring mill of Capt. A. K. Lair. This mill is situated on the banks of the Royal Spring Branch, near its junction with Elkhorn. It is a large stone structure and is fire-proof as far as human ingenuity can make it so. Captain Lair has made many additions to it, as the increased demands of his business forced him to an increase in capacity, until now it is one of the largest and handsomest buildings in the State devoted to milling purposes. His machinery is of the very finest make and embraces the best designs for the manufacture of flour, meal, etc.

Captain Lair is an experienced and practical miller, having been engaged in the business for many years past. He is a gentleman of commanding appearance, being over six feet in height and proportioned accordingly. His bearing is decidedly military. He has iron gray hair and beard, the latter being cut on the "Burnside" order. He is affable and genial to all and deservedly popular in this community. He is considered by those who know him, as a gentleman of more than ordinary mental calibre. Combined with these advantages he is highly educated, especially in machinery, is a fluent and entertaining talker and a man who would attract attention in almost any assemblage. He is an especially close student in all matters pertaining to his business, never letting even the most minute detail escape him. While generous in his social intercourse he demands the closest and strictest attention to all matters of business. By means of such qualities as these, he has succeeded in establishing here one of the largest and best trades in this staple that is possessed by any competing manufacturer in the State. From a capacity of a few barrels per day, he has in the past few years been compelled to increase it to seventy-five barrels per day, with the chances decidedly in favor, that in the near future he will be forced to make a further increase. The brands of flour he manufactures are the "R. S.", "B. A. L.", "D. J." and the "O. N." These brands are rated in quality and price according to the order in which they are here named. His "R. S." is said by experts to be the finest article of flour placed upon the market to-day. It must be a fact, for Captain Lair sells large quantities of it in Lexington, Frankfort, Paris, Versailles and other well known places where large flouring mills are in operation. This mill runs night and day, producing, as was said above, the full quota of its capacity, seventy-five barrels per day.

The farmers in this county find a ready market with this establishment for the sale of their wheat at the very highest market price, the only stipulation in the purchase being, that the article of grain furnished shall be of the very finest and best growth.

Capt. Lair's chief doctrine is to give the preference in all purchases to the home producer. He has a storage capacity of about 50,000 bushels, but as there is a constant strain upon this, by his large daily output of flour, it is but rarely that his warehouses have been taxed to their full capacity.

Owing to the proximity of his granaries to the freight depots of the Kentucky Midland, Queen and Crescent and the Louisville Southern Railways, the loss by drayage, even when in bulk, is, comparatively speaking, an exceedingly small matter to be taken into consideration of the shipment to him by rail.

This is one of the principal industries located within the corporate limits of Georgetown, not only as regards the proprietor himself, but also in relation to the public in general, for it not only, as stated, furnishes a ready, easy and profitable market to the farmers for their grain, but gives employment to a large number of the laboring class.

This is only one of the numerous manufacturing establishments showing the rapid and prosperous growth of Georgetown in the past few years, which you will find upon perusal of this volume, are located here.

Especial mention to this establishment is made, so that you will be reminded of the facts that will be given at the end of the work, as to why Georgetown is, in the very nature of things, necessarily compelled to be a large manufacturing center.

Owing to the peculiar formation of the soil in and around Georgetown, the citizens are able to procure their building materials made almost at their very doors. There are in operation, in the immediate vicinity of the town, two of the largest brick-yards in the state located directly at the Grand Central depot.

The one operated by Mr. J. B. Tanner is the largest, the brick being made by machinery run by steam. The capacity of this concern is about 20,000 brick per day. They run, weather permitting, almost continuously. The material used in the manufacture of this most useful article of commerce is of the very finest quality, and is found in such abundant quantities that this class of building material can be purchased at, comparatively speaking, a nominal cost.

In addition to this establishment, Mr. Hays Nunnally has a yard almost adjoining the first-mentioned one. While Mr. Nunnally manufactures his brick by the old-fashioned hand process, and consequently can not place his goods on the market as rapidly, still he makes an exceedingly high grade of brick.

These gentlemen give their respective establishments their close personal attention, using particular care that none but the very best and finest quality of soil shall enter into the composition of their goods.

Owing to the many improvements being made in Georgetown, these gentlemen are conducting, each, a most profitable business. In addition to the home market, due chiefly to the railroad facilities Georgetown possesses, they are enabled and do ship large consignments of their goods to the new towns in the Eastern and Southeastern portions of the State.

Scott County is pre-eminently a stock-raising County, not only as regards the higher and finer grades of cattle, but also in the breeding, raising and training of thoroughbred horses, and the finest and best class of trotting stock. There are several of these stud farms in the immediate vicinity of Georgetown, the produce of which are well known to the racing public. In this place it might not be amiss to give a sketch of the travels of Alexander Keene Richards, now deceased, in his search for a breed of horses to engraft on our Kentucky stock for the purpose of producing the swiftest flyers the world ever saw.

The following concerning Mr. Richards, is taken from the columns of the New York Herald, published the day after his death. It is inserted here as giving an accurate and correctly detailed account of his researches in this particular field.

Mr. Alexander Keene Richards died of pneumonia at his farm, called Blue-grass Park, near Georgetown, Ky., in the fifty-fourth year of his age. He was born in Scott county, Ky., on the 14th of October, 1827. Mr. Richards passed through all the scientific departments at Bethany College, Virginia, and a full term in the celebrated Alexander Campbell Bible classes. When through with his college course, Mr. Richards' grandfather gave him means to travel in foreign countries for his health, having been an invalid almost from infancy. Instead of spending much time in the gay capitals of Europe, young Richards adopted the idea of making a specialty of studying the different breeds of horses of every country. He went first to England, and no kind of horses escaped his notice, from the heavy draft animal, used by the brewers of London, to the Derby winner. The first Derby race that he saw was when Toddington won in 1851.

He timed this race, and was at once impressed with the idea that a first-class American-bred colt could win the Derby if the pace was made strong throughout, and not a waiting race, as is usually the case for this great event. After leaving England he went through France and examined the Norman horses. Then he journeyed over Spain, where he gave especial attention to the Andalusian horses, and examined a number of Arabian animals, just then imported by Queen Isabella from near Bagdad. From Spain he crossed over into Morocco, and rode through the country on some of the best Barbs. From Morocco he went nearly to the whole length of Algeria on horseback, and as he traveled part of the time with a French passport, he had every facility to inspect the different home-breeding establishments then under the control of the French government, as well as those horses owned by the native chiefs who had been long in service with the renowned Abd-el-Kader, then a prisoner in France.

Mr. Richards then passed from Algeria to Tunis, where he made diligent search for any trace in shape or quality of the Numidian horses which Hannibal made so famous for cavalry. Mr. Richards afterward, in a sailing craft, went to Malta, and from there, by steamer, to Egypt, where he made preparations to cross into Arabia Peirea by an entirely new route, and he was with the first party of Europeans that crossed directly through the Desert of Paran to the ruins of Petrou. During this journey through the wilderness Mr. Richards learned to break in the dromedary to ride himself, and for amusement he frequently rode races on the regular "deloul" of the desert. The deloul is the swift dromedary used in the

wars of desert and for courier service, where great speed and endurance are required. From Petrou Mr. Richards passed on to Hebron and thence to Jerusalem, where he made arrangements to visit all the interesting localities in Palestine and Syria, but especially those districts where good horses were to be found; for by this time Mr. Richards' experience with horses of Arab blood had given him an admiration for them.

After spending some time in Damascus he sought an interview with the celebrated Sheik Midjuel, of the Anevsia tribe of Bedouins. Although the American and English missionaries and consular agents thought the attempt at the time a hazardous one, Mr. Richards induced the Sheik to take him as far east from Damascus as the ruins of Palmyra. The danger in this was that Midjuel had to pass near the Shammer tribe, with whom he had a feud, and had Midjuel been captured by them his head would have been the forfeit. The journey was successful. Before leaving the East, Mr. Richards selected and purchased several stallions and a mare of the best Arab blood, and shipped them by a careful groom to America by the way of England, soon following them himself, stopping on the way and seeing what the Austrians and the Prussians called their best, including a look at the Orloffs of Russia.

Mr. Richards, soon after his arrival at home, purchased some good mares to breed to his Arabians, and the famous mare Peytona was one of his first fancies. He paid a high price for her, and bred her to Mossoud. He added many good mares to his list. Mr. Richards from this time gave great attention to breeding and training, and every season—spring and autumn—had horses trained, and ran them in all parts of the West and Southern country. Mr. Richards made a second visit to Arabia, where he purchased more stallions and brood mares, but the war coming on in this country the last experiment was not much known to the public. During the war Mr. Richards purchased the colt War Dance for \$5,000, when a two-year-old, from Jeff Wells, his breeder, and when the war was over the colt was taken to Kentucky, to Bluegrass Park, and since that time the horse has kept his produce before the public. Mr. Richards went early into the war, and later on was the friend who took Gen. Breckinridge out of Kentucky so fast, behind the Arab team, when the latter gentleman supposed he would be arrested. Mr. Richards afterward served on the staff of Breckinridge. Although Mr. Richards had been on the turf thirty-five years, and was seen in the Judges' stand on every prominent race-course in America, no persons could say that they ever heard him use an oath or make a bet of any description.

While his attempts were not altogether successful, still descendants of the famous War Dance are every season adding, in the way of victories on the race-course, fresh tributes to the memory of the man who had attempted to do and had done so much for the improvement of thorough-bred stock in this country.

One of the most prominent stock farms of this description in the country is Minnehaha, belonging to Mr. Samuel Y. Keene. Mr. Keene is not only a lover of fine horses in the abstract, but his breeding of them is done on the strictest scientific principles.

He claims that, with the heart and lungs of the four-mile Kentucky horse, and the speed of the English horse combined, the fastest breed of thorough-bred racers on earth can be obtained.

He has at the head of his stud the celebrated stallion Outcast, by the great Leamington. The War Dance blood is his favorite for the dam side of all his colts. As a result of this careful and judicious selection of the two leading strains of blood, he has placed the standing of Minnehaha high in the list of stock farms, where fast runners are bred.

Among the get at his farm may be mentioned such runners as Castaway I and II, Roy Fluke, Wendover, and others of less note, but with great promise for the future.

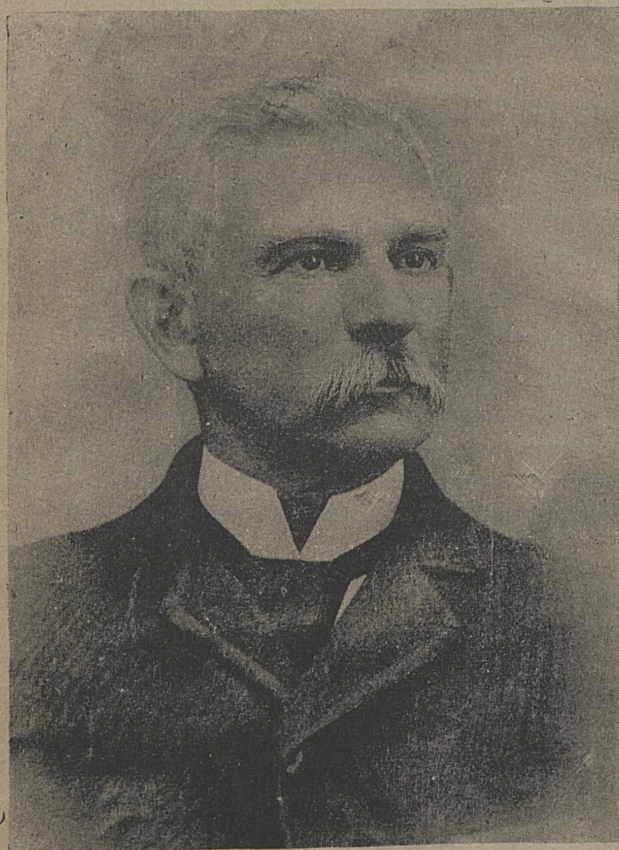
The stables of Messrs. K. Stone and R. E. Roberts are mentioned elsewhere in these pages. These gentlemen, no less than Mr. Keene, have, with their finely-bred stables of horses, done much to bring the name of Georgetown and Scott County prominently before that branch of the general public interested in this particular line of business.

The Scott County Driving Association is probably the most potent factor in the county for the encouragement of the breeding of fine blooded trotting stock.

The initial meeting of this Association was held in Georgetown, on July 10th and 11th, 1890, and notwithstanding the fact that no racing has been had here for several years, the large attendance and hotly contested stakes and purses ensures the fact that the organization will meet with the success it expects and deserves. At the first meeting no race was won in straight heats, and the list of entries contained the names of horses with national reputation, and others that in future years will hang their names high on the flagstaff of the fame that comes to the noblest of animals. Next year the club will move into a new park amply fitted with splendid stands and stables, and having one of the best and fastest tracks in the Blue Grass circuit. The first officers of the Association were: W. A. Smith, President; C. O'Neill, Treasurer; and Harry Montgomery, Secretary. These gentlemen are well known in trotting horse circles, and their being at the head of the management is a sufficient guarantee that in time it will be one of the leading institutions of the kind in the State. Even though it is as yet in its infancy, and the regular trotting races of the Association will not take place until next spring, the fine grade of trotters entered for these races is already attracting wide-spread attention of turfmen throughout the country.

Some of the best known men in the State, both in commercial life and in the political arena claim Georgetown as their home. We give below short biographical sketches of some of them together with their opinions in regard to the future of Georgetown as a manufacturing centre.

First among these is Hon. Sam'l M. Davis, Chairman of the Board of Trustees of Georgetown, (Mayor), an excellent picture of whom accompanies this sketch.



SAM'L M. DAVIS.

He is one of the most prominent citizens of Georgetown, having been for the greater portion of the last twenty years intimately identified with the management of the affairs of the town.

In the year 1871 he was elected a member of the town Council or Board of Trustees, as they are called, and succeeded himself for the five years following.

In 1876 he was elected Chairman of the Board of Trustees, (Mayor), and continued to be called upon to occupy that responsible position for the three succeeding years.

Having made a most excellent record for himself in his management of the affairs of the town, as the head of its government, he was selected by the democrats of Scott County as their candidate

for the nomination as State Senator from the district composed the Counties of Scott, Woodford and Jessamine, and at the Convention of the delegates from those three Counties was made the nominee. In 1880, at the regular election he was awarded the position.

In the meantime, in the year 1879, he was selected by the democrats of Scott County as Chairman of the Democratic County Committee, and served in that capacity for five years.

In the Senate of Kentucky he was considered a conscientious and faithful worker, and did credit to his district. His advocacy of a measure was almost a synonym of its passage.

Upon his return from the Senate he enjoyed about eighteen months of freedom from the cares and worries attendant upon the life of any public servant. He had done too much in former years to advance the interests of the city to be left for any length of time as a private in the ranks. In 1883 he was again elected to the Board of Trustees, and in 1885 he was elected Chairman of that body, which position he has continued to hold up to the present time.

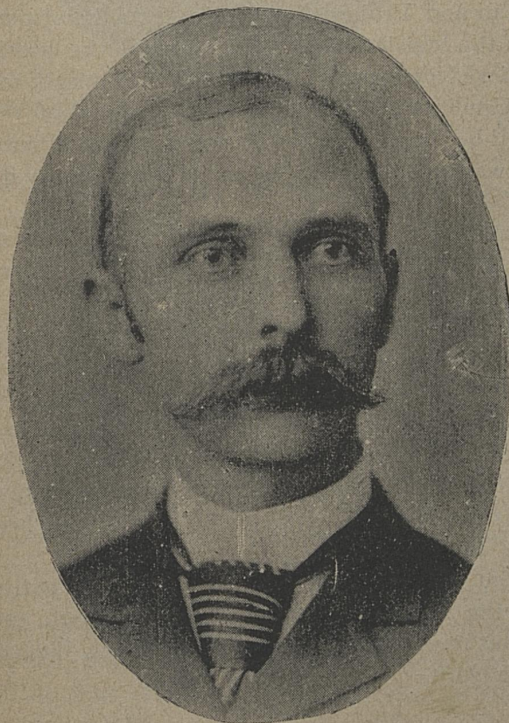
In 1888 the County Democracy again placed him as Chairman of the Democratic County Committee, which position he now holds.

It is quite a remarkable thing that one man should hold at the same time and for so many years two such responsible positions as the Chairmanship of a County political party and of a town government.

It only goes to show though that Mr. Davis is a gentleman of an exceptionally high order of administrative ability. In the management of the County Democracy he has at every election had them thoroughly organized, and with rare exceptions has polled the full vote of his party. Under his careful guidance as Chairman of the Board of Trustees, few, if any, measures detrimental to the interests of the town have been allowed to be enacted.

In commercial life he occupies about the same relative position as he does in his political life, there being but few of the larger institutions of the town in which he is not concerned, and in all to which he belongs, he is assigned an active part in their management.

As said at the beginning of this sketch, Mr. Davis is one of the representative men of Georgetown. He is an ardent believer in the great future of Georgetown as the home of many manufactories, and evidences his faith by investing extensively in town lots. His long and intimate connection with the business affairs of the town and his consequent close observation of its rapid progress in the past few years peculiarly qualify him for expressing an intelligent opinion on this subject, and one that ought to carry with it considerable weight.



R. E. ROBERTS.

Hon. R. E. Roberts was born near Verona, in Boone County, Kentucky, on July 13th, 1856. He received his scholastic education at Georgetown College, and after several years of hard study graduated from that institution in the year 1876, with credit to himself and friends.

After finishing his Collegiate course, Mr. Roberts entered actively into mercantile life. Though engaged in this line of business for about half a dozen years, and meeting with considerable success, still it was such a character of business as he himself felt and his friends knew he had no taste for.

Being of an ambitious turn of mind and recognizing the legal profession as the surest and quickest road to promotion, he about this time severed all connection with the mercantile world and began the hard study of the science of law and politics. In this practical world it is of course necessary to have some income where there is a continual expenditure. Recognizing this fact and knowing that in the Blue Grass region of Kentucky nothing could yield him quicker

or more profitable returns than a wisely selected collection of thoroughbred horses, he began the breeding of them. With this idea in view, though still closely following his legal studies, he secured as the head of his equine-establishment the great imported stallion "Silvermine."

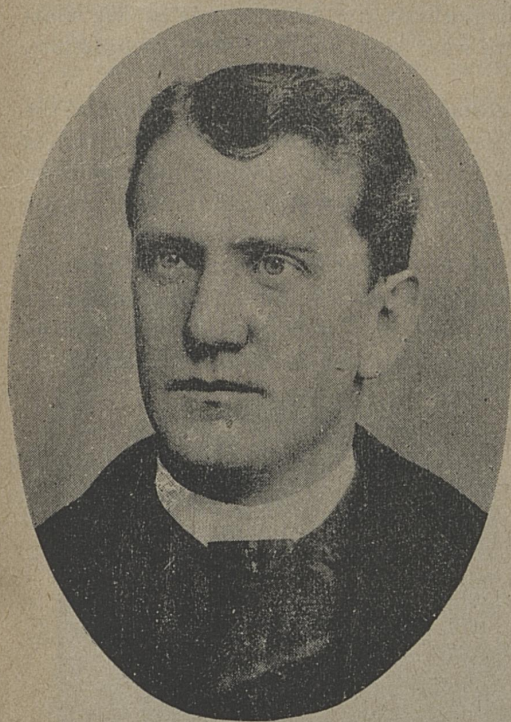
Silvermine is considered by connoisseurs in horse-flesh to be one of the finest and most perfectly bred thoroughbreds in America. Mr. Roberts has never attempted to enter any of his stable on the race-course, but prefers to sell the produce, which are as near perfect as to breeding both on the side of dam and sire as he could make them. He disposes of them as yearlings. Mr. Roberts can well feel proud of the work he has done in this line of business, as some of the best colts that grace the American turf can refer to his stock farm as their birthplace. Though engaged in this business, which seems to be more or less the legitimate bent of the mind of every true Kentuckian, he still worked hard at his chosen profession. He studied law assiduously during the years of 1884-5 and 6. He was admitted to the bar, having stood a thorough examination before the Court of Appeals of Kentucky, as is attested by the certificate signed by Judges Wm. Pryor and Jos. H. Lewis, members of that distinguished tribunal.

In 1889 he received the Democratic nomination from the Democrats of this country to represent them in the House of Representatives of the State of Kentucky. In August of that year he was elected to fill that position over his competitors, the nominees of the Republican and Prohibition parties, by a handsome and very complimentary majority. In the legislative halls he kept all the promises he made during the canvass and reflected credit not only upon himself, but upon those who had sent him there. Upon an examination of the Journal of the House for the session of 1889-'90, it will be found that Mr. Roberts was, as a rule, in his seat, and every vote cast by him was on the right side, or at least met with the approbation of his constituents.

He was the author of the bill making it discretionary with the jury as to whether or not imprisonment in the county jail should be accompanied with hard labor for offenses, where the punishment is a fine, or imprisonment or both.

Mr. Roberts opened the debate in the House upon the Married Woman's Property Rights Bill. This bill was drawn up and championed in the Senate by that eminent jurist Judge William Lindsay, and passed that branch of the Legislature. Mr. Roberts had made such a standing for himself as a legislator, and had interested himself in this measure to such an extent, that he was expected by the advocates of the bill to present it in the House. His argument in the presentation of it was clear-cut and incisive, and was pronounced by all to be one of the best legal arguments delivered in support of the bill.

Immediately upon his return from Frankfort, he entered into the active practice of his chosen profession. Being a ready debater, a good student, and more than ordinarily popular throughout the county, it will be surprising indeed, if he does not soon force his way to the front.



HON. W. C. OWENS.

Hon. W. C. Owens, whose name is almost a house-hold word in every Kentucky home, where the true and perfect principles of the Democratic faith are taught, was born in Scott County, Kentucky. In his early youth he attended the College at Millersburg, Ky., from thence going to the one at Lexington, Ky., where he completed his collegiate education.

He studied law at Columbus College, New York City, from which institution he graduated in the year 1872, coming to Georgetown to reside and practice his profession.

Almost from the first day he was admitted to the bar, he has been largely and most prominently identified with county and State affairs. In 1874, he was elected County Attorney for Scott County, and continued to hold that position, until 1877, when he resigned to make the race for representative of the county in the lower house of the legislature. He was elected to that position, and continued to fill it for five successive terms from the

first session at which he took his seat, his commanding presence and towering intellect marked him as a leader par excellence in the deliberations of that body.

His arguments were always listened to with the closest attention, and no matter how intricate the problem in politics, or in matters pertaining to the welfare of the State, his analytical mind readily grasped it in all its details, and his clear-cut, plain statement of the proposition would make it as clear as the simple "Rule of Three." Some of the sessions in which he was a member were the stormiest in the history of that body, but through all the excitement consequent upon the incidents being enacted around him, he always bore himself with that calm dignified manner which is so eminently one of his characteristics. As a parliamentarian, lawyer, orator and statesman he had no equal among his co-laborers.

At the session of 1881-'82 he was elected Speaker of the House, defeating several of the best known lawyers in the State. His rulings were without fear for or favor to any member or any locality. He was quick to decide, and when he had made the decision, no matter how bitter had been the fight made on the point in question, that decision was generally accepted as being fair and equitable. In 1880 he was elected District Elector, to stump the district in favor of General Hancock for President. During that canvass he was sent for a number of times by the campaign committees of other States to make campaign speeches in closely disputed districts. His name has been frequently and most favorably mentioned

by the press throughout the State as a probable aspirant for gubernatorial honors. He is well known and highly honored throughout the State as one of her most talented and gifted sons, and well worthy to wear any honor that the people may choose to bestow upon him.

Mr. Owens has a peculiar faculty for observing the progress of events, and the various combinations of those events as regards business life, and drawing logical and accurate deductions therefrom. It is his unqualified opinion, judging from the great improvements that have been so recently inaugurated and carried through to a successful termination, and the spirit of enterprise, that now seems to be thoroughly awakened among and so actively pushed by the citizens, and the naturally great inducements that Georgetown possesses to offer to manufacturers of every description, she is necessarily compelled, almost by the force of circumstances, to become one of the leading manufacturing and commercial cities of the State.

Judge William E. Bates, the present Judge of the Scott County Court, was born on the 8th day of August, 1830, and lived on his father's farm in this county until he was twenty-five years of age. His father was a native of Massachusetts, and his mother was a daughter of Mr. Joe Burgess, of this county.

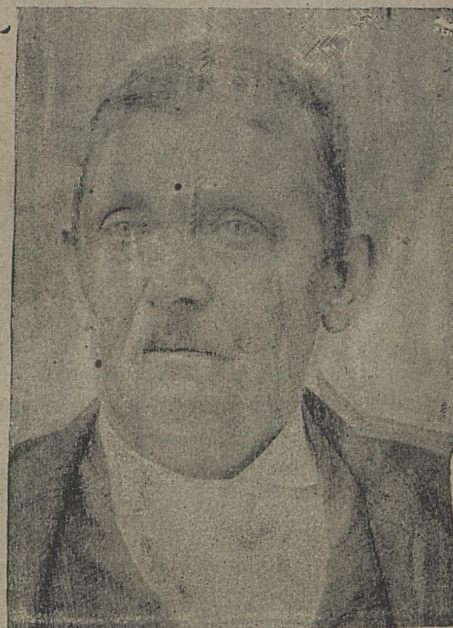
He married Miss Annie E. Reed in 1860, she being a daughter of the late James Reed.

For seven years of his life Judge Bates taught school. For the greater portion of his life he has been intimately connected with the politics of this county. He is and always has been a Democrat of the simon-pure order, and has been one of the hardest and most faithful workers that party has had.

He was elected as one of the magistrates of Scott County in 1867, and continued to hold that position until 1871. In that year he retired from the magistrate's office and devoted all of his time and attention to his farming operations.

In 1875 he was again elected as magistrate from his precinct and continued in office for the full term of four years.

In 1879 he was appointed by Captain J. Henry Wolfe, the present clerk of the Scott County Court, as his deputy for the northern portion of the county. He acted in this capacity until August, 1890, when he took his seat as judge of the County Court.

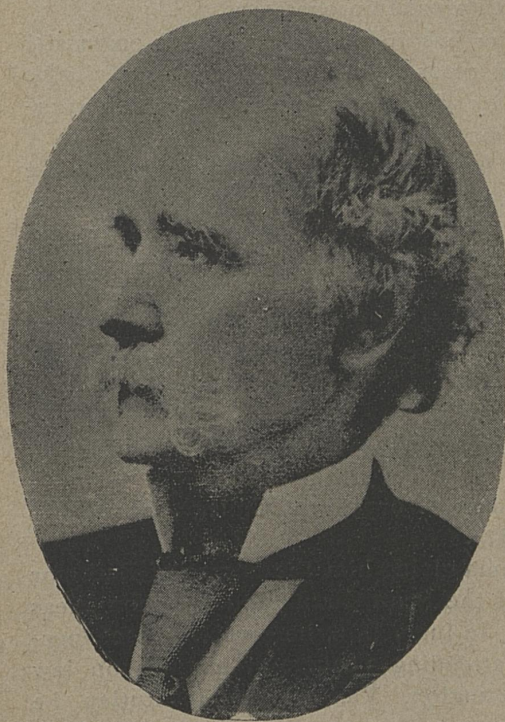


JUDGE WM. E. BAETS,
Judge of Scott County Court.

The contest for the nomination of the Democracy of Scott County for this position was a spirited one in every sense of the word. There were four contestants for the nomination, inclusive of Judge Bates. The latter carried with him into the contest the prestige of having made for a number of years one of the best and most efficient magistrates the county ever had. This, added to his genial disposition and his known reputation for being a hard and thorough worker in the party ranks, and for his acknowledged fairness in all his dealings with his fellow-men, carried him through to a successful termination of the race.

In the following August, at the general election, he defeated the Republican nominee by an almost overwhelming majority.

He is considered by all as exceeding careful in all the dealings he has with the people, by reason of his office, and it is predicted for his administration, as the head of the county government, that it will be pure and just in every particular.



SENATOR B. F. BRADLEY.

Senator Ben. F. Bradley was born in Scott County, Kentucky, on the 5th day of October, 1825.

He received his collegiate education at Georgetown College, graduating with high standing, before he was eighteen years of age. After completing his collegiate course he studied law with the late Governor Robinson, and in 1846 graduated at the law department of Transylvania University. He immediately commenced the practice of law in Georgetown; but in 1847 he and Captain John Rodes Smith raised a company of soldiers for the Mexican war, which was made Company A of the 3d Regiment of Kentucky Vol. Inf. Of this regiment Senator Bradley was appointed Adjutant, and afterwards Assistant Adjutant-General of the brigade, composed of the 3rd and 4th Regiments. In this capacity he served until the close of the war.

At the close of the war he returned to Georgetown and resumed the practice of law in partnership with the late P. S. Cable. He was married in 1851, and in 1854 moved to Chicago, where he practiced law, and was engaged in the real estate business until 1861.

Soon after Fort Sumpter was fired upon he placed his property in the hands of supposed friends, which proved very disastrous, and returned to Kentucky. Being a strong Southern sympathizer, he at once gave his time and attention to that cause. He aided in the organization of the troops at Prestonburg, and was made Adjutant-General of the brigade. He occupied this position for some time, and until, at the urgent request of the officers, and by the unanimous vote of

the men, he took command of the 1st Battalion of Kentucky Mounted Riflemen. During a winter campaign in the mountains of West Virginia he was taken sick. The Surgeon of the battalion advised him that he would not for a long time, if ever, be able to take command in the field. Under these circumstances he felt it his duty to resign, and did so. At the next election his former comrades, without his solicitation or knowledge, started him as a candidate for the Confederate Congress. He was elected by a handsome majority over the able and distinguished gentleman who held the office the previous Congress. He held this position until the close of the war.

In 1868 he was elected Clerk of the Scott Circuit Court, which position he held two terms, covering a period of twelve years. In August, 1889, he was elected to the Senate of Kentucky, to represent the counties of Scott, Woodford and Jessamine. He was made Chairman of the Committee on Railroads, and placed on the Committees on Claims and Internal Improvements.

In all the various official positions he has held in a more than ordinarily active life he made a pure and unsullied record. In his senatorial capacity he always voted on all questions of State policy with an eye single to the best interests of his constituents and of the State at large.

Major Bradley is probably one of the best posted men in this section of the State on all things pertaining to real estate matters. It is his emphatic opinion that if the outside world could become acquainted with all the natural advantages for the location of manufactories possessed by Georgetown, those contemplating enterprises of this kind would move here with their plants. He believes in the great future in store for Georgetown, drawing that deduction from the broad premise that no town in the State has better, or as good advantages to offer to the manufacturer.

Victor F. Bradley, the present County Attorney of Scott County, was born in August, 1854.

His collegiate education was obtained at Georgetown College, he having graduated from that institution in June, 1875.

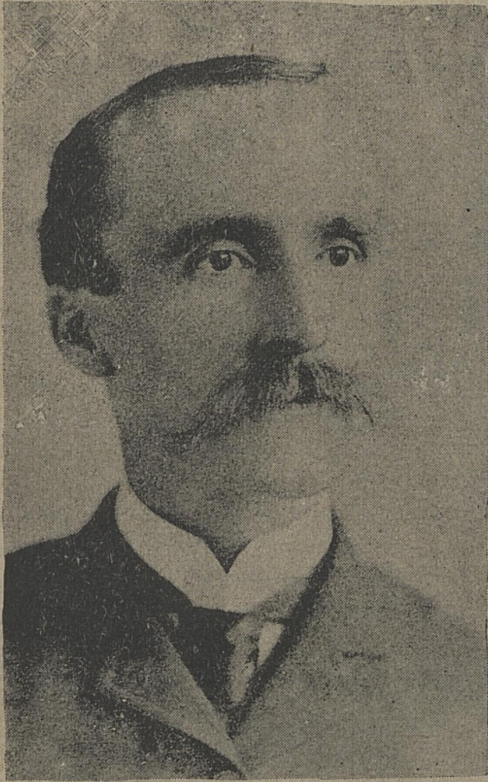
Immediately upon obtaining his diploma giving him the degree of Bachelor of Arts, he entered the office of the clerk of the Scott Circuit and Common Pleas Courts in the capacity of deputy clerk. In June, 1876, he severed his connection with the clerk's office preparatory to attending a course of lectures on law at Washington and Lee University, Lexington, Va. At this institution he completed both the junior and senior courses in one year, graduating with a high standard in both classes. There was only one prize awarded to the law class, that being "The Law Class Oratorship," which he secured.

He returned to Georgetown in the Summer of 1877, and at the first session of Court thereafter, was admitted as a member of the Scott County Bar, and has continued in the active practice of his profession up to the present time.

From the date of his first admission to the practice of law, he has been actively identified with the local politics of the county. He is an earnest believer in and an enthusiastic supporter of the doctrines of the Democratic party.

In 1878 he was elected County Superintendent of Common Schools, which office he held for four successive terms of two years each. When taking charge

of the office he found the schools all over the county in a most deplorable condition, as regards the accommodations for both teachers and pupils. By his energy



VICTOR F. BRADLEY.

in urging the improvements he found to be necessary, it was only a short while until every district in the county was much improved. He established the practice of giving more thorough and rigid examinations to all applicants for certificates as teachers. By reason of this action and the strict enforcement of it, regardless of who the applicant might be, the grade of teachers was so much improved that there are few counties in the State that can boast of a better corps of teachers in the public schools than can Scott County.

having firm faith in the great future that is surely opening out for the town. He owns several pieces of real estate within the corporate limits, and believes that in the next year or two, owing to the rapid strides the town is making towards becoming a manufacturing town of more than ordinary importance, this property will be a first-class paying investment.

In 1886 he was elected to the position which he now occupies, that of County Attorney. He was re-elected to the same position in August of 1890. In the discharge of his duties in this position he is honest and faithful, ever mindful of his obligations and of the interests of the county, both as to its financial matters and to the good order of its citizens.

Mr. J. M. Ford, whose photo appears on next page, was born near Stamping Ground, Scott County, Kentucky, on the 31st day of July, 1859, and is a son of Elder Hiram Ford, the present nominee of the Prohibition party for Congress in the Seventh Kentucky Congressional District.

Mr. Bradley has cast his lot for life with the people of Georgetown, having firm faith in the great future that is surely opening out for the town. He owns several pieces of real estate within the corporate limits, and believes that in the next year or two, owing to the rapid strides the town is making towards becoming a manufacturing town of more than ordinary importance, this property will be a first-class paying investment.

He is a graduate of the Kentucky Classical and Business College, located at North Middletown, Bourbon County, being a member of the graduating class of 1883. Though his father is one of the standard-bearers of the Prohibitionists, Mr. Ford himself is an active and enthusiastic worker in the Democratic party.

In the year 1887 he was appointed as deputy-sheriff by Mr. I. T. Hedger, the present sheriff of the county. He made a most excellent officer in that capacity.



J. M. FORD,
Sheriff-Elect of Scott County.

Mr. James K. Glenn, superintendent of the common schools for Scott County, was born on the 12th day of August, 1861. In his infancy and early youth he lived on his father's farm, near Georgetown. For so young a man he has occupied a great many exceedingly responsible positions, and to his credit be it said, has filled them all acceptably to his employers, though those employers have been in both a private and public capacity.

His collegiate course was finished at Eminence, Ky., College, in June, 1880, with credit to himself and to the satisfaction of his parents.

From then until the year 1884 he studied law assiduously, and to much advantage, for he was admitted, in October of that year, to the practice of his chosen profession at

So well did he conduct the matters assigned to him in his department that the Democracy in May made him their nominee for sheriff. At the regular election in August, 1890, he was elected without opposition, and will assume the duties of the office in January, 1891.

Mr. Ford, since he entered the sheriff's office, in 1887, has removed from Stamping Ground to Georgetown, at which place he will in the future have his home.

He, like all others who have come here to live, was impressed with the remarkable growth of and the many improvements in Georgetown in the past few years, and predicts for it a brilliant future.

He has recently invested in some choice real estate in the town and considers it a first-class purchase in every respect.



JAMES K. GLENN,
Superintendent Common Schools of Scott County.

the Covington, Ky., bar. Not being satisfied with this altogether, in order to get a license to practice the profession before so learned a tribunal as that of Covington, it is necessary to be versed in all the knowledge requisite to make a first-class practitioner, he entered the law school of Cincinnati, Ohio, from which institution he graduated in May, 1885.

In August, 1886, through his thorough knowledge of the United States law pertaining to the duties of the position, he was appointed to the United States Postal Service. So proficient had he become in the discharge of his duties in that division of the government, that in June, 1888, he was promoted to the higher position of chief clerk of the Railway Mail Service, stationed at Louisville, Ky. He continued in the Railway Mail Service until August, 1890, when he resigned to assume the duties of Superintendent of Common Schools for Scott County, to which position he has been elected by the Democrats of this county.

Since then, though the office to which he has succeeded has, in the past few years, been exceptionally well conducted, Mr. Glenn, by his assiduous attention to his duties, has added additional lustre to it. In few words it can be said of him that he has made one of the most attentive, faithful and conscientious officers the people of the county have ever elected to represent them in an official capacity.

Though having really *accepted* this place, he has never deserted his one aim in life of becoming a successful lawyer. In fact the duties of the office are in the line of his legal profession, and do not to any material extent interfere with the continued following of his chosen profession.

Professor (State Senator) Peterman, at the last meeting of the Scott County

Teachers' Institute, passed a most deservedly high compliment upon Mr. Glenn when he said that, for "dignity and courtesy of demeanor, intelligence in the requirements of the duties of his office, and for the faithful discharge of the functions thereof he had no superior."



Mr. J. N. Reed, the present jailor of Scott county, was born near Turkeyfoot, Scott County, Kentucky, on January 10th, 1841, consequently is forty-nine years of age. He was married in the year 1866, and then moved to Owen County, Kentucky, where he resided for about ten years, removing from there back to Scott County, where he has since resided.

In May, 1890, he received the nomination of the Democratic party for the position which he now holds, after one of the most hotly contested primary elections ever held in the

county. In August, 1890, he was elected over the Republican nominee by an ex-

J. N. REED, Jailor of Scott County.

tremely handsome and complimentary majority. He took possession of his office on the 1st day of September following. Mr. Reed has been a farmer all his life up to the time of his removal to Georgetown to assume the duties of his office. He is a gentleman who is considered as a man whose judgment it would be safe to rely upon in matters pertaining to business, and it is his emphatic opinion that Georgetown has a bright future before it for becoming a city of considerable magnitude, and that, too, at no very distant day.



JUDGE T. S. GAINES.

Judge T. S. Gaines was born on the 28th day of August, 1861, in Scott County, Kentucky.

Judge Gaines received his collegiate education at Georgetown College, graduating from that institution in June, 1881, with great credit to himself, and amply fulfilling the expectations of his friends, which were placed high.

During the session of 1882-83 he attended the Louisville Law School, graduating in the summer of the latter year with distinguished honors, having been awarded the prize—twenty-five dollars in gold—for the best prepared and best delivered oration in the oratorical contest of that year.

Upon his return home he opened a law office, and still continues to practice his profession. In 1886 he was elected to fill the responsible position of Police Judge of

Georgetown. He held this position through the term of four years, and made a record for himself of which he can justly feel proud.

Mr. Gaines is largely interested in real estate in and about Georgetown, and has implicit faith in the great future in store for the town. He is interested, financially, in some of the recently organized manufactories, and considers the investments as the best that could possibly be made of his surplus funds.

One of the best known business men of Georgetown, and one of the most enthusiastic believers in its great future, is Mr. Peter Goetz.

He was born in the year 1851, in the State of Hessen Darmstadt, Germany, and came to America in 1868. He lived in New York City for six years, where he learned his present business—that of tonsorial artist.

His first residence in Georgetown began in September, 1874, since which time he has lived here practicing his profession.

He is proprietor of the Dutch Hill Stock Farm, and a successful dealer in thorough-bred horses in addition to his regular business.

He is genial and courteous to all, and a general favorite with the community at large. In point of continuance in business, he is the sixth oldest business man in Georgetown.

His faith in Georgetown and its certainty at some day in the future to be ranked among the best and most prosperous of the commercial and manufacturing cities of the State is unbounded.

The leading fire and life insurance companies of the world are represented in Georgetown. There is only one company of this class of business enterprise which could be called legitimately a "home company"—the Kentucky Mutual Benefit Society. Its officers and directors are among the leading business men of the town, and are as follows: Gov. James E. Cantrill, President; J. D. Smith, Vice-President; W. Z. Thomson, Secretary and Treasurer; Dr. S. F. Gano, Medical Director and Dr. C. W. Hardin, General Agent.

This society was organized at Georgetown in 1874, and continues business here with a reasonable degree of success and patronage at home and throughout the State at large. Its annual premium receipts approximate \$50,000.00, upon insurance in force of some \$2,000,000.00. Policies are issued on the lives of healthy males or females, between the ages of 18 and 60 years, in sums varying from \$500.00 to \$5,000.00. It has distributed benefits aggregating nearly \$1,000,000.00 in the sixteen or seventeen years at a cost of very little over half what it would require from legal reserve companies. A considerable sum has been invested safely in mortgage notes to secure policy holders; but since it is operated under a special charter from the legislature, there is no requirement to comply with the legal reserve law. Annual elections of directors and officers are held in October, at which all policy-holders are entitled to representation and voting privilege.

This society is very conservative in its dealings with the public, and in every way protects its policy-holders so that the highest attainable dividends will accrue to their benefit.

These short biographical sketches are given from the fact that the subjects of them are among the representative men of the town and are among those who are in a position to best know and understand its material growth and welfare. They are unanimous in the expression of their strong convictions that Georgetown will eventually become a city of the first-class. They not only have these opinions and convictions, and give expression to them in the strongest and most emphatic language, but in the greatest number of instances have proven that such beliefs and convictions were the honest outgrowth of what they saw around them in the way of rapid increase in population, by investing their surplus funds in real estate in the town. They are gentlemen of careful and well-trained business habits, and men who are not apt to be carried away by anything in the nature of a "boom fever." They have based their opinions on a life-long observation of the progress of the town, from its former lethargic state through its gradual changes, until it has reached its present stage of rapid and healthy growth.

These opinions are only an echo of what every one who has ever been to Georgetown says of it.

In the very nature of things it stands to reason that the future of Georgetown is full of golden promise for its citizens, for here there are all the elements which go to make up the materials necessary for the bringing into existence a large and prosperous city.

One of the chief causes which leads to the healthy growth of any government, whether national, state or municipal, is the proper education of the people. That education is the more complete and better founded where the community in which it is procured is of a literary character itself. A man who is without education takes but a minor part in the affairs of the people among whom he lives. Wherever one goes in the Southern States the names of Georgetown College and the Georgetown Female Seminary are familiar household words. There is no place in the State of Kentucky which can offer to the stranger better facilities for the education of his children than Georgetown.

Having secured this fundamental groundwork for them, the next step in life is to procure some suitable place to locate, where the sterner life of the business man is to be lived. In making this selection there are many things to be taken into consideration: Is it a healthy location? What is the character of the people, both as to morals and as to business habits? Is the town itself energetic, alive and abreast with the spirit of progress and enterprise which is so prominent a characteristic of the American people, or is it simply a small, sleepy country hamlet? What are the advantages it has to offer to one who wishes to engage in mercantile or manufacturing enterprises within its limits? All these questions can be answered, and answered truthfully, that Georgetown is the proper place to come to, or is at least worthy of an investigation.

The spirit of progress and improvement is certainly alive and active among the citizens. In the past three years the town has nearly doubled its population. This growth is not that which can be traced to momentary excitement, the effect of much advertising, but it is that steady, healthy growth which is of the very greatest benefit to a town. The investment of capital in real estate in Georgetown has not been of the speculative kind; but the investment is, as a rule, made with the intention of materially improving it by the erection of dwellings or business houses upon it. In the past two years there have been over sixty new dwelling and business houses combined erected within the corporate limits.

There have been a number of "additions" made to the town in the same period. These have been subdivided into lots, by means of beautiful broad and finely graded and macadamized avenues. A large number of these lots have been put upon the market and have met with easy sale. The prices were not exorbitant, which would evidence a speculative spirit, but were almost without exception of a fair and equable amount. In almost every instance, as stated above, the purchaser bought it for a home for himself and family. In addition to the sixty houses mentioned there are now in the course of erection, or being just completed, eighteen additional ones.

There are already located here twelve factories representing almost as many different branches of business. In no one single instance has there been a failure or an assignment, but on the contrary each and every one is apparently in a most flourishing condition, yielding handsome returns, in the way of dividends, to its owners or the stockholders. This is not altogether due to the business qualities of

the managers of these institutions, though those qualities are in every instance of the very highest order, but in a great measure can be attributed to the superior facilities found here for the cheap manufacture of almost every class of merchandise, and then the means Georgetown possesses for enabling the producer to place his wares on the market at the minimum of expense.

There are five principal elements going towards reducing the cost of manufacture. Abundance of water, cheap fuel, cheap labor, a broad and ready market from which to buy material, and easy and cheap transportation to the outside market, when the article manufactured is completed and ready to be placed in the hands of the consumer. These inducements can be offered by Georgetown to those desiring a place for the erection of a factory, in an eminent degree. The water supply, as stated in the beginning of this work, is practically inexhaustible. There is not a single point on the banks of Elkhorn, in a distance of over four miles, no one part of which is further than five-eighths of a mile from the town, at which a factory of almost any size could not find an ample supply of the purest limestone water.

The cost of fuel is as cheap in Georgetown, owing to the exceptionally fine railroad facilities, as in almost any town in the State.

The cost of labor is cheaper than can be found almost anywhere else. The reason for this is two-fold: First, the supply, owing to the rapid influx of strangers into the town, is greater than the present demand. Second, there are no labor organizations in the community to fix fictitious value upon the services of employees.

If the manufactory is of the character that uses the fruits of the earth in the making of its goods, such for instance as a distillery or a brewery, a factory where wood is the chief article used, or a bagging factory, or a manufactory of tobacco, no better place can be found. All the cereals grow in abundance, being the principal products raised by the farmers. This, of course, is a large and profitable field from which the manufacturer can secure his supplies.

Of the facilities for shipment, such an extended account was given in the first portion of this treatise, that it is useless to go into further details on that head.

There is one other thing that ought to be mentioned in this connection, and that is that a site for a factory, with the most favorable surroundings for the inexpensive running of it, can be purchased at extremely low rates. This is not due to the fact that the ground is not intrinsically worth more, but to the fact that the citizens themselves recognize that the most potent factor in the rapid and solid growth of a town is the establishment of a factory in their midst, and consequently are willing to dispose of land for these purposes at low and most reasonable figures, as a further incentive to those contemplating to build here rather than elsewhere.

These are some of the prime and most powerful reasons for believing in the great future of Georgetown as a manufacturing city. Georgetown has almost every convenience that can be found in the larger cities, and it may not be amiss to give a short recapitulation of them before this book is placed into the hands of the public:

Its educational advantages are complete. It has one male and one female college and a finely graded city school.

It has two competing lines of through railroads, and another road which places it in easy direct communication with three more through lines.

Its streets are lighted with both gas and electricity.

It is connected with other surrounding cities by telephone. It has, of course, telegraphic communication.

It has a street railway. It is the best naturally drained town in the State.

It is substantially built. It is practically out of debt, and consequently the taxes are low.

It is a town already, and not one on paper.

It has the finest macadamized roads in the world, leading from every point of the compass into the surrounding country.

It has already twelve manufactories, all in a flourishing condition, and has the natural facilities for accommodating as many more as choose to come.

It has an economic city government. It has the very best of public order, owing to the efficiency of the police department.

It has the best system of water-works of any town in the State, and consequently is well protected against fire.

It has an unlimited supply of water for manufacturing purposes.

It can sell fuel as cheap as any town in Central Kentucky.

Its labor is cheap. Its streets are in perfect repair.

Its expense for public improvements, such as grading of streets, sewerage and similar work is at the very lowest figure, for these things, in a great measure, are done by Nature, consequently that will be an item saved in the taxes.

It has three banks. It has three hotels. It has over sixty business houses.

It has three newspapers. It has an energetic, active and liberal-minded class of business men.

It has a steady, healthy growth, with market value of lots placed on a safe business-like basis.

For all these reasons it would be advisable, before locating elsewhere, to at least come and see what Georgetown can and will offer as an inducement to become one of her citizens.

ADVERTISING DEPARTMENT.



IN THE Advertising Department of this pamphlet will be found the business cards of the leading and most enterprising merchants in Georgetown in their particular lines of trade.

The firms here given are gentlemen who can be relied upon in all their dealings with the public as giving full value in quality and quantity for the money you spend with them.

When you intend purchasing anything, it will pay you to first look over these advertisements and get the name of the merchant who sells what you want, and buy from him, for you undoubtedly will secure better bargains with him than you can any place else in the town.

Stevenson, Carl & McMeekin,

Furniture Dealers *and* Embalmers,

WOOD MANTELS,

PARLOR,
Hall, Dining *and* Kitchen Furniture.

FOR UNIQUE DESIGNS AND LATEST STYLES WE LEAD.

YOU HAVE only to visit our store and be *convinced* that *money* secures for you great bargains.

COR. MAIN AND HAMILTON STREETS,

GEORGETOWN, KY.



DAN. Y. NICHOLS.

ASA P. BROWN.

Nichols & Brown,

WHOLESALE AND RETAIL DEALERS IN

Staple and Fancy Groceries,

SUCH AS

SUGARS, COFFEES, TEAS, RICE, FLOUR, MEAL,
MEATS, LARD, MOLASSES, SYRUPS, SPICES,
CHEESE, MACARONI, POTATOES, CAN-
NED FRUITS, CANNED VEGETABLES,
DRIED FRUITS AND VEGETABLES,
CANDIES, NUTS, RAISINS, FIGS,
BANANAS, ORANGES, LEM-
ONS, APPLES, ETC.



WE MAKE a specialty of Fancy Groceries always up with the times with the best goods the market affords; carry the largest stock and greatest variety in the city, and sell at the lowest prices; also carry a full line of Cutlery, Nails, Tinware, Queensware, Wood and Willowware, Cordage, etc., etc.

No trouble to show goods and give prices, as we cannot be beat in quality, variety or prices.



M. FRANKEL.

S. J. NOTES.

FRANKEL & NOTES,

Davis' Building, Main Street,

GEORGETOWN, KY.

Clothiers, Tailors and Gent's Furnishers,

Keep constantly on hand everything of the very latest
and nobbiest patterns in

CLOTHING, HATS, CAPS, BOOTS, SHOES,
TRUNKS, VALISES, ETC.

—SOLE AGENTS FOR—

LEVIS & BROXHOLM, (Rochester, N. Y.)

Celebrated Ladies' Shoe.

Tailoring*Department.

In this department we carry a large stock of piece goods of the very latest and most fashionable patterns, suited to the taste of all. *Tailoring of every description.* We have an experienced cutter, and guarantee satisfaction in fit, quality and price.

Prices.

Our prices are especially low, owing to the fact that we purchase strictly for cash and sell the same way. The quality of our goods is of the best that the markets of New York and other Eastern cities can furnish.

Be sure to give us a call before purchasing elsewhere. Even though you don't purchase it is a pleasure to show you our goods.

Very respectfully,

FRANKEL & NOTES,

LEADERS IN LOW PRICES.

JOHN S. GAINES.

H. C. BLACKBURN.

Immense and Complete Stock

THAT DEFIES COMPETITION IN

QUANTITY, QUALITY AND LOW PRICE

AT THE OLD RELIABLE HOUSE OF

JNO. S. GAINES & Co.,

CONSISTING IN PART OF

Fancy and Staple Groceries,

PRODUCE AND PROVISIONS.

Queens, Glass, Wood, Willow, Tin & Stoneware,

Canned Fruits, Vegetables, Fish, Oysters, &c.,
Foreign, Domestic, Dried, Evaporated and Fresh Fruit and Confections.

—HEADQUARTERS FOR—

Jelly Glasses, Glass, Tin and Stone Fruit Cans.

A FULL LINE OF

POCKET AND TABLE CUTLERY.

For cash a larger amount of goods given for the money than at any other place in the town.

Goods delivered free and promptly. Patronage of all solicited and satisfaction guaranteed.

DEALERS IN
DRY GOODS AND CARPETS,

Keep constantly on hand a complete stock of

DRY GOODS & NOTIONS,
Carpets, Oil Cloths, Rugs, Art Squares,
Chenille Curtains, Lace Curtains,
Window Shades, Curtain Poles,
&c., &c.

HERRING, JENKINS & CO.
Main Street, opp. Court House,
GEORGETOWN, KY.

MERCHANT TAILORING.

We carry in this department the best Foreign and Domestic
Suitings and Trimmings that can be found in the market. Suits made up
in the latest style at from \$30 to \$60.

**** CLOAKS. ****

Ladies' Jackets from \$4.00 to \$25.00
Ladies' Seal Plush Jackets and Sacques from \$10.00
to \$40.00!

Ladies' Newmarkets, from \$5.00 to \$30.00

and we carry a very elegant line of Children's and Misses' Cloaks, which we wish
to call special attention to, as very few houses carry a good line of these goods.

Very respectfully,

HERRING, JENKINS & CO.

JOHN R. HUMPHREYS,

THE LEADING JEWELER OF
GEORGETOWN, KY.

Diamonds, Watches, Clocks, Jewelry, &c.

If you appreciate the advantage of buying always from a clean, fresh stock of new goods, call at

—————No. 21 MAIN STREET,—————

Constant motion keeps water in the best condition, and a constant flow of trade keeps a stock in best condition; we have no dead stock because our stock never stands still.

—————*—————
Repairing a Specialty.

Three New Sewing Machines

For Family Use are now being sold by

A. L. CORE,

AGENT FOR

The Singer Manufacturing Company,

THE NEW SINGER AUTOMATIC,
A Single Thread Machine,

THE NEW VIBRATORY HIGH ARM,

THE NEW SINGER OSCILLATOR.

The above Machines are all

The Latest Improved Genuine Singer Family Sewing Machines.

—————**FOR SALE ON EASY PAYMENTS.**—————

Office at Humphreys' Jewelry Store, Main Street, Georgetown, Ky.

A. L. CORE, Agent,

The Singer Manufacturing Co., for Georgetown, Ky.

N. B.—Oil, Needles and Attachments kept on hand. All Machines sold guaranteed for 5 years.

PETER GOETZ,
TONSORIAL * Artist,

—AND—

Professional Hair-Dresser,

A Graduate of the Barber's College

OF

NEW YORK CITY.

PARLORS IN LANCASTER HOTEL.

Hot or Cold Baths furnished on application.

ADVERTISEMENTS.

J. P. WAYTS & CO.,

DEALERS IN ALL KINDS OF

Builder's Material,

—SUCH AS—

LUMBER, SHINGLES, LIME, HAIR, CEMENT,
PLASTER, SASH, DOORS, BLINDS, MOULD-
INGS, LOCKS, HINGES, NAILS, AND
SCROLL-WORK.

*** Also Dealers in the Best Grades of ***

→ COAL ←

WE HANDLE THE

WHITELEY HARVESTER,
TENNESSEE WAGON,
OVERMAN CARRIAGE CO.'S BUGGIES
AND PHAETONS, ROAD CARTS AND
SPRING WAGONS.

WE GUARANTEE SATISFACTION IN EVERY PARTICULAR.

YARD AND OFFICE,
North Main Cross Street,
NEAR LAIR'S MILL.

Georgetown, Ky.

JOHN W. JAMESON,
Photographic ARTIST,

WORK IN ALL ITS BRANCHES.

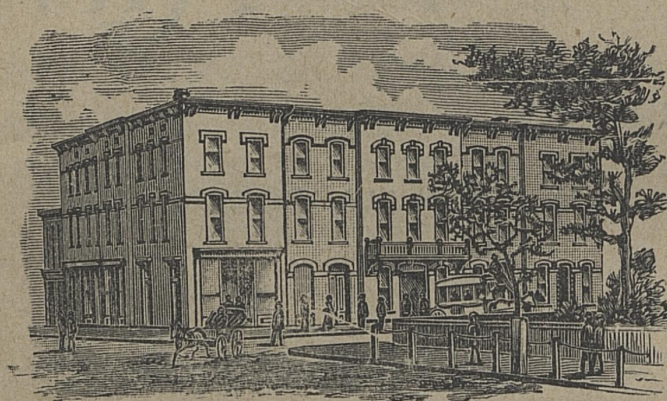
SATISFACTION GUARANTEED.

BARBEE BUILDING,

GEORGETOWN, - - - KENTUCKY.

Lancaster Hotel.

N. W. Cor. of Main and Main Cross Streets,
GEORGETOWN, KY.



This hotel is one of the best kept and most conveniently arranged in Central Kentucky.

The patronage of Commercial Travelers especially solicited.

Waterworks, Gas and Electric Lights throughout the house. Servants attendance of the very best.

***** RATES, \$2.00 PER DAY. *****

G. W. WAINSCOTT, Proprietor.

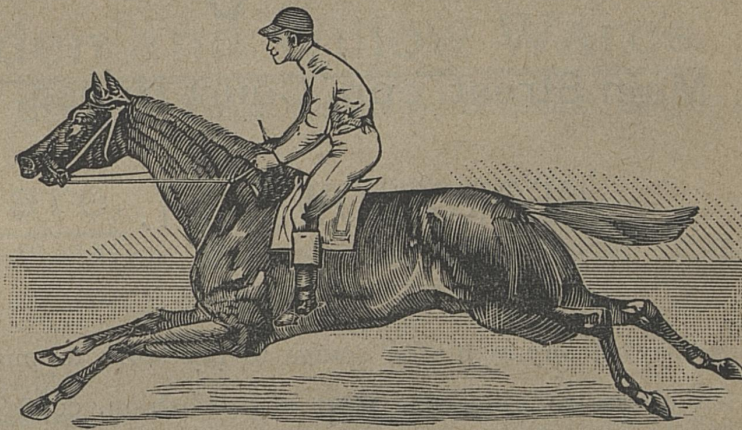
T. E. McGUIRE, Clerk.
LEW BARKLEY, Ass't Clerk.



John Fitzpatrick,

MANUFACTURER AND DEALER IN

Saddles, Harness, Collars, Whips, Robes,
DUSTERS, Etc.



Fine Track and Buggy Harness a Specialty.

A nice line of Horse Boots and Track Goods always on hand.

Also agent for COLUMBUS BUGGY COMPANY.

STORE IN OLD PRATT BUILDING,

N. E. Cor. Court and Main Cross Streets,

Georgetown, Ky.

ISAAC MARKS,

— PROPRIETOR OF —

Palace * Clothing * House,

Main Street, opp. Court House,

GEORGETOWN, KY.

I do not want any man who comes to my store to purchase an outfit to leave dressed otherwise than in the fashion, consequently I make it a point to keep on my shelves such goods as are of the very latest styles.

MY STOCK OF

**CLOTHING, HATS, CAPS, BOOTS, SHOES,
AND GENT'S FURNISHINGS,**

is full and complete in every particular. My fall stock in this department has just been received. I also carry a full line of Trunks, Valises, etc.

Give me a call and you shall go away satisfied with quality and prices of goods.

Respectfully,

ISAAC MARKS.

EUGENE RUCKER.

NIMROD LONG.

RUCKER & LONG,

— DEALERS IN —

Hardware.

Builders', Blacksmith, Farmers', Novelties, etc.

Queensware.

Dinner Sets, Tea Sets, Chamber Sets, etc.

Wooden and Willow Wares.

Buckets, Tubs, Baskets, Brooms, Mops, etc.

Tinware.

Pudding, Milk and Rinsing Pans, Trimmings of every variety.

Stoves.

Bridgeford's Open Front, "Orient," "Jewett's" Fancy Base-Burner, and a complete line of Cooking and Heating Stoves.

Agricultural Implements.

McCormick Machines, Keystone Disc Harrows, Superior Grain Drills, Vulcan Chilled Plows, Cultivators and Double-Shovel Plows.

CONTRACTS FOR TIN AND IRON WORK.

Work Done Promptly.

Satisfaction Guaranteed.

Opposite Court House.

GEORGETOWN, KY.

A. K. LAIR,
Georgetown Mills,

GEORGETOWN, KY.

Manufacturer of the following Celebrated Brands of Flour, viz.:

“R. S.” “B. A. L.” “D. J.”
and the “O. N.”

These brands are made from the very best grade of grain.

Highest market price paid for grain.

Satisfaction guaranteed to all using my brands of Flour. Mail orders promptly attended to.

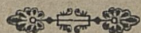
Address all communications to

A. K. LAIR,
Georgetown, Ky.

WELLS HOUSE.

N. W. COR. MAIN AND HAMILTON STREETS,

*** GEORGETOWN, KY. ***



I have provided my hotel with all the conveniences of a City hotel, such as Waterworks, Gas, Electric Lights, etc.

I have also recently opened up a

RESTAURANT

in connection with the hotel, where can be found everything that the market affords, served in first-class style and at reasonable rates.

I make a specialty of the accommodation of Commercial Travelers.

→ RATES, \$2.00 PER DAY. ←

S. S. WELLS, Proprietor.



WILL CORBIN, Manager.

L. CORBIN, Clerk.

G. H. NUNNELLEY,

DEALER IN

Coal, Grain, Lumber,

Building Material,

Lime, Cement, Sand, Laths, Shingles, &c.

Farmers Implements, Buggies & Carts,

ALSO A NICE LINE OF

HARNESS AND SADDLES.



I have peculiar facilities for filling orders for the above articles at the lowest cash market prices. All orders will be promptly filled. If inconvenient to call in person, send your orders in by mail and they will meet with the same attention as the most urgent personal call.

DRY GOODS *and* NOTIONS.

Announcement

TO THE

Citizens of Georgetown and Scott Co.

I beg to inform them that I have opened in the BARBEE BUILDING a handsome and complete stock of Foreign and Domestic

DRY GOODS AND NOTIONS,

bought from the Eastern market at the lowest CASH prices, and will be sold the same way. My stock covers every conceivable thing that goes to make up a Lady's complete outfit. For cash I will sell you the best quality of goods at the lowest possible prices consistent with a fair and reasonable profit.

Respectfully,

R. E. CANNON.

JOHN J. CADEN, BAKER AND CONFECTIONER.

—AND DEALER IN—

Groceries, Provisions, Fine Whiskies, Wines, Cigars & Tobacco.

Proprietor
of Mascotte Lager Beer Bottling Works.

My **Christmas Toys** have just arrived embracing in its collection everything that even the most exacting of children could demand of Old Santa Claus.

G. LEE WAINSCOTT,
Livery * and * Sale * Stable,

PEAK & GROVER'S OLD STAND,

GEORGETOWN, KENTUCKY.

Horses bought and sold on Commission. Special attention given to horses
for owners at a distance.

JAMES K. GLENN,

ATTORNEY AT LAW,

GEORGETOWN, - KENTUCKY.

Office: Second Floor Rankins & Webb Building,
opposite Court House.

Collections a Specialty.

VICTOR F. BRADLEY,

ATTORNEY AT LAW,

GEORGETOWN, - - KENTUCKY.

**Office: The County Attorney's Office
in the Court House.**

Will practice in all the Courts of Scott and adjoining Counties and in the Court of Appeals.

Collections will be attended to promptly.

FINNELL & OWENS,

ATTORNEYS AT LAW,

GEORGETOWN, - KENTUCKY.

**Office: Second Floor Rankins & Webb Building,
opposite Court House.**

Will practice in all the Courts of Kentucky.

JAMES F. ASKEW,

Counselor and Attorney at Law,

GEORGETOWN, KENTUCKY.

Office: Master Commissioner's Office in the Court House.

Will practice in all the Courts of Scott and adjoining Counties and in the Court of Appeals.

R. E. ROBERTS,

Counselor and Attorney at Law,

Office: Second Floor Rankins & Webb Building, opp. Court House,

GEORGETOWN, KY.

Will practice in all the Courts of Scott and adjoining Counties and in the Court of Appeals.

