Ontario Mutual Life

HEAD OFFICE, WATERLOO, ONT.

M. MOYER, General Agent,
26 QUEEN STREET, ST. CATHARINES.

STAR MUSIC STORE

83 ST. PAUL STREET.

HEINTZMAN & CO.
BELL & CO.
DOMINION

PIANOS AND ORGANS

New Raymond Sewing Machine. Sheet Music, etc.

W. H. ECKHARDT.

Russell House,

QUINN BROTHERS,

Cor. James and St. Paul Sts. ST. CATHARINES, ONT.

OMNIBUSES MEET ALL TRAINS AND BOATS.

W. T. MCNEIL,

REAL ESTATE, FINANCIAL AND INSURANCE BROKER

85 St. Paul St., St. Catharines.

The SALE or EXCHANGE of FRUIT FARMS, in the Niagara District a specialty.
BICYCLES

We are the OLDEST HOUSE IN THE CITY, having been in the BICYCLE BUSINESS for

METROPOLITAN TORONTO LIBRARY

A Grand Display of Sterling Silver and Electro Silver-plate Novelties, suitable for Wedding Presents and Birthday Gifts.

This is the place you will find a little money will go a long way in selecting presents and gifts.

Personal attention given to FINE WATCH REPAIRING. Any article of Jewelry made on short notice.

J. S. SMITH,
ISSUER OF MARRIAGE LICENSES.
Welland Vale Manufacturing Co'y,
ST. CATHARINES, ONT.

MANUFACTURERS OF
A ES, SAWS, EDGE TOOLS,
FARMING IMPLEMENTS,
BICYCLES.

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MANUFACTURERS OF
CIRCULAR, BUCK AND CROSS-CUT
SAWS

WOODBURN SARVEN WHEEL CO.

MANUFACTURERS OF
SARVEN PAT. WHEELS,
AND
OLD STYLE WHEELS,
ST. CATHARINES, - ONTARIO.
Edwin Moore,
DEALER IN
GROCERIES, PROVISIONS,
FRUITS and OYSTERS,
CHOICE CANDIES,
BOILED HAM,
CIGARS and TOBACCOS,
BROOMS, BRUSHES, ETC.

TELEPHONE 187.

105 ST. PAUL STREET
ST. CATHARINES.

NO USE ADVERTISING

in any but a Live, Readable, Newsy, Up-to-Date paper. That's what THE STANDARD is—Daily and Weekly. The Daily covers St. Catharines, Merritton, Thorold, Port Dalhousie and other adjoining towns, the Weekly circulates all through the Farming District of this the Garden of Canada. We'd be glad to hear from you, if you want to advertise in one of the best communities in the Dominion.

WE DO JOB PRINTING TO THE QUEEN'S TASTE.

"THE STANDARD"

ST. CATHARINES, ONT.

W. B. BURGOYNE, Manager.
VERNON'S

CITY OF ST. CATHARINES

STREET, ALPHABETICAL, BUSINESS
AND MISCELLANEOUS

DIRECTORY

INCLUDING

DIRECTORIES OF

MERRITTON,
PORT DALHOUSIE AND

THOROLD

FOR THE YEARS

1896 TO 1898.

CORRECTED TO AUGUST 1ST, 1896.

PRICE, $2.00.

HENRY VERNON, DIRECTORY PUBLISHER,
Head Office, 114 Ray St. North, Hamilton, Ont.

GRiffin & KIDNER, Printers,
58 King William Street, Hamilton, Ontario.
PREFACE.

THE publisher, in presenting his first edition of the St. Catharines, Merritton, Port Dalhousie and Thorold Directory, hopes that it will prove acceptable to the business and professional men of the city. Having had a large and varied experience of twenty years in the directory business, he has adopted the latest improvements in the methods of compiling this work. Of course, errors will naturally occur in the first edition, but he hopes to improve every edition he publishes in the future. The work will be published by him every two years, and it will be to the interest of both parties that the people support the publisher.

HENRY VERNON,
DIRECTORY PUBLISHER,
Head office, 114 Ray St. North, Hamilton.

August 1st, 1896.

A Model Machine

For separating dust from coal ashes.

Paid by G. Colegate, St. Catharines, Ont.

This machine makes no dust, needs no shaking, as it is self-acting. The cinders are emptied into the hopper above and in an instant can be caught in the same pan below. It can be stood in the house, as it is fire proof. It can be seen in operation at

COLEGATE'S GENERAL STORE,
JAMES ST., ST. CATHARINES.
DEALER IN HOUSEHOLD SUPPLIES.
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W. W. TYRRILL,

THE JEWELER AND OPTICIAN,

71 ST. PAUL STREET, ST. CATHARINES,

Headquarters for Diamonds, Watches and Jewelry.

REPAIRING receives careful attention in the hands of skilled workmen.

ISSUER OF MARRIAGE LICENSES.

M. RAYMOND,

PIANOFORTE TUNER


146 HANNAH ST. EAST,

HAMILTON, ONT.
GO TO THE

PARISIAN STEAM LAUNDRY CO.,
OF ONTARIO, LIMITED,
FOR GOOD WORK AND PROMPT DELIVERY.

HAMILTON, TORONTO, LONDON.
ST. CATHARINES BRANCH,
70 ST. PAUL STREET.

HENRY VERNON,
DIRECTORY PUBLISHER
AND DIRECTORY PUBLISHERS’ AGENT.

City of St. Catharines Directory, price, $2.00
City of Guelph, 2.00
Peterboro and Ashburnham, 2.00
County of Wentworth, 2.00
City of Hamilton Classified Business and Niagara District, 1.00

SENT FREE OF POSTAGE.

Any Directory published in the Dominion supplied at publishers’ prices on shortest notice.

Head Office: 114 RAY STREET NORTH, HAMILTON, ONT.
CITY OF ST. CATHARINES

Street Directory

HENRY VERNON, PUBLISHER.

| Academy St, east side, from St Paul to Church | 12 Mrs S Marshall  |
| 7 Alex Notman | 14 Daniel McCarty |
| 9 Neil Murray | 16 Mrs Banwell |
| 11 James Freeman | Capt S Neelon |
| 13 Steph'n McNamara | King St. intersects |
| Centre st intersects | Isaac Normandy |
| 15 W H Phelps | 24 Mrs Benson |
| 17 Mrs Burson | 26 James Pithouse |
| Capt P Larkin | 28 Mrs Mack |
| King st intersects | 30 Thos Robertson |
| 25 Henry Rogers | 32 H B McLean |
| 27 C M Gibson, groc'r | 34 Robt Foster |
| 29 T Baker | |  |
| 31 Miss E Fraser |  |

| Academy St, west side |  |
| 2 Thos Unicume |  |

| Albert st, north side, to Catharine | Vacant |
| Henry st intersects | Captain Mackay |
| | James F Lowe |
| | Mrs J McPherson |
| | Geo Forester |
| | John Southcote |
| | W J Coleman, ice dealer |
| | George st intersects |
| | John Givinner |
| | J A Marquis |

| Albert st, south side |  |
| Truman Pier |  |
| Lake st intersects |  |
| Charles Hople |  |
| Samuel Irvine |  |
| John Anderson |  |

The York County Loan and Savings Co.
BRANCH OFFICE,
31 Queen St., St. Catharines.
CHAS. M. BUTCHART, Superintendent.
OAK HALL  THE GREAT ONE PRICE  CLOTHING HOUSE.

JAMES ADIE,  
General Railway and Steamship Ticket Agent
C. P. R. TICKET AND TELEGRAPH  
AND DOMINION EXPRESS OFFICE.

50 ST. PAUL STREET.

W. ANDREWS,  
HATTER AND FURRIER,
A Full Line of the Latest Styles in HATS and CAPS always in Stock.

FURS MADE TO ORDER.
Highest Cash Price
Paid For Raw Furs.

42 KING ST.

F. P. BEGY & SON,  
PAINTERS AND DECORATORS
WALL PAPER, WINDOW SHADES, ROOM MOULDINGS, CURTAIN POLES.

3 JAMES STREET.  Telephone 73.

BISSONNETTE & CASE,  
MERCHANT TAILORS,
CLOTHIERS AND GENTS’ FURNISHERS,
67 ST. PAUL STREET.

Go to H. J. CONN & CO.
Save five dollars in buying a Stove or Range.

91 ST. PAUL STREET.
When you die, you'll be dead a long time.

Moral: Get your Photos at POOLE'S Studio NOW.

ST. CATHARINES DIRECTORY

RYCKMAN'S
KOOTENAY CURE
CURES
RHEUMATISM
POSITIVELY.

Write for Pamphlet containing sworn statements.

The S. S. Ryckman Med. Co.,
HAMILTON, ONT.

<table>
<thead>
<tr>
<th>Balfour st, from Geneva to Welland ave</th>
<th>Beach st, south side</th>
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<tbody>
<tr>
<td>Superior Preserving Co</td>
<td>Henry and George sts intersect</td>
</tr>
<tr>
<td>C Flood</td>
<td>Samuel Weaver</td>
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<tr>
<td>Vacant</td>
<td>Mrs A Ellsworth,</td>
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<tr>
<td>James O' Riley</td>
<td>grocer</td>
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<thead>
<tr>
<th>Ambrose st, from St Paul w to Westchester ave</th>
<th>Henry st intersects</th>
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<tbody>
<tr>
<td>James Hanley</td>
<td>Mrs M L Campbell</td>
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<tr>
<td>Wm Reid</td>
<td>Vacant</td>
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<td>H Christian</td>
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<tr>
<th>Ambrose st, from St Paul w to Westchester ave</th>
<th>George st intersects</th>
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<tbody>
<tr>
<td>James Hanley</td>
<td>Dennis Anderson</td>
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<tr>
<td>Wm Reid</td>
<td>35 Wm Ryckman</td>
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<td>John Allan</td>
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<td>Mrs Benj Leburn</td>
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<td>Wm Gibbons</td>
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<th>Ambrose st, from St Paul w to Westchester ave</th>
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<tr>
<td>Mrs Elizabeth Norris</td>
<td>Mrs Elizabeth Norris</td>
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<tr>
<td>Isaac Eckhardt</td>
<td>Isaac Eckhardt</td>
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<td></td>
<td>Cherries st ends</td>
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<td>W W Greenwood</td>
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<td>Wm Reid</td>
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<tr>
<td>Wm Reid</td>
<td>Wm Reid</td>
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THE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
1st—To help all who become members to secure their own homes
free of encumbrance; 2nd—To promote thrift and saving, especially among the young;
3rd—To earn fair profits for its members.

Branch Office: 31 QUEEN ST.

C. M. BUTCHART, Supt.
"Education for business is just as necessary as education for the professions, and the young man who starts in life with a good business education has that advantage over his fellows which superior knowledge and experience always gives." —Henry S. Monroe, Esq., before the Convention of Business Educators, Chicago, July 21st, 1894.

College of Commerce, St. Catharines.

Bellevue St, west side, from Elm n to St Paul w
Samuel Richardson
Thos O'Brien
David Disher

Bond St, east side, from Race to St Paul
C Young
J C Haynes
Wm McIlwain

Bond St, west side
S Parks
Vacant
Wm Turnbull
Hynes Bros, livery

Brewery St, east side, from St Paul w to Selina
Taylor & Bate, brewery
Thomas Bolan
Wm Sullivan

Brewery St, west side
Woodburn Sarven Wheel Co
James Dolan

Calvin St, east side, from Church to Division
John Lochhart

Calvin St, west side
James Cox
Henry Sexton
James Mitchell
Vacant
Daniel Stiven

Carleton St, north side, from Ontario to limits
David Moneypenny
Mrs A Kottmier

Lake and Geneva Sts intersect
Wm Leith
James Titterington
James Delaney
New canal
S Salavin
Pearson, farmer

Niagara St intersects
Samuel F Johnson
Richard Haslem

Catharine St, east side, from Welland ave to Fair grounds
Empire Carpet Co
John Downey
C O'Gorman
John Sullivan
Jeremiah Sullivan
James Bowdler

Elm St intersects
D C Hetherington

Oak St intersects

H. J. Conn & Co.
Carry a full line of Brooms, Brushes and Woodenware.
91 St. Paul street.
If Quality is a Desideratum, why, of course, POOLE'S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

<table>
<thead>
<tr>
<th>Lacrosse grounds</th>
<th>KIDNEY TROUBLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maple st intersects</td>
<td>CURED BY</td>
</tr>
<tr>
<td>Mrs Chas Waters</td>
<td>RYCKMAN'S</td>
</tr>
<tr>
<td>S H Lynes</td>
<td>KOOTENAY CURE.</td>
</tr>
<tr>
<td>Alex Bradt</td>
<td>SUBSTANTIAL PROOFS, ETC.</td>
</tr>
</tbody>
</table>

Catharines west side

Alex Rasay

Louisa st intersects

4 Miss M Crawford
6 Richard Kimmitt
8 Mrs James Henry
10 — Crawford
12 Richard Howken
14 James Etherington

Albert st intersects

Thos Simmons
Thos Boyne
Vacant
Thos Teather

Edmond st intersects

Michael Corcoran
John Riley

Beach st intersects

Fair grounds

Centre st, north side, from Academy to Geneva

2 Robert Chestnut
4 J A Grobb
6 Wm A Rawlings
8 M D Zimmerman
10 N W Gowan

Centre st, south side

1 J Brown
3 Thomas Cambray
5 E W Elmslie
9 Mrs R'd Ratcliffe
11 Curtis Grobb
13 R P Bradley
15 Mrs Joseph Disher
James Firmiger
Frank McHugh
Albert Price

Court st intersects

16 Andrew Riddell
18 Mrs Thos Oswald

20 Peter Moore
22 Geo Campbell
24 Thos Sullivan
26 Vacant
28 Alex Herald
30 A R Cook
32 Wm G Sutton
36 Henry Milligan
38 John Hamilton

Cherry st, north side, from Trafalger to Ann

Fred Gwinner
25 Mrs J Bullen
27 Percy Nelson
29 James Parks
Mrs James Trorey
Mrs Wm Rees

Cherry st, south side

George Clark
John J ies
E T Devereaux
R W Osborne

DO YOU WANT TO PAY OFF THE MORTGAGE ON YOUR HOME?

The York County Loan and Savings Company
Loans at Low Rates and Easy Payments.

Branch Office, 31 QUEEN ST.  C. M. BUTCHART, SUPT.
FOWLER & CO., Fine Watches Repaired.
JEWELRY MADE OVER and MENDING A SPECIALTY.

COLLEGE OF
COMMERC
ST. CATHARINES.
Cor. ST. PAUL AND ACADEMY.
R. REYNOLDS, Principal.

Mrs Mary McIntosh James Carty
Selina st intersects
C W Hill C T Lewis
Joseph Cambray

Chestnut st, east side,
from Race to King
Thos Wyatt
Head st intersects
Jno Wiley, blksmth
Fire Hall

St Paul st intersects
J P Armour, M D
W Helems
Geo J Armstrong
A A Boles
Herman Spenn
John Albon
Mrs Albert Fralick
Miss Mary Nelles

Chezwood st, west
from Pelham st to limits
Wm Sheridan
Leeper st intersects

Church st, north side,
from Ontario to Queenston
J Shichluna, livery
William st intersects
Public School
Mrs Jane Clark

Queen st intersects
F S Greenwood, MD
James Terreberry
Mrs Kilbert
Rev James Murray
27 P Faltz
Arch Hodge
Vacant
35 S G Smith
Mrs Martha Austin

Wellington st commences
Mrs Mary Paterson
Knox Church

James st intersects
St Joseph's Convent
Roman Catholic Ch

Lyman st intersects
Rev F A Cassiday
St George's Church
Collegiate Institute
1st Presbyterian Ch
Rev J H Radcliffe

Clark st intersects
Richard Peterson
111 Mrs Chas Lobb
113 Fred McGuire
115 John W Coy
117 Mrs Bain

Court st intersects
119 Miss Emily Bate
121 A J Greenwood
123 Richard Wood
125 Mrs Jas Murray
127 Mrs George Coy
129 Miss A Canavan
131 Henry Kratz
Central School
St Nicholas School
132 Mrs Reynolds
133 Ed W Smith
J Wellington, gro'r

Geneva st intersects
James Dillon
Martin Flanery
— Blair
John Wood
Miss M McInerney
Thomas Kelly
Congregational Tabernacle
Mrs Geo Todd

H. J. CONN & CO.
Make a Specialty of Graniteware. 91 St. Paul St., next Oak Hall.
POOLE'S PHOTOS

have won Medals, Diplomas, etc.
etc., Paris (France), New York,
Chicago, Toronto and Hamilton

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CAMP & CARLISLE,
GENERAL INSURANCE AGENTS,
15 QUEEN STREET.

You Can Save Money

By getting your CLOTHES CLEANED, REPAIRED and
PRESSED, to look equally as good as new.

We have decided to make a specialty of this line of work. Bring us your Dress
Suits, Business Suits, Overcoats and Trousers, and have them Cleaned,
Pressed and Repaired by first-class workmen.

A. BRISSON, Merchant Tailor,
6 JAMES ST., ST. CATHARINES.

J. K. BLACK,
DEALER IN
Flour and Feed,
Garden, Field and Flower Seeds.
16 James Street.

D. W. BIXBY,
Wholesale and Retail
Bookseller and Stationer,
DEALER IN WALL PAPERS, PICTURE FRAMES, ETC.
37 ST. PAUL STREET.

The York County Loan and Savings Co., Branch
Office, 31 Queen Street.

"It is true the saving of a few dollars may in itself be of little moment, but if the habit once becomes
fixed, the accumulation will go on and be ultimately successful."

C. M. BUTCHART, District Superintendent.

JUKES: ACID TONIC,
For the Weary, Biliousness,
Loss of Appetite, etc., only at
JUKES DRUG STORE.
Oak Hall. We manufacture all our own CLOTHING.

**COLLEGE OF COMMERCE**
St. Catharines, Ont.

**SUBJECTS.**—Book-keeping, Writing, Business Papers, Commercial Law, Arithmetic, Spelling, Correspondence, Shorthand, Typewriting, General Office Work.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Mrs Clifford, grocer</td>
<td>Niagara st intersects</td>
</tr>
<tr>
<td>EW Groome, grocer</td>
<td>Thos Brownley</td>
</tr>
<tr>
<td>S S Inksetter</td>
<td>E A Lancaster</td>
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<tr>
<td>W H Fisher</td>
<td>Arthur Aikine</td>
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<td>Rev Chas H Shutt</td>
<td>Vacant</td>
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<td>James Vine</td>
<td>Charles Eaton</td>
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<tr>
<td>Mrs Wilfred</td>
<td>R H Bradley</td>
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<td>Step'n Furninger</td>
<td>Daniel Mahon</td>
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<tr>
<td>Geo Gibson</td>
<td>Mrs Geo Gibson</td>
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<td>St Paul's Ward S'l</td>
<td>David Bambell</td>
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<tr>
<td>Captain Geo Thairs</td>
<td>Wm H Read</td>
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<td>20</td>
<td>H M Rogers</td>
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<td>Helliswell's lane</td>
<td>J S Campbell</td>
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<td>24</td>
<td>E J Senkler</td>
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<td>Mrs Celia Cook</td>
<td>Mrs Mary Young</td>
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<td>30</td>
<td>Mrs Alice O'Connolly</td>
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<td>34</td>
<td>Wm B Gordon</td>
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<td>36</td>
<td>Market square</td>
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<tr>
<td>James st intersects</td>
<td>Samuel McLean</td>
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<td>54</td>
<td>Burwell Swick</td>
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<td>Mary st intersects</td>
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<td>72</td>
<td>J A McSloy</td>
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<td>74</td>
<td>E D Dorr</td>
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<td>76</td>
<td>Mrs J Kingdon</td>
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<td>78</td>
<td>Mrs Campbell</td>
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<td>Mrs Thos Malone</td>
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<td>82</td>
<td>Vacant</td>
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<td>84</td>
<td>Mrs Neelon</td>
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<td>86</td>
<td>David Laurence</td>
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<td>88</td>
<td>Capt H'y Chestnut</td>
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<td>Academy st intersects</td>
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<td>90</td>
<td>Vacant</td>
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<td>92</td>
<td>Mrs Jas Hastings</td>
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<td>94</td>
<td>Mrs R'd Atkinson</td>
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<td>96</td>
<td>Mrs Wm Eccles</td>
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<tr>
<td>Mrs R'd Miller</td>
<td>Wm Ellis</td>
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<tr>
<td>Mrs Thos Towers</td>
<td>Court st intersects</td>
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<tr>
<td>Mrs Stuart</td>
<td>King st ends</td>
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<tr>
<td>124</td>
<td>James Wood</td>
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<td>126</td>
<td>Mrs Wm Marshall</td>
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<td>128</td>
<td>D Robertson</td>
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<td>130</td>
<td>Geo Spooner</td>
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<td>134</td>
<td>Edm'd Stapleford</td>
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<tr>
<td>136</td>
<td>Miss Mary Canute</td>
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<td></td>
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</tr>
<tr>
<td>Thos Nailor, baker</td>
<td>Wm Legg</td>
</tr>
<tr>
<td>Walter Legg</td>
<td>Wm Gander</td>
</tr>
<tr>
<td>Wm Graham</td>
<td>Mrs M Fitzgerald</td>
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<tr>
<td>Wm Emmett</td>
<td>John Sutherland</td>
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<td>Patrick Breen</td>
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<td>Philip Gainsberg</td>
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<tr>
<td>James Calcott</td>
<td>V Hegy &amp; Bros,</td>
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<td>cigar manfrs</td>
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<td>O Lachanse</td>
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<td>Duke McCann</td>
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<td>Norman McLeod</td>
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<td>George Dawson</td>
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<td>George Bowers</td>
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</table>

Fowler & Co., 18 ONTARIO ST. Residence, 114 Queen St. Marriage Licenses Issued. No Witness Required.
### St. Catharines Directory

<table>
<thead>
<tr>
<th>Street</th>
<th>southwest, from</th>
<th>northeast, from</th>
<th>Name</th>
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<tbody>
<tr>
<td>Clark st, east side,</td>
<td>Church to</td>
<td>Welland ave</td>
<td>Mrs England</td>
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<tr>
<td>Clark st, west side</td>
<td></td>
<td></td>
<td>Edgar House</td>
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<td>N &amp; R freight sheds</td>
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<tr>
<td>Court st, east side,</td>
<td>Geneva</td>
<td>Welland ave</td>
<td>3 Felix Poirier</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>5 Mrs Anna Griffis</td>
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<td>7 Mrs Disher</td>
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<td>C W Helms</td>
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<td></td>
<td>St George's Ward School</td>
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<td></td>
<td></td>
<td></td>
<td>17 Miss L Brocklehurst</td>
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<td>19 John W Grote</td>
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<td>King st intersects</td>
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<td></td>
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<td>25 Miss Birchall</td>
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<td>27 Miss Wood</td>
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<td>29 Mrs C Stuart</td>
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<td>Thomas Galvin</td>
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<td>Aug Dittrick, we'vr</td>
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<td>Court st, west side</td>
<td></td>
<td></td>
<td>2 Mrs M Coleman</td>
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<td>4 Mrs A Wiley</td>
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<td>6 Mrs Wales</td>
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<td>10 Alex Herald</td>
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<td>12 Robert Milby</td>
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<td>16 Capt Thos Murray</td>
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<td>18 S Hopkins</td>
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<td>Truman Nixon</td>
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<td>M Moote</td>
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<td>Mrs M Hendershot</td>
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<td></td>
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<td>Mrs J Morris</td>
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<td></td>
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<td></td>
<td>Robert Loosemore</td>
</tr>
</tbody>
</table>

#### Encourage Your Children to Save Their Money

**York County Loan and Savings Company**

Branch Office, 31 Queen St.  C. M. Butchart, Supt.
Oak Hall

The King of CLOTHIERS
93 St. Paul Street.

N. A. & A. N. LINDSAY,
FIRE, LIFE AND
GENERAL INSURANCE AGENTS
2 QUEEN ST.

Wall Paper
Borders

Room Mouldings
Picture Frames

W. H. HEWSON,
57 St. Paul Street.

Window Shades
Curtain Poles

Books
Stationery.

F. KILLMER, L. D. S., D. D. S.,
Dental Surgeon.

OFFICE:
63 ST. PAUL STREET.
TELEPHONE No. 16.

RESIDENCE:
Welland Avenue, Cor. Queen.
TELEPHONE No. 106.

HODGINS BROTHERS,
DEALERS IN STAPLE AND FANCY
Groceries, Fruits, Fish and Oysters,
WE MAKE A SPECIALTY OF POULTRY AND FISH.
Telephone 91.
COR. KING AND JAMES STS.

H. J. CONN & CO.
Carry a full line of Cutlery,
Knives, Forks and Spoons.
91 ST. PAUL STREET, NEXT OAK HALL.
When you die, you'll be dead a long time.
Moral: Get your Photos at POOLE'S Studio NOW.

ST. CATHARINES DIRECTORY

Dacotah st, south side
A Longley
James Laughlin
Wm Disher

Wiley st intersects
James Greenlaw
Edward Clark
George Shaw
David Adamson
St Patrick's Ward School

Dexter st, east side, from Hainer north to Westchester ave
Public School
John Rowe

Permelia st intersects
Wm Garvin
Mrs Ann Higgins

Rebecca st intersects
Samuel Reid

Dexter st, west side
John Flynn
John McCaul

Rebecca st intersects
Peter Brennan
Vacant
Peter McCaul

Dittrick st, east side, from St Paul w to city limits
Wm Stagg

Dittrick st, west side
Geo Cunningham
Vacant
Dominion Hair Cloth Co
John Cooper
John McQuade
Miss Kate Cahill
Thos Monday
Mrs Geo Thomas

S S. RYCKMAN MEDICINE CO.
HAMILTON, ONT.

Thos Dover
Vacant
Wm Belton
John Tracey
David Pearce

Mrs Mary O'Brien
John Winn
Mrs Fannie Oliver
Two vacant houses
Samuel Harper
Vacant

Calvin st intersects
Wm Crow
Henry Sparrow
Edward Calloway
Mrs E Malloy
Vacant
Mrs K Motley
Vacant
Patrick Gallagher
James Gallagher

Division st, south side
Phelps st intersects
John Mara
Patrick Joy
Wm Dyper
Henry Colten
John Huer
Vacant

The Results of Saving 25 cents a Week will Surprise you.

TRY IT IN THE YORK COUNTY LOAN AND SAVINGS CO.
Branch Office, 31 QUEEN ST. C. M. BUTCHART, District Supt.
ST. CATHARINES
College of Commerce
Thorough instruction in everything that pertains to a business education.
INDIVIDUAL INSTRUCTION.
STUDENTS MAY ENTER AT ANY TIME.
SEND FOR CIRCULARS.
R. REYNOLDS, Principal.

George Allen
Vacant
Patrick Donley
R Nadell
Vacant
John Sage
Miss Amy Baker
John Gallagher
Thomas Hustes
Wm Morton
Morris Malloy
Arthur Hellem
Charles Hellem
Flumerfelt & Co., tanners

Dufferin st., south side
John Partington
Robert Partington
Edward Stuart
Thos Brower
Francis Jones
Charles Tait

Lake st intersects
Henry st intersects
Solomon Hammond
Otto Stevens

Duke st., south side
from Lake to James
Miss M Thompson
T S Moyer
John Carlisle
— Smart
A C Rice
Wm Nesbitt
Mrs E Seymour
A J McGregor
F G Caulton, M D
Rev J O Miller
Alex McEdward
W B Allan

Wellington st intersects

Duke st., north side,
from York to George
Francis Hamburg
Oliver Hunsberger
Capt Benj Back
J Stevens
Geo Johnson
Chas Luffman
Lake st intersects
D McMunus
Henry Nicholson
Henry st intersects

Wellington st intersects
Wm H Hewson
J H Thomson

REMEMBER! H. J. CONN & CO. carry the largest stock of Tin and Graniteware in the city.

91 ST. PAUL STREET.
If Quality is a Desideratum, why, of course,
POOLE'S PHOTOS ARE THE BEST

Edmond st, south side
*Henry and George sts* intersect
- St Patrick's Ward School
- 13 W P Kennedy
- Wm Ward
- Hugh Hastings
- Robert Leary
- Mrs Thos Earnett

Elizabeth st, north side, from York to George
- W Bradt
- Edward Begy
- John D Sullivan
- Mrs K M Bolton
- Mrs C B Wilson
- 19 Abraham Swartz
- Martin O'Halloran

Lake st intersects
- 27 Geo Steele
- 29 Robt Widdicombe
- 31 Geo Robinson
- 33 Thos Etherington

*Henry st intersects*
- 37 S W Bunting
- 39 Wm Grass
- Joseph Hodgins
- Mrs James Mathers

Elizabeth st, south side
*Napier st* intersects
- Weston White

INDIGESTION,
NEURALGIA
AND
SLEEPLESSNESS
CURED BY
Ryckman's Kootenay Cure.
WRITE FOR PAMPHLET.
S. S. RYCKMAN MEDICINE CO.
HAMILTON, ONT.

<table>
<thead>
<tr>
<th>10</th>
<th>Albert Baldwin</th>
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<tbody>
<tr>
<td>12</td>
<td>W H Dyer</td>
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<td>14</td>
<td>Mrs Mary Brower</td>
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<tr>
<td>16</td>
<td>John Marriott</td>
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Lake st intersects
- 28 Edward Everett
- 30 James A Wiley
- 32 John McLaren
- 34 James Bye
- 36 W H Eckhardt

Henry st intersects
- Wm Locke, blksmth

Elizabeth st west, from Ontario to William
- John Jeeves

Facer st, north side, from New Canal to limits
- Henry Fitzgerald
- T Secord
- Wm Adams

Walter Smith
George Rutledge
D Stanley

Facer st south side
- Arthur Schram
- Jacob Jones
- Vacant
- Joseph Fairer

Fitzgerald st, from Ottawa to limits
- John Wiley

Russell ave intersects
- N Whiting, florist
- A Robertson
- Joseph Morris

Francis st, east side, from Welland ave to Elm
- John Harper

---

The York County Loan and Savings Co.
Branch Office, 31 QUEEN St.

TELEPHONE 42.

---

The BEST and PUREST DRUGS

Jukes' Drug Store.

Only the BEST and PUREST DRUGS dispensed at

TELEPHONE BUTCHART, Supt.

LOANS AT LOWEST RATES.

C. M. BUTCHART, Supt.
Engagement Rings, Wedding Rings, Diamond Rings.

ST. CATHARINES
College of Commerce

FOR SHORTHAND, TYPEWRITING, STENOGRAPHERS are always in demand. Graduates assisted to position.

Francis st, west side
Joseph Schurr
Hugh Alexander
Edward Hughes
Joseph Bowman
Mrs George Beal

James Anley
A M Carbon

Church st intersects
Mrs C Fitzmaurice, grocer
C Beard
J F Sweeney
Mrs John Ryan
T Toomey
Vacant
Baptist Church
Mrs Robert Brown
Geo Bell

North st intersects
B M E Church
Two vacant houses

Welland ave intersects
Welland Depot

Balfour st intersects
Mrs B Henegan
102 V M Roberts

Maple st intersects
Wm Shephard

Dacotah st intersects
Wm Parker
A Gagnieur

Ottawa st intersects
A Hiscott

Russell ave intersects
James Dunlop
Wm Cooke
Mrs W J McCalla

Geneva st, west side
Packard Electric Co
Thomas Taylor
W P Watson
Sam'l Montgomery
Calvin Morris
Joseph Fisher
Mrs Fannie Clark
Wm Leitch

Court st intersects
L Burtch

St Paul, Niagara and Queenston sts intersect
D'l'd Cruickshank, grocer
Frank Garderone, fruits
Jacob Smith, butcher
Two vacant houses
George Spooner
Bellmont House

Centre st intersects
D Graham, weaver
Wm C Legg
Mrs Jennie Beatty
Henry Jolliffe
Robert Mcglasham
A L Jackson, watchmaker

H. J. CONN & CO. Leads the trade in Stoves, Tinware and Housefurnishing Goods. 91 St. Paul Street.
M. C. GOODSIR
PRACTICAL UPHOLSTERER,
22 ONTARIO STREET.
Carpets Cleaned, Made and Laid. Special attention given to Altering and Remaking Carpets. Satisfaction Guaranteed. Removals conducted.

Foley & Fitzgerald,
BAKERS AND CONFECTIONERS,
193 ST. PAUL ST. Telephone 21.
Largest Variety, Best Goods of the Trade always on hand.

Grand Central Hotel,
ST. CATHARINES, ONT.
EVERY ACCOMMODATION FOR THE COMMERCIAL AND TOURIST TRADE.
T. MORTON, Proprietor.
J. A. BRISTOW, Manager.

FLYNN BROS.,
IMPORTERS AND DEALERS IN
FOREIGN and DOMESTIC FRUITS,

ONE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is to transform the tenant into a landlord.

"The rents on property must always pay a profit considerably in excess of the current rate of interest; for otherwise the money would be diverted to other channels."

Branch Office, 31 QUEEN ST. C. M. BUTCHART, District Supt.
Oak Hall. We manufacture all our own CLOTHING.

Business Men!
When in need of office help, apply to us, and we will supply you with first-class assistants, free of charge.

COLLEGE OF COMMERCE,
ST. CATHARINES.

— Coomes
Mrs Jane Cooper

Church st intersects
Robt Black, dry goods
Wm Widdicombe, baker
Jno Sisterson, flour
E Drysdale
Vacant
Mrs Emma Waite
Charles Hall
Statts' wood yard
Miss McCall
James Bird, grocer
Salvation Army Barracks
Wm Bennett, confectioner

North st intersects
Wm Fitzgerald, grocer
Joseph Becker
Charles Fulson
John Shea
Geneva House

Welland ave intersects
James Crawford
Miss L Callahan
John Kilroy

I Richards
T W Waite
— Swayne

Dacotah st intersects
James Tewsley
M Y Keating
S Emmett
B C Fairfield
Vacant
Wm O McI clave

Russell ave intersects
Mrs Caroline Norris
H Jarvis
A M Smith

Carleton st intersects
Thomas Nihan
N M Black

Geneva st south, from Dittrick ste to lock 4
John Cox
James Grieffs

George st, east side, from Welland ave to Russell ave
Fred A Gunn

—
Caspar Cushman
John Adie

Louisa st intersects
14 John Stanton
Vacant
16 Michael McCarthy
18 Joseph Scanlan
Geo Douglas

Albert st intersects
Daniel Whelan
30 Mrs Patrick Lappin
32 Daniel Moore
34 Myon McLaren
St Patrick's Ward School

Edmond st intersects
Charles Long
42 Alfred Ellis
Wm Shaw

Beach st intersects
Wm Anderson
Fair grounds

George st, west side
Wm Locke, blksmth

Elizabeth st intersects
Geo Naylor
Mrs Edwin Switzer
Thomas O'Neil

Louisa st intersects
Mrs R'd Hodgins
Henry Pawling
Mrs John Ryan
Edward Nicholson

FOWLER & CO. 18 ONTARIO STREET.
WATCHES, CLOCKS and RICH GOLD JEWELRY.
POOLE'S PHOTOS ARE THE BEST.
WHAT THINK YOU?

ST. CATHARINES DIRECTORY

Albert st intersects
Ice house
Newton McLaren
Mrs Dunkley, grocr
Sidney Hopgood
Wm C Boyle

Edmond and Beach sts intersect
Edward A Day
Wm H Logan
Michael McGlade

Dufferin st intersects
James May

Derby st intersects
L Bradt
Wm Duff

Hainer st, north side,
from west side of
Canal to G T R bridge
Mrs Mary Thurston
Frank Whitton
Michael Fahey
John Stonehouse
Wm Hallett
Vacant
John Rennie

Henrietta st intersects
J H Hall
C J Murphy
George Bates
Patrick Tracey
John Thompson
Ma't'ce Fitzgibbons
A R Levi

Vacant
Frank Goodliff
Mrs Ann McGinnes
Vacant
Mrs Hannah Daly
Vacant

McDonald st intersects
C Masterson
G McL an
Mrs Mary McLaren

Ambrose st intersects
R C School
Mrs M Flummerfelt
Wm Terryberry
John Erskine
Chas Chadwick
Thomas Burttch

Hainer st, south side
B D Voisard, groc'r
James Riley
Robert Irwin
Thos Richards
Joseph Chappell

Sheridan Dingman
Sunday School
Reuben Hoople
Wm Loosemore
John Enright
Miss P Hendershott
Alfred Jackson
W'y Dittrick, grocr
Mrs Ellen Dennison
Mrs Helena Brooks

Hamilton st, from St Paul w to Pelham
Wm Sneath
Anthony Welsh

Haynes ave, east side,
from Queenston to
Welland ave
Henry James
Amos Gadsby
Albert Kennedy
John Black
R H Watson
R Vangarder
Geo Bishopric
Moses Pickard

The York County
Loan and Savings Co.
BRANCH OFFICE,
31 Queen St., St. Catharines.
(INCORPORATED)

CHAS. M. BUTCHART,
Superintendent.

Ryckman's
Kootenay Cure
CURES
PIMPLES ON THE FACE
and all Skin Diseases.
Write for Pamphlet containing sworn statements.
THE S. S. RYOKMAN MEDICINE CO.,
HAMILTON, ONT.

Do you want to know
Cheapest and Purest Drugs ?
WHERE TO BUY THE

JUKE'S DRUG STORE
OAK HALL  THE GREAT ONE PRICE CLOTHING HOUSE.

26  VERNON'S CITY OF

CHARLES CASSIDY,
Blacksmith and Practical Horseshoer,
MARY, COR. CHURCH ST.

CARLISLE BROS. & CO.
Carpets, Oil Cloths, Linoleums, Etc. Lace Curtains and Draperies. Table and Bed Linens. General House-Furnishings, Etc.

PHONE 126.

40-42 ST. PAUL STREET.

CITY PLANING MILLS, GENEVA STREET.

COOKE & SON,
DEALERS IN
LUMBER, SHINGLES, LATH, DOORS, SASH AND BLINDS, AND ALL BUILDERS' SUPPLIES.

CHEAP CASH STORE, COR. ST. PAUL AND GENEVA STS.

D. L. CRUICKSHANK,
DEALER IN
GROCERIES, CANNED GOODS, AND GENERAL FAMILY SUPPLIES.

BEAUTIFY your HOME by using DOMESTIC MIXED PAINTS. For sale by H. J. CONN & CO., 91 ST. PAUL STREET.
When you die, you’ll be dead a long time.
Moral: Get your Photos at POOLE’S Studio NOW.

ST. CATHARINES DIRECTORY

<table>
<thead>
<tr>
<th>Wm Gregory</th>
<th>Wm Watson</th>
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<tbody>
<tr>
<td>Haynes ave, west side</td>
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<tr>
<td>D S Ronan</td>
<td>Wm Bell</td>
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<tr>
<td>John White</td>
<td>John Gates</td>
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<tr>
<td>E Vanderept</td>
<td>Wm Watson</td>
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| Wm Leach, painter | J Culp, blackslym | Heliooell’s Lane, from St Paul |
|-------------------|------------------|
| Wm Gregor          | Wm Watson        | D S Ronan          |
| Haynes ave, west side | Wm Bell | John White |
| John Gates          | E Vanderept      | Wm Watson |

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<tr>
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<tr>
<td>E Vanderept</td>
<td>Wm Watson</td>
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</tr>
<tr>
<td>Mrs O’Neil</td>
<td>Walter Gibson</td>
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<tr>
<td>Andrew Dobbing</td>
<td>John Southcott</td>
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<tr>
<td>Mrs D McLelland</td>
<td>Joseph Hancock</td>
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<tr>
<td>Mrs James Barnet</td>
<td>— Leavenworth</td>
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<td>Thomas Barnet</td>
<td>Wm Baker</td>
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<tr>
<td>Dufferin and Derby sts intersect</td>
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<tr>
<td>Augustus Weaver</td>
<td>Richard Read</td>
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<tr>
<td>Mrs John Reynolds</td>
<td>Mrs James Bramley</td>
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<tr>
<td>Henry Wilson</td>
<td>Mrs O'Neil</td>
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<tr>
<td>Henry st, west side</td>
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<tr>
<td>Sunday School</td>
<td>Ernest Thomson</td>
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<tr>
<td>W H Eckhardt</td>
<td>John Eaveson</td>
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<tr>
<td>Beach and Dufferin sts intersect</td>
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<td>Elizabeth st intersects</td>
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<tr>
<td>Isidore Clavel</td>
<td>Samuel Plumsteel</td>
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<tr>
<td>Herbert Ball</td>
<td>John Dorsay</td>
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<tr>
<td>Mrs James Fletcher</td>
<td>James Morgan</td>
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<td>James Hindson</td>
<td>Henry Wilson</td>
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<td>Thos Hartley</td>
<td>Geo Nicholson</td>
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<td>Dufferin and Derby sts intersect</td>
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<tr>
<td>Mrs M Whitman</td>
<td>Mrs James Dougherty</td>
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<tr>
<td>Vacant</td>
<td>Mrs J Lonsberry</td>
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<td>E Denmark</td>
<td>Samuel Plumsteel</td>
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<tr>
<td>Elizabeth st intersects</td>
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<tr>
<td>Albert st intersects</td>
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<tr>
<td>Mrs Florence Stuart</td>
<td>Mrs James Dougherty</td>
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<tr>
<td>Mrs M Keller</td>
<td>Mrs J Lonsberry</td>
</tr>
<tr>
<td>Nicholas Butler</td>
<td>Samuel Plumsteel</td>
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<tr>
<td>Albert st intersects</td>
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</tbody>
</table>

THE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
free of encumbrance; 2nd—To help all who become members to secure their own homes
3rd—to earn fair profits for its members.

Branch Office: 31 QUEEN ST.  C. M. BUTCHART, Supt.
"Education for business is just as necessary as education for the professions, and the young man who starts in life with a good business education has that advantage over his fellows which superior knowledge and experience always gives."—Henry S. Monroe, Esq., before the Convention of Business Educators, Chicago, July 21st, 1894.

Wm. Ryckman, shoemaker
Loui Ross, fruiterer
A. Brisson, tailor
Geo. Colegate, house furnishers
Ellis House
J. K. Black, flour
P'k McCarty, horse shoer
Ias G Harris, V S
Hodgins Bros, fish market
W. H. Rand, barber
Hodgins Bros, g'cers

Church st intersects
St Joseph's Convnt
Alex Campbell
Mrs F'k Maguire
Wm. Thompson
Mrs J H Ingersoll
N C R Depot

Raymond st intersects
John Henderson
Mrs Elzear Viger
C. E. Elliott
Harry Ellis
John Marshall
E. Jessop, M D
James Chaplin
E. E Cary
C. E. Klotz, dentist
O. C. Graves

Welland ave intersects
James st, west side
A. Jukes & Co, druggists

Silver Ware in variety.
Table Ware, Knives, Forks, Spoons, Fruit, and Berry.
If Quality is a Desideratum, why, of course, POOLE'S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

John st, east side, from Queenston to limits
Mrs Rose Potter
Mrs Hagen
Albert Stegs
Mrs Shaver

John st, west side
John Willis
George Kelly
John McCrenan
Peter Guiott
George Warren
James Williamson

Cross st intersects
Walter Tasker

King st, north side, from Ontario to Church
William st intersects
John T Benson
E J Parnell
19 McComb Bros, printers
19 Thos Llewellyn, bookbinder
21 T S Patrick, plmr
23 B J Leubsdorf
25 Jas A Groce, barber

Queen st intersects
25 Mrs R Lee, conf
27 Sam Kee, laundry
29 S P Gourlay, plmr
31 Jno Comstock, carriages

FITS and HIVES
MOST POSITIVELY CURED BY
RYCKMAN'S
KOOTENAY CURE
The S. S. Ryckman Medicine Co.
HAMILTON, ONT.

35 W T Healey, insurance
35 W S Wilson, bar’r
35 Thos Nihan, contr’r
45 A S Woodruff
47 W J Smith, butcher
49 G B Losee, butcher
Market
Court House
James st intersects
St Catharines House
Mary st intersects
City Hotel
Vacant
73 Wm Wilson, wall paper
75 Isaac Noble
Vacant
77 Edward McArdle
Mrs H McSloy
79 W H Merritt, M D
81 Hugh McSloy
83 John Tobin
85 Frank Begy
87 Wm J Rowson

I Normandy
Academy st intersects
91 Mrs P McCallum
93 T H Fitzsimons
95 James Giffin
97 Chas A Hesson
99 H J Riddle
101 James Mills
103 Vacant
105 Prince Woodruff
107 Anthony Nelson
109 Mrs J S Bigger
111 Emerson Wright
Mrs Towers

Court st intersects
119 John Hiles
121 T H Lazenby
J M McBride, carpenter

King st, south side
Welland House
4 Miss J Kennedy
6 Mrs T McCarthy

DO YOU WANT TO PAY OFF THE MORTGAGE ON YOUR HOME?
The York County Loan and Savings Company
Loans at Low Rates and Easy Payments.
Branch Office, 31 QUEEN ST. C. M. BUTCHART, SUPT.
Gold Rimmed Spectacles. Nose Glasses in Rubber, Steel or Nickel, 10 cents per pair.

COLLEGE OF
COMMERCE
ST. CATHARINES.
Cor. ST. PAUL AND ACADEMY.
R. REYNOLDS, Principal.

William st intersects
A Leitch, M D
Chas Eve, carpet cleaner
N S Smith, rest'nt
Bank of Toronto

Queen st intersects
Post Office
Customs
Inland Revenue
24 Daniel Maguire
26 Massey-Harris Co
28 W H Emmett, implements
30 Geo Rogers, hotel
32 F Calderone, fruit'r
32 Miss B Boyle, dressmaker
32 M H Nelson, artist
34 D Bryant, butcher
36 E Gander, grocer
38 D Denness, conf'r
40 D Spence, hotel
42 W Andrews, hatter
44 Wm Magness, boots
46 Richard Peterson, butcher
48 Richd McNamara, pork butcher
52 W H Gibbons, harness

56 G B Mittleberger, druggist
58 Hodgins Bros, grocers
James st intersects
S Sandell, imple'ts
D McCarthy, blacksmith

Mary st intersects
Mrs Thos Sullivan
John Albon, painter
Co Registry Office

Chestnut st intersects
76 W J Robertson
78 J G Currie
S Neelon

Academy st intersects
84 Capt P Larkin
86 M Youmans, M D
88 Stephen Beatty
90 S G Dolson, arch't
92 C K Moore
94 Rev Robert Kerr
96 Samuel Brisbin
98 James Opie
100 John T Groves

Court st intersects

Lake st, east side, from Ontario to limits

William st ends
Robert Walker
Mrs Sarah Gilbert
T H Douglass
Bern'd O'Loughlin

Queen st intersects
Alex Wilson
Jos Fenwick
Mrs Kate Skinner
Vacant
Wm Howe

Wellington st intersects
Henry Ross
S Prince
Geo Mitchell
Thos Philips
Mathew Ireson
Wm Channel
Mrs M Clifford

Welland ave intersects
Mrs Jere'n Clifford
George Stubbs
Charles Farr
Mrs C Watson
Jos Chapman
James Laskey

Elizabeth st intersects

For Hot Air Heating, Roofing and Eavetroughing, etc., etc.
POOLE'S PHOTOS

ST. CATHARINES DIRECTORY

T. H. FITZSIMONS,
55 St. Paul St.,
WATCHMAKER,
JEWELER,
OPTICIAN,
and
CRAWFORD
BICYCLES.

E. D. DORR,
IMPORTER AND WHOLESALE DEALER IN
High Class Wines and Spirits
106 St. Paul Street.

ECCELESTONE & NEELON,
MEN'S FURNISHINGS,
HATS, CAPS, FURS, ROBES, ETC.
33-35 St. Paul Street.

THE R. FITZGERALD CO. (Ltd.)
Wholesale and Retail Dealers and Importers of
Groceries, Baskets, Willow and Wooden Ware,
FINEST OF STUCCO, PORTLAND CEMENT.
-SALT-
Best Canadian and American Brands of Coal Oil.

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"It is true the saving of a few dollars may in itself be of little moment, but if the habit once becomes fixed, the accumulation will go on and be ultimately successful."

C. M. BUTCHART, District Superintendent.

JUKES' ACID TONIC, For the Weary, Blisterness, Loss of Appetite, etc., only at
JUKES' DRUG STORE.
THE LEADERS OF
Ready-made Clothing

OAK HALL

COLLEGE OF COMMERCE
St. Catharines, Ont.

subjects:—book-keeping, writing, business
papers, commercial law, arithmetic, spelling,
correspondence, shorthand, typewriting, general
office work.

Mat Sinnet, grocer
J Powers
Robt Davis
Fred White
Alfred Wagner
Wm Stonehouse
Mrs Mary Tinlin

Louisa st intersects
Thos Argue
Alfred Corker
Mrs Annie Rife
John Pennington
James Grogan
Patrick O'Mara
Adam Elliott

Albert st intersects
Mrs Davoon
Daniel McManus

Beach and Dufferin sts intersect
Angus Cooke

Derby st intersects
Fruit Gardens

Russell ave intersects
Leroy Knapp, pmrtr
Robert Reynolds
Abe Meyers

Carleton st intersects
Chas Purdy

Lake st, west side
Geo Pierce
Mrs L Henderson
James Mc Kelvey
James Filmore
George Totten
Mrs Mary Marsh
B Jagoe
Joseph Welsh
Mrs E Meadows

Wellington st intersects
Lincoln Canning Co
John Cubidge
Gilbert Dodds
Thomas Irvine

Welland ave intersects

Elizabeth st intersects
A Myers, baker
Chas Cassidy
Frank Brown
Arthur Boulden

Louisa st intersects
Daniel Cassidy
A D Miles

Albert st intersects
Mrs Jones
Thos Crawford
Wm Nicholson
Mrs Wm Glintz
Chas Squire
George Goffin

Dufferin st intersects
R J Roath
E W Edmonds
Mrs Cath Flynn
Flynn Bros' Canning Factory

Leeper st, west side,
from Lincoln ave to
St Paul w
John Fahey
Timothy Sullivan
Michael O'Brien
Fred J Wheeler

Lisgar st, from St Paul w, runs south
John Cawker
George Stinson
Rev W J Armitage

Lock 2, old canal, foot Welland ave
(West Side)
Welland Vale Co, ltd
(East Side)
Mrs Catharine Shea
Terence Johnson
Henry Charles

Testimonials, Designs
Drawn. Pieces made
to order promptly.

FOWLER & CO,
### ST. CATHARINES DIRECTORY

| Wm Crow          | Lakeside dock and
<table>
<thead>
<tr>
<th></th>
<th>warehouse</th>
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<tbody>
<tr>
<td>Louisa st, north side, from York to Catharine</td>
<td></td>
</tr>
<tr>
<td>James Carnegie</td>
<td>Mrs Sarah Colling</td>
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<tr>
<td>Thos Cashen</td>
<td>Vacant</td>
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<tr>
<td>Henry Bald</td>
<td>Mrs Eliza Teeney</td>
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<td>Patk Russell</td>
<td>Wm Riley</td>
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<td>John McGlashan</td>
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<tr>
<td>Lake st intersects</td>
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<tr>
<td>Thos Argue</td>
<td>Wm McIntosh, bldr</td>
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<td>Geo Laker</td>
<td>Vacant</td>
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<tr>
<td>H A Bald</td>
<td>Wm G Bald</td>
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<td>Walter Gibson</td>
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<td>Henry st intersects</td>
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<tr>
<td>Wm Leach</td>
<td>C W Stahr</td>
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<tr>
<td>Chas Downey</td>
<td>Albert Bonham</td>
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<td>Geo Williams</td>
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<tr>
<td>George st intersects</td>
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<tr>
<td>Richd Schram</td>
<td>Mrs Felix Makeson</td>
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<tr>
<td>Mrs Felix Makeson</td>
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<tr>
<td>Louisa st, south side</td>
<td></td>
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<tr>
<td>Alfred Brisson</td>
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</tbody>
</table>

### RYCKMAN'S KOOTENAY CURE

**CURES**

**RHEUMATISM**

**POSITIVELY.**

Write for Pamphlet containing sworn statements.

**The S. S. Ryckman Med. Co., HAMILTON, ONT.**

<table>
<thead>
<tr>
<th>Chas Robinson</th>
<th>Westchester ave intersects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richd Varley</td>
<td>James Dean</td>
</tr>
<tr>
<td>John Call</td>
<td>G T R Crossing</td>
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<td>Vacant</td>
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<td>Geo Paxton</td>
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<td>Fred Gunn</td>
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<td>James Brown</td>
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<td>Wm H Phillips</td>
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<td>Wm McCormick</td>
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<tr>
<td>Lake st intersects</td>
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<tr>
<td>Edwd Laskey</td>
<td>Edwin Chase</td>
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<tr>
<td>Mrs Isaac Parnell</td>
<td>Simon Ray</td>
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<tr>
<td>T D McCombs</td>
<td>Vacant</td>
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<tr>
<td>Henry st intersects</td>
<td></td>
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<tr>
<td>John Dawson</td>
<td>Westchester ave intersects</td>
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<tr>
<td>George st intersects</td>
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</tr>
<tr>
<td>Patk O'Riley</td>
<td>John Feeley</td>
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<tr>
<td>Alex Ramsay</td>
<td>Western st intersects</td>
</tr>
<tr>
<td>Louth st, east side, from Lock 2 to Lincoln ave</td>
<td></td>
</tr>
<tr>
<td>Jas A Dyer, dairy</td>
<td></td>
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</tbody>
</table>

**ENCOURAGE Your Children to Save their Money**

BY PUTTING IT IN THE

**YORK COUNTY LOAN AND SAVINGS COMPANY.**

**Branch Office, 31 QUEEN ST.**

**C. M. BUTCHART, Supt.**
OAK HALL  THE GREAT ONE PRICE CLOTHING HOUSE.

34  VERNON'S CITY OF

Full Line of Engineer's Supplies.  
Celebrated Dangler Gas Stoves.

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STEAM, HOT WATER AND GAS FITTER,

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and Ranges.  
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25 ST. PAUL ST.  
TRUSSES, SHOULDER BRACES, RUBBER GOODS, ETC.  
Ice Cream Soda and Summer Drinks.  
Call and See us.

J. G. HARRIS,  
VETERINARY SURGEON.

AGENT  
LONDON AND LANCASHIRE LIFE ASSURANCE CO.

20 JAMES STREET.

Go to H. J. CONN & CO.  
Save five dollars in buying a Stove or Range.

91 ST. PAUL STREET.
When you die, you’ll be dead a long time.
Moral: Get your Photos at POOLE’S Studio NOW.

ST. CATHARINES DIRECTORY

Baptist Church
Thos Nihan
W Chatfield
W H Collard
F A Southcott
S W Spillette

Lyman st, west side
Roman Catholic
Presbytery
Roman Catholic S’l
Mrs Cross

McCalla st, from Queenston st
Mrs Hagan
Charles Steele

McDonald st, from Hainer n to Westchester ave
Mrs M King
Permelia st intersects
Edward Hudson
Samuel Grant
H A Garrett
Rebecca st intersects
James Helsdon

Mary st, east side, from St Paul to Church
Geo C Babcock
C E Elliott, V S
Rogers & Welch, livery

Farmers’ Hotel
Mrs Bowler
Roland Burtch

King st intersects
City Hotel
Low & Boyland, carriages
C Cassidy, blksmith

Mary st, west side
2 Doug McIntyre
4 John W Carl
6 Eugene Kidder
8 Robert Welch
10 John Atter
12-14 J H Wethey,
mince meat mfr
H B McLean
D F Ward

King st intersects

Maple st, north side, from Catharine to Geneva

Louis Shepherd
Vacant
David Adair
Frank Fairburn
Robt Gourlay
17 Wm Copeland
19 Wm Hollatt
Martin Stevens
Phillip Tufford
Welland rail &’k
Walter O’Neil
James O’Hara

Wolseley ave intersects
James Tewsley

Maple st, south side
Lacrosse grounds

Welland ave intersects
Wm Currigan

Merigold st, from southern limits to St Paul w
Patrick Bohan

The Results of Saving 25 cents a Week will Surprise you.
TRY IT IN THE YORK COUNTY LOAN AND SAVINGS CO.
Branch Office, 31 QUEEN ST. C. M. BUTCHART, District Supt.
Oak Hall
The King of CLOTHIERS
93 St. Paul Street.

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College of Commerce
Thorough instruction in everything that pertains to a business education. INDIVIDUAL INSTRUCTION.
STUDENTS MAY ENTER AT ANY TIME.
SEND FOR CIRCULARS.
R. REYNOLDS, Principal.

Merritt st, from old Race Course to York
J W Patterson
George Patey
James Weaver
Wm Liddiard

Midland st, from Ontario to Queen
North William st intersects
Theo Girouard

Mill st, from Race
Alfred Frampton

Napier st, east side, from Welland ave
H Oille
James Bye
Mrs L Sheldon

Napier st, west side
Thos Riley

Nelson st, north side, from Geneva to Niagara
Jos Messon
Miss L Call
J W Walsh
Geo Scarro
Geo Wilson, lumbr

Wiley st intersects
Geo Newman
Jos Newman
Methodist church

Nelson st, south side
Rupert Hare

Wiley st intersects
Frank Greenlaw
Harry Clatterbuck
B F Moore

Niagara st, east side, from StPaul to limits
Thomas Nicholson,
soda water
James Mara
J Senkler
Alfd Eccleston

Mrs Sundean
Vacant
Thos Hastings
Jos Chelew
Peter Forsyth
Jos Steimer
John Russell
Leonard Rolls
Wm Grant, manfr
Freeman Singer, shoemaker

Church st intersects
Agnes Leeper, bakr
Mrs Wm Brown
S G Ratcliffe
Mrs Annie Monro
T J Timmons

North st intersects
Geo Ripley
Geo Tufford
Geo Ritchie
John Morrison
Geo M Orr
Alfd Nixon
S Foster, grocer
Wm Rees
I Lonsberry
James Rees

Welland Railroad intersects
Samuel McPherson
N Cox
Vacant
Mrs Annie Young
Daniel Overholt
J W Carty, grocer

Welland ave intersects
E Carl
Thos McCormick

H. J. CONN & CO.
Carry a full line of Brooms, Brushes and Woodenware.
91 ST. PAUL STREET.
If Quality is a Desideratum, why, of course, POOLE'S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

Wm Collins
L Blanchford
J Overholt
Miss Minnie Butler
John F Strachan
County Jail
D D'E Potter
Chas McDermott
S Griffis
Vacant
Mrs Emma Pearson
Vacant

Manning st intersects
James C Hume
Edward Gross

Canal Bridge
Fred Parnell
Alex Stewart
St Joseph's Church

Niagara st, west side
J W King, butcher
Mrs Susan McCarty
Thos Gallagher
Wm Bell
Richd Abbey
J McNulty, hotel

Church st intersects
J Clifford, grocer
G H Smith
Joseph Merriott
Frank D Maden
Vacant
Chas Chapman
S W Giles

North st intersects
John Corbin

CATARRH
Sworn evidence as to cures effected by
Ryckman's Kootenay Cure.

WRITE FOR PAMPHLET.

S. S. RYCKMAN MEDICINE CO.
HAMILTON, ONT.

John Vousbough
Alex Ross
James McCarty
J McLaughlin
John Warne
Robt Christie
Rachael Boyle

Vacant

Garnet st intersects
— Usten, farmer
G Ball, farmer

North st, north side, from Court to Niagara
Wm Corbin
Thos Galvin
Walter Pierce
Miss Mary Smith
Aaron Cassell
Mrs Sop'a Webster
Philip Crowe
Henry Smith
Mrs Sophia Page
Miss Isabella Smith
Chas Alligood
Ice house
Gravel pit
Mrs Amelia Ross
Mrs Jane Freeman
Jos Dawson
J A Hunter
Thos Jackson

Nelson and Davotah sts intersects
Thos Beatty
Robert Wiley

Otawa st intersects
John Morris
J J Fee
Fred Rolls

Canal Bridge

The York County Loan and Savings Co.
Branch Office, 31 QUEEN St. C. M. BUTCHART, Supt.

Only the BEST and PUREST DRUGS dispensed at

Jukes' Drug Store.

TELEPHONE 42.
Opera Glasses
Lorgnettes, Plain and Ornamental

Business Men!
When in need of office help, apply to us, and we will supply you with first-class assistants, free of charge.

COLLEGE OF COMMERCE,
ST. CATHARINES.

<table>
<thead>
<tr>
<th>James Moore</th>
</tr>
</thead>
<tbody>
<tr>
<td>North st, south side</td>
</tr>
<tr>
<td>Mrs Hannah Stark</td>
</tr>
<tr>
<td>Mrs E Jackson</td>
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<tr>
<td>Mrs C Cummings</td>
</tr>
<tr>
<td>Wm Rowdon</td>
</tr>
<tr>
<td>D W Ross</td>
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<tr>
<td>Capt Jones</td>
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<tr>
<td>H Dochstader</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>F'k Taylor, cigar manfr</th>
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<tbody>
<tr>
<td>W W Greenwood, bowling alley</td>
</tr>
<tr>
<td>Alex J Bain, livery</td>
</tr>
<tr>
<td>Hendrie's stables</td>
</tr>
<tr>
<td>Thos Farrell</td>
</tr>
<tr>
<td>Watson Mfg Co</td>
</tr>
<tr>
<td>Welland House</td>
</tr>
</tbody>
</table>

King st commences
John McClung
J H McClung
P J Price
Alex McMillan

Church and Lake st commences
Montibello Park

Maitland st commences
S A Mighton
Robt Stanley
John Riley
Wm Nestor
Protestant Home
Mrs A Yeidling
Chas A Wilson

Welland ave intersects
John A Wells
James C Johnson
C O Beam

Elizabeth st intersects
J H Smith
Wm Taylor
Vacant
David Gillies

Ontario st, west side

2 E W Edmonds, confectioner
4 Parker's Dye Wks
6 J C Rykert, bar'ter
10 Great North Western Tel'g'ph Co
10 Hendrie & Co, cartage agents
12 Vacant
12 R W Osborne, bookbinder
12 Oddfellows' Hall
16 Theo Sweet, drug'st
18 Fowler & Co, watchmakers
20 V M Roberts, civil engineer
22 M C Goodsir, upholsterer
24 Chatfield & Co, steam fitters
26 Vacant
28 St Catharines & Welland Canal Gas Light Co
30 Jno R Hornblower, broker
Vacant stores
40 Carborundum Co
50 Opera House Hotel

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Make a Specialty of Graniteware. 91 St. Paul St., next Oak Hall.
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ST. CATHARINES DIRECTORY 39

THE ESTATE GEORGE LLOYD,
MANUFACTURERS OF
THE PEERLESS WATER HEATER
Plumbers and Gas Fitters. Steam and Hot Water Heating.
AGENTS FOR HAPPY THOUGHT RANGES AND RADIANT HOME BASE BURNERS.

27 QUEEN STREET.

J. H. McCLUNG & CO.,
39, 41 and 43 St. Paul Street
DRY GOODS, MILLINERY, HATS, CAPS,
BOOTS, SHOES, GROCERIES.

W. H. McCORDICK,
MANUFACTURER OF
LACE LEATHER, KIP AND CALF,
ALSO COAL AND WOOD DEALER.

131 ST. PAUL ST. TANNERY: CHESTNUT ST.

C. E. KLOTZ, L. D. S.,
DENTIST,
No. 68 ST. PAUL STREET, ST. CATHARINES.

ONE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY
is to transform the tenant into a landlord.
"The rents on property must always pay a profit considerably in excess of the current rate of interest; for otherwise the money would be diverted to other channels."
Branch Office, 31 QUEEN ST. C. M. BUTCHART, District Sup
### ST. CATHARINES

**College of Commerce**

FOR SHORTHAND, TYPEWRITING, STENOGRAPHERS are always in demand. Graduates assisted to position.

<table>
<thead>
<tr>
<th>Mrs M Smith, grcr</th>
<th>B Jagoe</th>
<th>Welland House Livery</th>
<th>Miss Fitzgerald</th>
<th>Mrs Maria Haynes</th>
<th>Henry Taylor</th>
<th>W J Smith</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ottowa st, north side, from Geneva to Niagara</td>
<td>W Jones</td>
<td>Wm Chase</td>
<td>Geo Presswell</td>
<td>Mrs Statt</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ottawa st, south side</td>
<td>F Truman, florist</td>
<td>Thos Hoare</td>
<td>Chas Proten</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wm Hall</td>
<td>Mrs Wiley</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S D Woodruff</th>
<th>Frank Burtch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ottawa st intersects</td>
<td>John King</td>
</tr>
<tr>
<td>John Soper</td>
<td>Robt Mosher</td>
</tr>
</tbody>
</table>

### Welland ave intersects

- Mrs Susan Longley
- H E Moore
- James Bowles
- Wm Dench
- Geo Longley
- Chas Shelter
- John Shelter
- Martin McCormick

### Page st, west side

- Erie Canning Factory
- Patrick Joy
- Joseph Baker
- Edward Quinn
- Vacant

### Davidson st intersects

- Michael White
- Thos Laskey
- Edwd Crosby
- Thos Rees, pedler
- Wm Schram
**POOLE’S PHOTOS ARE THE BEST. WHAT THINK YOU?**

**ST. CATHARINES DIRECTORY**

<table>
<thead>
<tr>
<th>Welland ave intersects</th>
<th>Park st, north side, from Helliwell’s Lane to James</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Murrell</td>
<td>Police station</td>
</tr>
<tr>
<td>John Brackin</td>
<td>Market sq</td>
</tr>
<tr>
<td>James Robinson</td>
<td>Mrs M Richardson</td>
</tr>
<tr>
<td>Edwd Foster</td>
<td>Samson Cronk</td>
</tr>
<tr>
<td>Wm Brackin</td>
<td>J C Ferguson</td>
</tr>
<tr>
<td></td>
<td>James McCain</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Park st, south side</th>
<th>Pelham st, east side from St Paul w to Lincoln ave</th>
</tr>
</thead>
<tbody>
<tr>
<td>T O’Donnell, painter</td>
<td>Thos Canavan</td>
</tr>
<tr>
<td></td>
<td>James Kelly</td>
</tr>
<tr>
<td></td>
<td>Mrs Eliza’th Smith</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shickluna st intersects</th>
<th>Dexter st intersects</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Crowley</td>
<td>Henry Lappan</td>
</tr>
<tr>
<td>Gordon Didrick</td>
<td></td>
</tr>
<tr>
<td>Arthur Ritenburg</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chetwood st intersects</th>
<th>Phelp st, east side from Division</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thos Morton</td>
<td>Joseph Carle</td>
</tr>
<tr>
<td>John Murphy</td>
<td>David Cam</td>
</tr>
<tr>
<td></td>
<td>Andrew Welch</td>
</tr>
<tr>
<td></td>
<td>Thomas Kile</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phelp st, west side</th>
<th>Queen st, east side from St Paul to Welland ave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frank Longley</td>
<td>A W Marquis, barr'r</td>
</tr>
<tr>
<td>Jas Lawrence</td>
<td>Camp &amp; Carlisle, insurance</td>
</tr>
<tr>
<td>Albert Wright</td>
<td>John P Casey, insurance</td>
</tr>
<tr>
<td>Robert Dunn</td>
<td>John ‘W Grote, brkr</td>
</tr>
<tr>
<td></td>
<td>Dr Oille</td>
</tr>
<tr>
<td></td>
<td>Vacant</td>
</tr>
<tr>
<td></td>
<td>J B Huff, women’s exchange</td>
</tr>
<tr>
<td></td>
<td>J S Campbell, barr’r</td>
</tr>
<tr>
<td></td>
<td>Thomson &amp; Moore, insurance</td>
</tr>
<tr>
<td></td>
<td>Metropolitan Life</td>
</tr>
<tr>
<td></td>
<td>Towers &amp; Peterson, barristers</td>
</tr>
<tr>
<td></td>
<td>T S Hill, photo’her</td>
</tr>
<tr>
<td></td>
<td>Geo Lloyd Estate, plumbers</td>
</tr>
<tr>
<td></td>
<td>John Junkin</td>
</tr>
<tr>
<td></td>
<td>M J McCarron, barrister</td>
</tr>
<tr>
<td></td>
<td>York County Loan &amp; Savings Co</td>
</tr>
<tr>
<td></td>
<td>A Wilson, grocer</td>
</tr>
</tbody>
</table>

**The York County Loan and Savings Co.**

**BRANCH OFFICE,**

31 Queen St., St. Catharines.

**CHAS. M. BUTCHART,** Superintendent.
We manufacture all our own CLOTHING.

VERNON'S CITY OF

NO. 48 ST. PAUL STREET.
D. C. McGUIRE,
Importer of and Wholesale Dealer in
Brandies, Wines and Spirits.
Agent for Foreign and Domestic Ales.

McCOMB BROS.,
THE JOB PRINTERS,
19 KING STREET.
GOOD WORK AT REASONABLE PRICES.

McEDWARD & MOORE,
IMPORTERS OF
Hardware, Iron, Steel, Nails, Spikes, Paints, Oils, Glass,
Putty, Etc. Binder Twine and Fence Wire of all kinds at Special Rates.
WEATHER AND WATER PROOF PAINT
BEST IN THE MARKET.
63 ST. PAUL STREET.

A. MEYERS,
23 Lake St., Cor. Elizabeth.
WHOLESALE AND RETAIL
BREAD AND BISCUITS
PLAIN AND FANCY.

H. J. CONN & CO. Carry a full line of Cutlery,
Knives, Forks and Spoons.
91 ST. PAUL STREET, NEXT OAK HALL.
When you die, you'll be dead a long time.

Moral: Get your Photos at POOLE'S Studio NOW.

INDIGESTION,
NEURALGIA
AND
SLEEPLESSNESS
CURED BY
Ryckman's Kootenay Cure.

WRITE FOR PAMPHLET.

S. S. RYCKMAN MEDICINE CO.
HAMILTON, ONT.

WELLAND AVE INTERSECTS

Queen st, west side
1 C O Beam, dentist
2 Orange Hall
2 Miss A'lia Grubes, dressmaker
2 N A Lindsay, insurance
4 Potter & Carroll, insurance
4 E C Rogers, coal
6 E A Lancaster, barrister
8 Wm Brownlee
8 Saml McCoy, M D
10 Vacant
12 Public Library
14 Vacant
16 I Gilmore, tailor
16 Miss J Grant, music
20 J H Comfort, M D
22 F King, M D
24 Young Men's Christian Association
26 M Walkinshaw, music

King st intersects
26 C H Connor, barr'
26 M Moyer, insurance
26 J W Carman, broker
28 J N Walker, drug'ste
30 Vacant
32 Bank of Toronto

Duke st intersects
32 Wm Bates
36 Frank Kimberley
38 Mrs J Titterington
40 James Prior
Vacant
Baptist Church

Lake st intersects
98 John Nichols
City building

Duke st commences
Lake and Maitland sts intersect
L H Collard
90 D C McGuire
92 J F Culp
94 John Laurence
96 Chas McGee

THE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
1st—To help all who become members to secure their own homes
free of encumbrance; 2nd—To promote thrift and saving, especially among the young;
3rd—To earn fair profits for its members.

Branch Office: 31 QUEEN ST. C. M. BUTCHART, Supt.
College of Commerce, St. Catharines.

"Education for business is just as necessary as education for the professions, and the young man who starts in life with a good business education has that advantage over his fellows which superior knowledge and experience always gives." -- Henry S. Monroe, Esq., before the Convention of Business Educators, Chicago, July 21st, 1894.

Oak Hall
The King of CLOTHIERS
93 St. Paul Street.

Vernon's City of

Remember! H. J. Conn & Co. carry the largest stock of Tin and Graniteware in the city.

91 St. Paul Street.
If Quality is a Desideratum, why, of course, POOLE’S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

| Mrs O’Brien | John Lovell |
| Vacant | Thomas Coyle |
| Mark Tucker | Samuel Sprout |
| Wm Welsh | John Rowlinson |
| Mrs Chas Douglas | John Carl |
| N T Cushman | Edward O’Keefe |
| Jas M Hendershot | M J Murphy |
| Coney Bros, grocers | Calvin st intersects |
| John O’Brien | Chas Tansey |
| Robt Thompson | Chas Hemphill |
| Mrs E Watson | Vacant |
| Wm Crow | John Allen |
| Vacant | Miss Milloy |
| Wm Burleigh | Vacant |
| John Ross, grocer | Globe Hotel |

| Thorold road intersects | H Reynolds |
| Haynesave Church | Race st, from Chestnut to Bond |
| George Longley | 4 James Reilly |
| Thomas Lyons | 6 Mrs Copeland |
| James Mileham | 8 Robert Lawrie |
| James King | 10 J K Black |
| John McCormack | Cavers |
| V Cavers | General and Marine Hospital |
| Mrs Mary Chase | Wm Hamill, car’gs |
| Wm Hood | James Hoed |
| Wm Drysdale | Mrs Armstrong |
| Mrs Armstrong | R Stephens, pumps |
| R Stephens | Charles Smith |

| Westchester ave intersects | Rebecca st, from McDonald to Ambrose |
| Joeph Smith | John Cullen |
| Thomas Swinton | |
| James Soper | |
| Mrs Gannon | |
| Joseph Graham | |
| D Bryant | |
| Patrick Caffery | |

DO YOU WANT TO PAY OFF THE MORTGAGE ON YOUR HOME?

The York County Loan and Savings Company
Loans at Low Rates and Easy Payments.

Branch Office, 31 QUEEN ST. C. M. BUTCHART, Supt.
FOWLER & CO., Fine Watches Repaired.
JEWELRY MADE OVER and MENDING A SPECIALTY.

46  VERNON'S CITY OF

<table>
<thead>
<tr>
<th>Street</th>
<th>Stores/Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rogue st intersects</td>
<td>Vacant, George Betts</td>
</tr>
<tr>
<td>Rodman st, east side, from Russell ave to limits</td>
<td>Hugh Malloy, Wm Patterson, Charles Nelson</td>
</tr>
<tr>
<td>Rodman st, west side</td>
<td>Wm Cox, Timothy Maloney</td>
</tr>
<tr>
<td>Rolls ave, from Niagara to limits</td>
<td>J Heaton, Wm Wills, Saml Hare, butcher, vacant, New canal, Wm Waite, Joseph Watson</td>
</tr>
<tr>
<td>Russell ave, south side</td>
<td>Robert Dittrick, Wm Elliott</td>
</tr>
<tr>
<td>St Paul st, north side, from Ontario to Geneva</td>
<td>Vacant, D Robertson, tailor, E Poole, photographer, Murray &amp; Cleveland, contractors</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street</th>
<th>Stores/Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>3½ J W Brown, stock broker</td>
<td></td>
</tr>
<tr>
<td>3½ Sons of England Hall</td>
<td></td>
</tr>
<tr>
<td>5 Can Express Co</td>
<td></td>
</tr>
<tr>
<td>7 James Fitzgerald, fancy goods</td>
<td></td>
</tr>
<tr>
<td>9 W J &amp; J McCalla, grocers</td>
<td></td>
</tr>
<tr>
<td>11 Miss Margaret Sutherland, milliner</td>
<td></td>
</tr>
<tr>
<td>13 Doell &amp; Co, drygds</td>
<td></td>
</tr>
<tr>
<td>15 J S Smith, watchmaker</td>
<td></td>
</tr>
<tr>
<td>17 John Junkin, china</td>
<td></td>
</tr>
<tr>
<td>19-21 McLaren &amp; Co, drygoods</td>
<td></td>
</tr>
<tr>
<td>William st commences</td>
<td></td>
</tr>
<tr>
<td>23 Jas D Tait &amp; Co, dry goods</td>
<td></td>
</tr>
<tr>
<td>25 W W Greenwood, druggist</td>
<td></td>
</tr>
<tr>
<td>27 R Stanley &amp; Co, dry goods</td>
<td></td>
</tr>
<tr>
<td>29 Queen's Hotel</td>
<td></td>
</tr>
<tr>
<td>31 James C Harris &amp; Co, cigars</td>
<td></td>
</tr>
<tr>
<td>33-5 Eccleston &amp; Neelon, hatters</td>
<td></td>
</tr>
<tr>
<td>37 D W Bixby, books</td>
<td></td>
</tr>
<tr>
<td>39-43 J H McClung &amp; Co, dry goods and groceries</td>
<td></td>
</tr>
<tr>
<td>45 R T Hill, grocer</td>
<td></td>
</tr>
<tr>
<td>45 Miss Sutherland, milliner</td>
<td></td>
</tr>
<tr>
<td>47 Reilley &amp; Son, boots and shoes</td>
<td></td>
</tr>
<tr>
<td>48 Can Bank of Commerce</td>
<td></td>
</tr>
<tr>
<td>Queen st commences</td>
<td></td>
</tr>
<tr>
<td>51 John A Abbs, druggist</td>
<td></td>
</tr>
</tbody>
</table>

H. J. Conn & Co. Leads the trade in Stoves, Tinware and Housefurnishing Goods. 91 St. Paul Street.
Andrew May, L.D.S.
Dentist.
71 St. Paul Street.

F. P. Mackintosh, Agent,
Toronto.

F. H. Hartt, Agent,
St. John, N. B.

Donald Frazer, Agent,
Montreal.

The Watson Manufacturing Co., Ltd.
Manufacturers of
Ladies', Misses' and Gents' Paragon Underwear.
St. Catharines.

John Marshall,
Leading Hatter and Men's Furnisher.
Ladies' and Gents' Furs A Specialty.
665 Broadway Store,
St. Paul Street.
St. Catharines.

Thompson & Moore,
Insurance and Real Estate Agents,
25 Queen Street.

The York County Loan and Savings Co., Branch Office, 31 Queen Street.

"It is true the saving of a few dollars may in itself be of little moment, but if the habit once becomes fixed, the accumulation will go on and be ultimately successful."

C. M. Butchart, District Superintendent.
<table>
<thead>
<tr>
<th>Address</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>53 F H Taylor, cigar manfr</td>
<td>Bookseller</td>
</tr>
<tr>
<td>55 H G Kennedy, tailr</td>
<td>Bookseller</td>
</tr>
<tr>
<td>55 T H Fitzsimons, watchmaker</td>
<td>Bookseller</td>
</tr>
<tr>
<td>57 Wm H Hewson, bookseller</td>
<td>Bookseller</td>
</tr>
<tr>
<td>59 T Crawford, boots</td>
<td>Bookseller</td>
</tr>
<tr>
<td>61 Jno Gwinner, tailor</td>
<td>Bookseller</td>
</tr>
<tr>
<td>63 Fred Killmer, dntst</td>
<td>Bookseller</td>
</tr>
<tr>
<td>63 M c Edward &amp; Moore, hardware</td>
<td>Bookseller</td>
</tr>
<tr>
<td>65 J Marshall, hatter</td>
<td>Bookseller</td>
</tr>
<tr>
<td>67 Bissonnette &amp; Case, tailors</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Academy st commences</td>
<td>Bookseller</td>
</tr>
<tr>
<td>123-5 Vacant</td>
<td>Bookseller</td>
</tr>
<tr>
<td>127 Mrs Francis Reed, hair worker</td>
<td>Bookseller</td>
</tr>
<tr>
<td>129 Jas Munro, marble</td>
<td>Bookseller</td>
</tr>
<tr>
<td>131 W H McCordick, coal and wood</td>
<td>Bookseller</td>
</tr>
<tr>
<td>133 Thos Unicume, furniture</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Russell House</td>
<td>Bookseller</td>
</tr>
<tr>
<td>103 American Bazaar</td>
<td>Bookseller</td>
</tr>
<tr>
<td>105 EdwinMoore, grcr</td>
<td>Bookseller</td>
</tr>
<tr>
<td>107 Miss Anderson, fancy goods</td>
<td>Bookseller</td>
</tr>
<tr>
<td>109 Jno E Hetherington, confectioner</td>
<td>Bookseller</td>
</tr>
<tr>
<td>111 T J Gallagher, tobacconist</td>
<td>Bookseller</td>
</tr>
<tr>
<td>113 Parnell &amp; Bald, plumbers, etc</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Mary st commences</td>
<td>Bookseller</td>
</tr>
<tr>
<td>115 Thos Clark, M D</td>
<td>Bookseller</td>
</tr>
<tr>
<td>117 J C Ryckert</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Chestnut st intersects</td>
<td>Bookseller</td>
</tr>
<tr>
<td>119 W H McCordick, paintr</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Fowler &amp; Co., 18 ONTARIO ST.</td>
<td>Bookseller</td>
</tr>
<tr>
<td>Marriage Licenses Issued. No Witness Required.</td>
<td>Bookseller</td>
</tr>
</tbody>
</table>
RHEUMATISM

2000 People Cured by Ryckman's Kootenay Cure in One Year.

WRITE FOR PAMPHLET.

The S. S. Ryckman Medicine Co.

HAMILTON, ONT.

<table>
<thead>
<tr>
<th>St Paul st, south side</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Cox &amp; Yale, bar'rs</td>
<td>60 FD Madden, barbr</td>
</tr>
<tr>
<td>4 Security Loan &amp; Savings Co</td>
<td>62 Wm J Kilroy, tobaconist</td>
</tr>
<tr>
<td>4 Ingersoll &amp; Varley, barristers</td>
<td>64 Vacant</td>
</tr>
<tr>
<td>6 Vacant</td>
<td>66 Sylvester Neelon, contractor</td>
</tr>
<tr>
<td>8 Collier &amp; Burson, barristers</td>
<td>66 Jas A Keys, bar'rer</td>
</tr>
<tr>
<td>10 McClive &amp; McClive, barristers</td>
<td>66 Thos C Noble, insurance</td>
</tr>
<tr>
<td>12 License Inspector's Office</td>
<td>66 C E Klotz, dentist</td>
</tr>
<tr>
<td>12-14-16-18-20 Vacant</td>
<td>70 J L Wilbur, dyer</td>
</tr>
<tr>
<td>22-4 White House, clothing</td>
<td>70 Parisian Steam Laundry</td>
</tr>
<tr>
<td></td>
<td>72 Crystal Palace</td>
</tr>
<tr>
<td></td>
<td>74 Fk Oliver, barber</td>
</tr>
<tr>
<td></td>
<td>76-80 Vacant</td>
</tr>
<tr>
<td></td>
<td>Hydraulic Lock No 2 intersects</td>
</tr>
<tr>
<td></td>
<td>82 F T Card, barber</td>
</tr>
<tr>
<td></td>
<td>84 Roath &amp; Furminger, harness</td>
</tr>
<tr>
<td></td>
<td>86 Jas O'Hara, tailor</td>
</tr>
<tr>
<td></td>
<td>88 Vacant</td>
</tr>
<tr>
<td></td>
<td>90-2 Journal Print Co</td>
</tr>
<tr>
<td></td>
<td>94 Allan Bros, furni'e</td>
</tr>
<tr>
<td></td>
<td>98 C E England, restaurant</td>
</tr>
</tbody>
</table>

ENCOURAGE Your Children to Save their Money

BY PUTTING IT IN THE

YORK COUNTY LOAN AND SAVINGS COMPANY.

Branch Office, 31 QUEEN ST.  C. M. BUTCHART, Supt.
Oak Hall. We manufacture all our own CLOTHING.

TITTERINGTON & CO.,
DEALERS IN
FLOUR, FEED, SEEDS AND PRODUCE
TELEPHONE 24.
29-31 JAMES STREET.

T. S. PATRICK
PLUMBER
AND SHEET METAL WORKER,
21 KING STREET,
NEAR QUEEN ST.

H. J. CONN & CO.
91 ST. PAUL ST.

Are you in need of a good RUBBER STAMP? If so, call or write W. T. HEALEY, 35 King St.
When you die, you'll be dead a long time.  
Moral: Get your Photos at POOLE'S Studio NOW.

---

<table>
<thead>
<tr>
<th>ST. CATHARINES DIRECTORY</th>
<th>51</th>
</tr>
</thead>
<tbody>
<tr>
<td>96 Alson Robins, Hub Saloon</td>
<td></td>
</tr>
<tr>
<td>98 Jno Gilmore, furniture</td>
<td></td>
</tr>
<tr>
<td>100 T A Laing, tailor</td>
<td></td>
</tr>
<tr>
<td>102 Vacant</td>
<td></td>
</tr>
<tr>
<td>104 Jas Haynes, barbr</td>
<td></td>
</tr>
<tr>
<td>106 E D Dorr, wh liqrs</td>
<td></td>
</tr>
<tr>
<td>108 Wood Bros, leathr</td>
<td></td>
</tr>
<tr>
<td>110 Grobb Bros, furni- ture</td>
<td></td>
</tr>
<tr>
<td>112 C M Aikine, to- baconist</td>
<td></td>
</tr>
<tr>
<td>116 Jerome Oille</td>
<td></td>
</tr>
<tr>
<td>116-18 Singer Mfg Co</td>
<td></td>
</tr>
<tr>
<td>120 Wright &amp; Cunn- ingham, fndrs</td>
<td></td>
</tr>
<tr>
<td>122 St Railway Office</td>
<td></td>
</tr>
<tr>
<td>124 Standard Office</td>
<td></td>
</tr>
<tr>
<td>126 R H Smith Co, ltd</td>
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<tr>
<td>128 McIntyre &amp; Son, undertakers</td>
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</tbody>
</table>

**FITS and HIVES**  
MOST POSITIVELY CURED BY  
RYCKMAN'S  
KOOTENAY CURE  
The S. S. Ryckman Medicine Co.  
HAMILTON, ONT.

<table>
<thead>
<tr>
<th>St Paul st w, north side, from Ontario</th>
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<tbody>
<tr>
<td>St Paul st Meth Ch</td>
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<tr>
<td>Wm Graham</td>
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<tr>
<td>162-4 E Stapleford, contractor</td>
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<tr>
<td>166 Robt Galt, broker</td>
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<tr>
<td>172 Mrs E McCann, laundry</td>
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<tr>
<td>Jas H Randall, stoves</td>
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<tr>
<td>Court st intersects</td>
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<tr>
<td>Hy Flummerfelt, tanner</td>
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<tr>
<td>G Ripley, weaver</td>
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<tr>
<td>Dom Coffee and Spice Mills</td>
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<tr>
<td>Yate st intersects</td>
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<td>Wel'nd Canal Office</td>
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<tr>
<td>J Sheehan</td>
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<tr>
<td>John Sheehan, hotel</td>
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<tr>
<td>Canal Bridge</td>
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<tr>
<td>St Catharines Box Co</td>
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<tr>
<td>St Paul st w, north side, from Ontario</td>
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<tr>
<td>F W Edmonds, confectioner</td>
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<tr>
<td>3 Vacant</td>
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<td>5-7 J E McCarthy, grocer</td>
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<tr>
<td>9 Jos Koch, butcher</td>
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<td>11-13-15 Vacant</td>
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<tr>
<td>P O'Reilly, smhkr</td>
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<td>23 F O Cross</td>
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</tbody>
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The Results of Saving 25 cents a Week will Surprise you.  
TRY IT IN THE YORK COUNTY LOAN AND SAVINGS CO.  
Branch Office, 31 QUEEN ST.  
C. M. BUTCHART, District Supt.
OAK HALL
THE GREAT ONE PRICE
CLOTHING HOUSE.

ST. CATHARINES
College of Commerce
Thorough instruction in everything that pertains to a business education.

INDIVIDUAL INSTRUCTION.
STUDENTS MAY ENTER AT ANY TIME.
SEND FOR CIRCULARS.
R. REYNOLDS, Principal.

ST Paul st w, south side
- M Brennan, barstr
- 4 St Catharines Electric Light and Power Co
- 6 W B Gilleland, brstr
- 6 Miss Ireland, dressmaker
- 10 Mrs Cath Robinson
- 16 Imperial Bank
- 18 C M Arnold
- 24 M McGuire, grocer
  J P Haynes
  Lincoln Mills
  Mrs Mary Kimmith

Canal Bridge
- Vacant
- Geo Wiley
- Vacant
- John McDowell
- Jos Robinson
- Wm Shickluna
- Peter Brown
- Hon T R Merritt

Belleview st intersects
- Everhart
- John Spence
- Alex Christie
- Christ Church

Lisgar st intersects
- B D Voisard & Sons, grocers

Pelham st intersects
- Fk Dittrick, hotel
- Henry McClory
- St Mary's Church
- Rev L A H Allain
- Jacob Shank
- G T R Crossing

Shickluna st intersects
- Miss Alice Boyle

Haines st intersects
- Cornelius Neeson
- Jacob Jabe
- Wm H Bowman
- Thomas Kingston

George st intersects
- Sydney Secord

Selina st, from Yate to Ontario

Cherry st intersects
- 14 James Murphy

Go to H. J. CONN & CO.
Save five dollars in buying a Stove or Range.
91 ST. PAUL STREET.
If Quality is a Desideratum, why, of course, POOLE'S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

M Carter, brick mfr
Patrick Keenan
Jos World
David Shaver
Wood's tannery
C Baumann, soap manfr
Vacant
Fred Green
Edward Steele
Thomas Davis
Wm McShea
Whittman & Barns, knife manfrs

Trafalgar st, east side, from Yate to Ontario
11 Wm B Burgoyne
James Crawford
John Cummins

Trafalgar st, west side
Cherry st commences
Wm Nesbitt
Thomas Logan

Victoria st, east side, from Welland ave to R R track
Mrs Geo Wright
Vacant
D O'Malley
Albert Jones
Walter Wiley
Wm Flummerfelt
John Joy
Albert Mesler

Michl Cunningham
Mrs A Mathison

Victoria st, west side
Daniel Disher
Wm Woon
Geo Railly
Mrs John Hainer
Mrs Bennett
Thos Spikesman
Edward Bennett
Wm Carroll
Herbert Prowten

Vine st, west side
George Boyle
Fred Japison
Wm Hagen
Cornelius Murphy
James Dean
Thos McDonald
Vacant
Thos Hammond
Wm McNeil
John Allings
New canal
John Carlson
James C Flowers
James Smith
Wm Hannon
James Beaver
John Singer

Vine st, east side, from Queenston to limits
S Stevens
Two vacant houses
C I Finn
James Webster
Arthur Pearce
New canal
John Ross
John Moran
George Boyle

Wall st, east side, from Welland ave to Maple
Timothy Lonergin
John A Leeper
Henry Bliss
Wm Chandler
Jeremiah Flynn

The York County Loan and Savings Co. LOANS AT LOWEST RATES.
Branch Office, 31 QUEEN St. C. M. BUTCHART, Supt.
FOWLER & CO. 18 ONTARIO STREET. Engagement Rings, Wedding Rings, Diamond Rings.

54 VERNON'S CITY OF

Business Men!
When in need of office help, apply to us, and we will supply you with first-class assistants, free of charge.

COLLEGE OF COMMERCE,
ST. CATHARINES.

<table>
<thead>
<tr>
<th>Name</th>
<th>W Kitchen</th>
<th>Pk McLaughlin</th>
<th>Richard Daft</th>
<th>Thomas Steel</th>
<th>Daniel Barrett</th>
<th>Vacant</th>
<th>Thomas Neal</th>
<th>Miss Ward</th>
<th>J Shields</th>
<th>James Moore</th>
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<td>Patrick McNoah</td>
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<td>Mrs John Williams</td>
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<td>John McIlwain</td>
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Wall st, west side

<table>
<thead>
<tr>
<th>Name</th>
<th>Water st, west side</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mrs Duffy</td>
<td>John Peard</td>
</tr>
<tr>
<td>James Robertson</td>
<td>Miss Cath Bowen</td>
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<tr>
<td>8 George Sherwood</td>
<td>Benj Carroll</td>
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<tr>
<td>10 Mrs Calvin Cosby</td>
<td>Geo Glass</td>
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<tr>
<td>14 Thomas Clark</td>
<td>Joseph Dorsey</td>
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<tr>
<td>John Boylan</td>
<td>W A McLaren</td>
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<tr>
<td>20 Miss Maria Hart, milliner</td>
<td>Rev Wm Drake</td>
</tr>
<tr>
<td>30 Mrs Peter Carroll</td>
<td>Moris Dorsey</td>
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<tr>
<td>Jacob Haynes</td>
<td>Augustus Johnson</td>
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<td></td>
<td>Vacant</td>
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<td>James Elliott</td>
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<td>Edward Colehouse</td>
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<td>Wm O'Donnell</td>
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<td>Wm Kalls</td>
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<td>Wm Watchburg</td>
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</tbody>
</table>

Water st, east side, from Welland ave to Railroad

<table>
<thead>
<tr>
<th>Name</th>
<th>Welland ave, north side, from Lock 2 to limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Scarrow</td>
<td>Ontario st intersects</td>
</tr>
<tr>
<td>Mrs James Crosby</td>
<td></td>
</tr>
</tbody>
</table>

Albert Ray
North William st intersects

Mrs C Donohue
16 J C Harris
E W McDonald

York st commences

W G Maybee
Mrs Alice Smith
26 Frank Coy
28 E F Dwyer

Napier st commences

30 Palmer Wilbur
32 N R McGregor
34 W D Swayne
36 J M Swayne
38 Wm Elliott
49 Market garden

Lake st intersects

42 C W Cavers
44 John McLaren
48 S P Gourlay
50 Francis Connor
52 D D McTavish
54 W H Harris
 Welland ave Meth Church

Henry st commences

56 Alex Howell
58 Wm M Shea
60 M Culp
62 James Santry

George st intersects

68 Geo Haynes
70 Vacant
72 John Wood

BEAUTIFY your HOME by using DOMESTIC MIXED PAINTS. For sale by
H. J. CONN & CO., 91 ST. PAUL STREET.
ANDREW RIDDLE & SON,
179 ST PAUL STREET,
PLUMBERS' STORES, HOT WATER AND GAS SUPPLIES.
All work done in the best manner and up-to-date.

ST. CATHARINES GRANITE AND MARBLE WORKS

JAMES MUNRO,
MANUFACTURER OF
Cut and Polished, Red and Grey Granite and Marble
MONUMENTS,
HEADSTONES,
FENCE STONES and POSTS.
St. Paul Street, opposite Grand Central Hotel.

POST OFFICE BOOK STORE.
FINE STATIONERY.
Public and High School Books and Supplies,
NEWSPAPERS AND MAGAZINES.
ALL THE LATEST NOVELTIES.
M. Y. KEATING, 35 Queen Street.

The York County Loan and Savings Co.
BRANCH OFFICE.
31 Queen St., St. Catharines.
CHAS. M. BUTCHART,
Superintendent.
**ST. CATHARINES**

**College of Commerce**

FOR SHORTHAND, TYPEWRITING, STENOGRAPHERS are always in demand. Graduates assisted to position.

| Ontario st intersects          | 3 Chas Gillan           |
| North William st intersects   | 5 Michael Sullivan      |
|                               | 7 Samuel Watt           |
|                               | 9 Mrs Louisa Tyler       |
|                               | 11 Mrs Ann McGregor     |
|                               | 13 Melvin Moyer         |
|                               | 15 A E Caverhill        |
|                               | 17 F Killmer, dentist    |
|                               | 19 Jas Lee, grocer       |
|                               | 23 Edward Odum          |
|                               | 25 Vacant               |
|                               | 27 A C Hoffman          |
|                               | 29 G H Fairfield        |
|                               | 31 M Brennan            |
|                               | 33 A W Smith            |
|                               | 120 John Parker         |
|                               | 102 Mrs T Rans          |
|                               | 106 Geo Shaw             |
|                               | 108 Samuel Harper       |
|                               | 110 Mrs Jno Creamer      |
|                               | 116 Daniel Grey         |
|                               | 118 Mrs James Joy       |
|                               | 120 John Peard          |
|                               | 126 Thos Etherington     |
|                               | 128 Patrick Sullivan    |
|                               | 130 Mrs M Grattan       |
|                               | 132 Henry McGarry       |
|                               | 138 John Lewin          |
|                               | 142 Wm Blake, grocer    |
|                               | Geneva st intersects    |
|                               | G T R station           |
|                               | Balfour and Wiley st   |
|                               | intersect               |
|                               | James McCue             |
|                               | Mrs Thos Joy            |
|                               | Jacob Hartman           |
|                               | Niagara st intersects   |
|                               | Jos Stephens            |
|                               | L McDonald              |
|                               | Page st intersects      |
|                               | Miss Jessie Parker      |
|                               | F Wright                |
|                               | Edward Reilly           |
|                               | Vacant                  |
|                               | John Stanley            |
|                               | John Fuller             |
|                               | Mrs Moore               |
|                               | John Parker             |
|                               | Geo Bradt               |
|                               | City limits             |
|                               | Welland ave, south side |
|                               | John Swanney            |
|                               | James st ends           |
|                               | Lake st intersects      |
|                               | Mrs J Clifford, grcr    |
|                               | Gerrard st intersects   |
|                               | Johnson Clench          |
|                               | C P Mills               |
|                               | John H Stanton          |
|                               | Beacher st intersects   |
|                               | Rev G W Kerby           |
|                               | A P M Culver            |
|                               | James McMahon           |
|                               | Theo Sweet              |
|                               | 65 Mrs Dillon           |
|                               | Wm Churches             |
|                               | Mrs John Stuart         |
|                               | Frank Wood              |
|                               | Oscar Harris, grcr      |

**FOWLER & CO. 18 ONTARIO STREET.**

WATCHES, CLOCKS and RICH GOLD JEWELRY.
POOLE'S PHOTOS ARE THE BEST.
WHAT THINK YOU?

ST. CATHARINES DIRECTORY 57

Clark st ends
Coal sheds

Court st ends

99 J S Cheney
101 Grahame Scott
Vacant

113 Mrs Sarah Estress
115 L Berry
117 Rev C A Washington
Miss A Morgan
Mrs E Grant

127 Henry Patrick
Alfred Fletcher
John Sutter, coal

139 Robt Kermode
141 Wm Hallett
143 J W Downey
P Freeman
D McCarthy, hotel

Geneva st intersects

Mrs A Robertson
Walter Vanderburg
Vacant

Mrs A Smith
Mrs S Trusty
Wm Kargan
Edward Phipps
James Chase
Railway track
John Lowe
H Rogers, coal

Niagara st intersects

Wm Hammond
James Smith
Two vacant houses
John Ryan
Martin O'Day
Mrs Haynson

KIDNEY TROUBLES
CURED BY
RYCKMAN'S
KOOTENAY CURE.

SUBSTANTIAL PROOFS, ETC.

Write for Pamphlet containing sworn statements.
The S. S. Ryckman Medicine Co.
HAMILTON, ONT.

Page st intersects

H J Logan

John st intersects

Wm Albon
Mrs Ellis

Hynes ave intersects

Peter Lewis
Vacant

Vine st intersects

Paul Barber
City limits

Duke st intersects

John Rothwell
Samuel Harper
Wm Duffin
John G Cumming
Paul Park
A Wilson
Thos Phalen
Joseph Doyle

Lake st intersects

James Gayder
James Talbot
Wm Eller
Wm Cline
Mrs Susan Devlin
John Hemphill

Wellington st, east
side, from Church
to Welland ave

1 John P Casey
Miss Helen Wallace
James Douglas

Wellington st, west
side

W H Begy
James McBride
10 Mrs E McLaughlin
12 Thos Henderson
14 Rev Thos Bone

THE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
1st—To help all who become members to secure their own homes
free of encumbrance; 2nd—To promote thrift and saving, especially among the young;
3rd—To earn fair profits for its members.

Branch Office: 31 QUEEN ST.

C. M. BUTCHART, Supt.
Oak Hall. We manufacture all our own CLOTHING.

58

VERNON'S CITY OF

PARNELL & BALD,
Plumbers, Steam, Water and Gas Fitters,
SHEET METAL WORKERS.
Dealers in Furnaces, Stoves, Ranges, Gas Appliances and
House Furnishing Specialties.
113 ST. PAUL STREET, ST. CATHARINES.

VAUGHAN M. ROBERTS,
CIVIL AND SANITARY ENGINEER.
SPECIALTIES:
Water Works, Sewers, Electric Light, Electric Railways.
OFFICE: 18 ONTARIO ST.

D. ROBERTSON,
MERCHANT TAILOR,
No. 3 ST. PAUL STREET.

STANLEY'S BIG 22
27 ST. PAUL ST.
R. STANLEY & CO.,
IMPORTERS OF
DRY GOODS, MILLINERY, MANTLES,
CARPETS, CURTAIN AND MEN'S FURNISHINGS.

H. J. CONN & CO.
Carry a full line of Brooms, Brushes and Woodenware.
91 ST. PAUL STREET.
When you die, you'll be dead a long time.
Moral: Get your Photos at POOLE'S Studio NOW.

ST. CATHARINES DIRECTORY

Duke st intersects
Jas A Servos
Patrick McCarty
18 John Pearson
Mrs Martha Harris

Lake st intersects
V H Tier
Mrs Sarah Cain
CH Leceister, plan-
ing mills
Richd Parnell
A K Baker
Miss C Linter
A Halliday
John Purcell
Chas Clutterbuck
Thos Moffatt
Thos Durnin, grcr
J Black
Robt Bell
Mrs Sarah King

Westchester ave
Westchester st, west
side, from canal to
western limits
John H Hainer

Westchester st, east
side, from old canal
to new canal
John Carter, brick
yard
Wm Johnston
James Conners

Queenston st intersects
Joseph March
Chas Gilbroneen

CATARRH
Sworn evidence as to cures
effectected by
Ryckman's Kootenay Cure.
WRITE FOR PAMPHLET.

S. S. RYCKMAN MEDICINE CO.
HAMilton, ONT.

Westchester st, west
Queenston st intersects
side
Chas Cushman
Fairvale Driving
Park

Nelson st intersects
Geo K Patterson
Geo Wilson, sash
factory

Wiley st, east side,
from Welland ave

Nelson st intersects

Dacotah and Ottawa sts
intersects

Wiley st, west side

William st, east side,
from St Paul to
Montebello Park

REMEMBER!
H. J. CONN & CO. carry the largest stock
of Tin and Graniteware in the city.

91 ST. PAUL STREET.

S. S. RYCKMAN MEDICINE CO.

John Nagel
James Overholt
James Murphy

Nelson st intersects
Planing mills
Geo Rymer

Dacotah st intersects

Ottawa st and Russell
ave intersect
Vacant

William st, east side,
from St Paul to
Montebello Park

Mrs N Dunn
Mrs M A Auburn
Mrs Mary Flanigan
Mrs Sarah Clark

King st intersects

35 Chas Bunting

REMEMBER!
"Education for business is just as necessary as education for the professions, and the young man who starts in life with a good business education has that advantage over his fellows which superior knowledge and experience always gives." — Henry S. Monroe, Esq., before the Convention of Business Educators, Chicago, July 21st, 1894.
If Quality is a Desideratum, why, of course,
POOLE'S PHOTOS ARE THE BEST

ST. CATHARINES DIRECTORY

14 Thomas Bate
18 H G Williams
20 C O Borrowman
22 F L Barnum
24 Geo Willis
26 W J Price

Vacant

Selina st intersects
Stephenson House
Mrs A Winchester
26 Frank Graydon

York st, east side,
from Welland ave to limits

2 Thomas Webb
4 Mrs S Colling
6 John Kay
8 Robert Colling

Elizabeth st commences
10 Thos E Dudley
14 Richard Meighan
16 Michael Sheridan

Louisa st commences
Geo Burgess

Albert st commences
Wm M Jones
James G Taylor
Mrs B Myers

Merritt st intersects
J Castle

Dufferin st intersects
48 Frank Goffin

York st, west side

1 G W Hodgetts
3 Mrs Phoebe Taylor
5 Walter McGibbon
7 Mrs Mary Devaney
Patrick Connors
Harry Blair
Chris Bermingham
Geo Brown
Miss Maria Glazier

Merritt st intersects
Mrs Eliza Bradt
Tilman Moyer
G H Vanderburgh
J E Varley

DR. GOODMAN,
CORONER. COUNTY LINCOLN,
Chairman Board of Health, St. Catharines.

ONTARIO STREET.

DO YOU WANT TO PAY OFF THE MORTGAGE ON YOUR HOME?
The York County Loan and Savings Company
Loans at Low Rates and Easy Payments.
Branch Office, 31 QUEEN ST. C. M. BUTCHART, SUPT.
The White House

22-24

ST. PAUL STREET.

The Largest, Best and Cheapest Assortment of

MEN'S CLOTHING
HATS,
CAPS,

AND

GENTS' FURNISHINGS

IN ST. CATHARINES.

GIVE US A TRIAL.

The White House.
Abbs, John A, druggist, 51 St Paul
Abbey, Richard, laborer, Niagara
Ætna Insurance Co (Hartford), Camp & Carlisle, 15 Queen
Agricultural Fire Insurance Co (Waterdown), Potter & Carroll, 4 Queen
Aikine, C M, tobacconist, 112 St Paul
Aikine, Arthur, merchant, Church
Adair, David, gardener, Maple
Adams, E H, clerk, Queenston
Adams, Geo, wks Smith's Saw Works, bds E McCarthy, Somerset
Adams, Wm, farmer, Facer
Adamson, David, carpenter, Dakota
Adie, James, agent Canadian Pacific R'y ticket office, h 98 Queen
Adie, James, clerk P O
Adie, Mrs James, George, cor Louisa
Adie, John, machinist, George, cor Louisa
Albon, Miss Edith, bookkeeper, 88 Church
Albon, John, painter and paper hanger, King, h Chestnut
Albon, Wm, wheelmaker, Welland ave
Allan Bros, furniture, 94-6 St Paul
Allen, Fred, laborer, Queenston
Allen, Geo, laborer, Division
Allan, Geo, tailor, 80 Church
Allan, John, laborer, Beech
Allan, John, bartender, Queenston
Allan, Thomas, furniture, 1 W B
Allan's, Duke
Allan, Wm B, architect, 94 St Paul, h Duke
Allane, Rev L A H, pastor St Mary's Ch, St Paul w
Alexander, A G, prof music, Geneva
Alexander, Hugh, gard'r, Francis
Allgood, Chas, laborer, North

The Yor. County Loan and Savings Co., Branch Office, 31 Queen Street

"It is true the saving of a few dollars may in itself be of little moment, but if the habit once becomes fixed, the accumulation will go on and be ultimately successful."

C. M. BUTCHART, District Superintendent.
**COLLEGE OF COMMERCe**

**ST. CATHARINES.**

**Cor. ST. PAUL AND ACADEMY.**

**R. REYNOLDS, Principal.**

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tbody>
<tr>
<td>Alligood, Jas</td>
<td>laborer</td>
<td>North</td>
</tr>
<tr>
<td>Alligood, Samuel</td>
<td>Water</td>
<td></td>
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<tr>
<td>Allings, John</td>
<td>laborer</td>
<td>Vine</td>
</tr>
<tr>
<td>Ambrose, Miss Carrie</td>
<td>wks D Walker</td>
<td>6 King</td>
</tr>
<tr>
<td>Ambrose, Miss Mary</td>
<td>wks McClung's</td>
<td>6 King</td>
</tr>
<tr>
<td>American Hotel</td>
<td>Young &amp; Booth</td>
<td>prop, 13 James</td>
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<tr>
<td>Amsden, Mrs Helena</td>
<td>teacher</td>
<td>1 F Graydon's, Yates</td>
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<tr>
<td>Anderson, A Y</td>
<td>ledger keeper</td>
<td>Imperial Bank, bds Welland</td>
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<tr>
<td>Anderson, Dennis</td>
<td>mason, George</td>
<td>cor Beach</td>
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<tr>
<td>Anderson, Dennis</td>
<td>blacksmith</td>
<td>Beach, cor George</td>
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<tr>
<td>Anderson, Miss</td>
<td>Elizabeth</td>
<td>Anderson's dry goods store, h 118 King</td>
</tr>
<tr>
<td>Anderson, John</td>
<td>machinist</td>
<td>Albert</td>
</tr>
<tr>
<td>Anderson, Miss</td>
<td>Nellie</td>
<td>bookkeeper, Meyer's bakery, George, cor Beach</td>
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<tr>
<td>Anderson, Wm</td>
<td>blacksmith</td>
<td>George</td>
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<td>Andrews, Wm</td>
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Bain, Mrs W. R., 117 Church
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Baker, Miss Amy, Division
Baker, Miss C., 29 Academy
Baker, Jos, carter, Page
Baker, T., insurance agent, 29 Academy
Baker, Wm, car bldr., 33 Henry
Bald, Henry, carpenter, Louisa
Bald, Henry A. (Parnell & Bald), h. Louisa
Bald, Wm., Louisa
Bald, Wm G., barber, h. Louisa
Baldwin, Albert, wks Welland Vale Co., 10 Elizabeth
Ball, Abraham, salesman, McLaren & Co., 24 Duke
Ball, David, laundryman, Church
Banks of York, 5 Queen
Bank of Toronto, G. W. Hodgetts, mgr., Queen, cor King
Banwell, mrs., 16 Academy
Barber, Lawrence, wks Saw Works, Page
Barber, Paul, farmer, Welland ave
Barker, J., teacher, B. R. College
Barnet, Mrs James, 72 Henry
Barnet, Thos., painter, Henry
Barnum, Fredk., M 1, 22 Yate
Barr, J. M., 26 Queen
Barrett, Daniel, grinder, knife factory, Water
Barrett, Patk., laborer, Cross
Baumamm, C., soap fcty., Thorold

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Baumamm, Jno, saw filer, Thorold road
Bate, Arthur W., 14 Yate
Bate, Miss Cecilia, 119 Church
Bate, Miss Emily, 119 Church
Bate, Miss Emily H G, 14 Yate
Bate, Miss Flora L., 14 Yate
Bate, Henry Newill, 14 Yate
Bate, Miss Mary, 119 Church
Bate, Thomas (Taylor & Bate), h. 14 Yate
Bates, Geo., Hainer
Bates, Miss Hannah C., mgr Parker's Dye Works, 32 Queen
Bates, Miss Sophia, 32 Queen
Bates, Wm., shoemaker, wks Reilly & Son, 32 Queen
Batten, Ernest, clerk, Queenston
Batting, Mrs M A., 1 Maybee's, Welland ave
Beal, Mrs George, cook, Francis
Beam, C. O., L D S, dentist, 2 Queen, h. Ontario
Beamer, Miss S., 100 Welland ave
Beard, C., mgr Lloyd estate, h.
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Beard, Teresa, 90 Welland ave
Beatty, Miss Florence, St Paul w
Beatty, Mrs Francis A (wid John J), fruit farm, St Paul w
Beatty, Fredk, Niagara
Beatty, Miss Gertrude, St Paul w
Beatty, Miss Helen, St Paul w
Beatty, Howard, painter, Niagara
Beatty, Mrs Jennie (wid Wm), Geneva
Beatty, John, clerk, 88 King
Beatty, Miss Mary, 88 King
Beatty, Stephen, conveyancer, 88 King
Beatty, Thos, scale inspr, Niagara
Beatty, Wm, painter, 88 King
Beaver, Jas, laborer, Vine
Becker, Jos, grocer, Geneva
Beckett, Miss E A, 1 J Rothwell, Wellington
Beckett, Peter, tanner, Thorold rd
Beeton, Edwd, bookkpr, 9 Centre
Beeton, Kenneth, tchr, 104 Queen
Begy, Miss C, Queenston
Begy, Edwd, painter, Begy & Son, Elizabeth
Begy, F P. & Son (F P & Geo A), painters and decorators, 3 James, h same

Begy, Fk, sign writer, h 85 King
Begy, Hy, cigar mkr, Queenston
Begy, Jacob, cigar mkr, Queenston
Begy, L, cigar mkr, Queenston
Begy, Mrs M, Maple
Begy, Miss Maud, Wellington
Begy, Philip, Queenston
Begy, V, & Bros, cigar manfrs, Church
Begy, W H, painter, Begy & Son, Wellington
Begy, Wm, Queenston
Begy, Wm J, cooper, Wiley
Bell, Mrs Bella (wid Wm), 1 Wm Liddiard’s, Merritt
Bell, Geo, barber, Geneva
Bell, Robt, carpenter, Wellington
Bell Telephone Co, John E Bull, local mgr, 30 St Paul
Bell, Wm, bricklayer, Niagara
Bell, Wm, carpenter, Haynes ave
Bellmont House, Wm Gander, prop, Geneva and Center
Belton, John, teamster, 1 Wm Belton’s, Dittrick
Belton, Peter, teamster, 1 Wm Belton’s, Dittrick
Belton, Wm, teamster, 1 Jno Cox, Geneva south
Belton, Wm, farmer, Dittrick
Benson, Miss A M, at T R Merritt’s, St Paul w
Benson, Chas I (Cox & Yale), h 7 Ann
Benson, Jas R, gas office, 1 C I Benson’s, Ann
Benson, John T, engineer, Ridley College, King
Benson, Robt, tchr, IC I Benson’s, Ann
Benson, Mrs W T, 24 Academy
Bennett, Edwd, mason, Victoria
Bennett, Fred, student, 127 Church
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| Betts, Jas, hostler, Ellis House, Somerset | Black, Robt, dry goods, Geneva |
| Berford, P J, contractor, bds Grand Central Hotel | Black, Thos, 9 Centre |
| Bigger, Mrs J S, 109 King | Blain, Jas, clerk, W W Greenwood, Niagara |
| Bigger, Miss Martha J, 109 King | Blain, Thos, gov Co jail, Niagara |
| Bigger, P L, 109 King | Blain, Pirie, clerk, Niagara |
| Bingay, B V, electrician, bds Grand Central Hotel | Blair, Harry, wks R H Smith Co, York |
| Birchall, Miss, 25 Court | Blair, Miss Mary A, saleslady J D Tait &amp; Co, Welland ave |
| Bird, Jas, grocer, Geneva | Blair, W P, pianos, organs and sewing machines, 99 St Paul, h Church |
| Birmingham, Mrs Bridget (wid James), 1C Birmingham, York | Blake, Miss Sara, teacher, 142 Welland ave |
| Birmingham, Chris, gardner, York | Blake, Wm, grocer, 142 Welland ave |
| Bishop Ridley College, Rev J O Miller, prin, Yate | Blake, W G, printer, Standard, bds 142 Welland ave |
| Bishopric, Geo, Haynes ave | Blanchard, L, laborer, Niagara |
| Bissonnette &amp; Case (L Bissonnette, C A Case, Thos Joy), merchant tailors, clothiers and gents' furnishers, 67 St Paul | Blank, Miss Dinah, Queenston |
| Bissonnette, L (Bissonnette &amp; Case), bds Grand Central | Blank, Jno, carpenter, Queenston |
| Bixby, D W, bookseller, 37 St Paul, h 2 Yate | Blank, J S, boots and shoes, 183 St Paul, h Queenston |
| Bixby, Henry W, 2 Yate | Blank, Richd, plumbbr, Queenston |
| Bixby, Miss S P, 2 Yate | Bohan, Jeremiah, sailor, Merigold |
| Black, Geo, policeman, 54 Church | Bohan, Patk, labr, Merigold, e s |
| Black, Miss Helen, 10 Race | ENCOURAGE Your Children to Save their Money by putting it in the YORK COUNTY LOAN AND SAVINGS COMPANY. |
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| Black, Jamieson (Black &amp; Kerr), h Wellington | |</p>
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<thead>
<tr>
<th>ST. CATHARINES College of Commerce</th>
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<tr>
<td>Thorough instruction in everything that pertains to a business education.</td>
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<td>INDIVIDUAL INSTRUCTION.</td>
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<td>STUDENTS MAY ENTER AT ANY TIME.</td>
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<td>SEND FOR CIRCULARS.</td>
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<tr>
<td>R. REYNOLDS, Principal.</td>
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Bliss, Henry, machinist, Wall
Bogardus, A P, salesman McEdward & Moore, Russell ave
Bogardus, P, carpnt'r, Russell ave
Boiler Inspection and Insurance Co, Thomson & Moore, 25 Queen
Bolan, Thos, wks Taylor & Bates, Brewery
Boles, Arthur A, machinist, knife factory, Chestnut
Bolton, Mrs K M (wid John), Elizabeth
Bone, Rev Thos, Canal missionary, 14 Wellington
Bonham, Albert, temperor, R H Smith Co, 18 Louisa
Bookless, Geo, blksmith, Louisa
Booth, John (Young & Booth), American Hotel
Borrowman, C O (McLaren & Co), h 20 Yate
Boulden, Arthur, health inspector, Lake, cor Louisa
Bowdler, James, carpet maker, Catharine
Bowen, Miss Catharine, Water
Bowen, Mrs L, dressmaker, 34 William
Bowens, Geo, wheel mk'r, Church
Bowles, Jas, laborer, Page
Bowman, Fred, plumbr, St Paul w
Bowman, Joseph, Francis
Bowman, Wesley, lock tender, 110 King
Bowman, Wm H, btchr, St Paul w
Bowman, W M B, milk dealer, Pelham, e s
Boyd, Geo, mason, Vine
Boyd, Saml, contr'ctr, Thorold rd
Boyer, Miss Jennie, clerk, McClung's, bds P Clark, Wellington
Boylan, Jno (Lowe & Boylan), h Wall
Boylan, Miss Mary, Wall
Boylan, Thos, Wall
Boyle, Miss Alice, St Paul w
Boyle, Miss B, dressmkr, 32 King
Boyle, Geo, farmer, Vine
Boyle, Mrs Mary (wid James), St Paul w
Boyle, Rachael, Niagara
Boyle, Thos, sailor, Cross
Boyle, Wm C, lock tender, George, cor Edmond
Coyne, Thos, sailor, Catharine, cor Edmond
Brackin, Jno, blacksmith, Page
Brackin, Wm, grnder, Page
Bradley, R H, carpenter, Church
Bradley, Richd P, millwright, 13 Centre
Bradley, Walter, blksmith, 71 Queen
Bradt, Alex, lock tendr, Catharine
Bradt, Mrs Eliza, York
Bradt, Geo, pest house keeper, Welland ave
Bradt, John, wks McKinnon Dash Co, 43 Will am
Bradt, Landis, gardnr, 73 George
Bradt, Wellington, wks McKinnon Dash Co, Elizabeth
Bramley, Mrs James, Henry, cor Albert
Breen, Patrick, contractr, Church
Brennan, Mrs Augusta (wid Jos), 53 Queen

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Brennan, Mrs, nurse, Dexter
Brennan, Peter, printer, Star office, Dexter
Brick, E J, barber, 38 St Paul
Brick, Jno, coachman, C Riordon, 22 Geneva, cor Court
Brisbin, Saml, engineer, 96 King
Brisson, Alfred, tailor and renovator, 8 James, h Louisa
Bristow, John, clerk, Grand Central Hotel
British America Assurance Co, Camp & Carlisle, 15 Queen
Brocklehurst, L electrician, electric light factory, 17 Court
Brookland, Fred, porter, Grand Central Hotel
Brooks, Mrs Helena, Hainer
Broom, Jas, agent patent medicines, 33 Court
Brower, Miss Celia, typewriter, 14 Elizabeth
Brower, Mrs Marg't, tailoress, 14 Elizabeth
Brower, Thos, ship carp'ter, Dufferin
Brown, Mrs A G (wid Albert), 4 Yate
Brown, Arthur I, wks Welland Vale Co, Church
Brown, Fk, ax maker, Welland Vale factory, 105 Lake
Brown, Geo, laborer, York

Brown, Miss Ida, I J Comstock's, Somerset
Brown, Jas, mason, Louisa
Brown, John, Water
Brown, J W, stock broker, 3½ St Paul, h 1 Centre
Brown, Mrs L (wid Wm), Niagara
Brown, Mrs, Wall
Brown, Peter, cooper, St Paul w
Brown, Mrs Robt, washerwoman, Geneva
Brown, Thomas, druggist, J N Walker's, St Paul w
Brown, Wm, plumber, Gourlay's, St Paul w
Brownley, Thos, lock tn'dr, Church
Brownlee, Wm, 8 Queen
Bryant, Dempster, butcher, 34 King, h Queenston
Bryant, Jas F, student, Chestnut
Bryce, W It, teacher, B R College
Bryson, W, 8 Queen
Bullock, Thos, markt gardnr, Wiley
Bunting, Chas, 35 William
Bunting, Miss Emma, I Mrs Bunting's, 39 William
Bunting, II T, flour and feed, 21 James, h 38 Queen
Bunting, J R, clerk Bank Toronto, Geneva
Bunting, Mrs Sarah (wid Thos), 39 William
Bunting, Sydney W, dentist, h 37 Elizabeth
Burgoyne, Mrs Martha, Cherry

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<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Location</th>
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<tbody>
<tr>
<td>Burgar, F D</td>
<td>salesman, McLaren &amp; Co, 202 Duke</td>
</tr>
<tr>
<td>Burgess, Geo</td>
<td>ptr, Albon's, York</td>
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<tr>
<td>Burgess, Geo</td>
<td>York</td>
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<tr>
<td>Burgess, James</td>
<td>Welland Vale Co, Ontario</td>
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<tr>
<td>Burgess, Geo</td>
<td>York</td>
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<td>Burgoyne, Miss S</td>
<td>tchr, Cherry</td>
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<td>Burgoyne, Wm B</td>
<td>mgr Standard, 11 Trafalgar</td>
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<tr>
<td>Burk, Wm</td>
<td>foreman Wheel Wks, Church</td>
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<tr>
<td>Burleigh, Jas</td>
<td>butcher, Queenston</td>
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<td>Burleigh, Wm</td>
<td>clerk, Queenston</td>
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<tr>
<td>Burns, John</td>
<td>W H McLaren &amp; Co, bds Welland House</td>
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<td>Burrows, Chas</td>
<td>11 William n</td>
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<td>Burson, G B</td>
<td>(Collier &amp; Burson), 17 Academy</td>
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<tr>
<td>Burson, Herbert</td>
<td>photographer, 17 Academy</td>
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<td>Burtch, Frank</td>
<td>coachman, S J Woodruff, Ontario</td>
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<tr>
<td>Burtch, Geo</td>
<td>mgr Knife Factory, Thorold rd</td>
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<td>Burtch, Geo</td>
<td>carptr, 25 Henrietta</td>
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<td>Burtch, L</td>
<td>laborer, Geneva</td>
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<td>Burtch, Roland</td>
<td>baker, Mary, cor King</td>
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<td>Burtch, Thos</td>
<td>carpenter, Hainer</td>
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<tr>
<td>Burton, Simon</td>
<td>lab'r, Welland ave</td>
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<tr>
<td>Butchart, C M</td>
<td>dist supt York County Loan and Savings Co, h Geneva, cor Queenston</td>
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<tr>
<td>Butler, John</td>
<td>sailor, Russell ave</td>
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<tr>
<td>Butler, Miss Minnie</td>
<td>Niagara</td>
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<tr>
<td>Butler, Nicholas</td>
<td>blksmith, Henry, cor Albert rd</td>
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<tr>
<td>Butler, W</td>
<td>grinder, Russell ave</td>
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<tr>
<td>Bye, Jas</td>
<td>butcher, 34 Elizabeth, h Napier</td>
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<td>Caffery, Patk</td>
<td>farmer, Queenston</td>
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<tr>
<td>Cahill, Miss Kate</td>
<td>Dittrick</td>
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<tr>
<td>Cain, Miss Annie</td>
<td>dressmaker, Wellington</td>
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<tr>
<td>C. M. BUTCHART, Supt.</td>
<td>Branch Office, 31 QUEEN St.</td>
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- Calderone, Fk, fruiterer, 32 King
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- Call, Miss L, laundress, Nelson
- Callahon, Miss Lizzie, Geneva
- Calloway, Edwd, lab' r, Division
- Cambray, Joseph, gardnr, Cherry
- Cambray, Thos, plumber, 3 Centre
- **Camp & Carlisle, insurance agents, 17 Queen**
- Camp, Louisa, Lyman
- Camp, Mrs Mary (wid G F), 1 H Collier's, Yates
- Campbell, Alex, machnst, James
- Campbell, Allan, 78 Church
- Campbell, Geo machst, 22 Centre
- Campbell, Hugh, merchant, Queenston
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Campbell, Mrs M L, boarding, 2 Beach
Campbell, Mrs, 78 Church
Campbell, Wm, 78 Church
Campbell, W & H, boots and shoes, 75 St Paul
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Canada Hair Cloth Co, J A M Sloy, mgr, Hydraulic Race, No 2
Canada Life Assurance Co, Jno P Casey, agent, 15 Queen
Canadian Bank of Commerce, F O Cross, mgr, St Paul, cor Queen
Canadian Express Co, Alex Christie, agent, 5 St Paul
Canadian Pacific Railway Ticket and Telegraph Office, James Adie, agent, 50 St Paul
Canavan, Miss Annie, boarding, 127 Church
Canavan, Miss Kate, 127 Church
Canavan, James, 127 Church
Canavan, Thos, sailor, Pelham, w s
Canute, Miss Mary, 136 Church
Canute, Saml, painter, Queenston

Canute, Wm, foreman Star, Queenston
Carbon, A M, Geneva
Carborundum Co, Canadian agency, 46 Ontario
Card, F T, barber, 82 St Paul
Carle, E, laborer, Niagara
Carle, John, painter, Queenston
Carle, John W, builder, 4 Mary
Carle, Jos, fireman, Gas Co, Pelp
Carlisle Bros & Co, carpets and house furnishers, 40-2 St Paul
Carlisle, G C (Carlisle Bros & Co), h Church, cor Queen
Carlisle, Henry H (Camp & Carlisle), bds 17 Church
Carlisle, Miss Henrietta, 1 G Carlisle's, Church
Carlisle, John, traveler, Harris & Neelon, 7 Duke
Carlson, John, blacksmith, St Paul, h Vine
Carman, Miss Ella, North William
Carman, J W, broker, 26 Queen, h William
Carman, Miss Winnifred, North William
Carnachan, Andrew K, carpenter, Queenston
Carnachan, Jno, crptr, Queenston
Carnachan, Mary, tailor, Queenston
Carnegie, James, tailor, Louisa
Carpenter, Miss Tilla, Welland ave
Carroll, Benj, carpenter, Water
Carroll, Mrs Kate (wid John), grocery, St Paul w
Carroll, Mrs Peter, 30 Wall
Carroll, Wm, carpenter, Victoria
Carroll, W J (Potter & Carroll), h Queen, cor Church
Carter, Jno, brick yd, Westchester
Carter, M, brick mfr, Thorold rd
Carty, James, carpenter, Cherry

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Carty, Miss Lottie, saleslady, P O book store, Cherry
Cary, E E, mgr Packard Electric Co, ltd, h 8r James
Case, C A (Bissonnette & Case), h 33 Duke
Case, James, Ontario
Casey, John P, agent, Canada Life, 17 Queen, h Wellington
Cashen, Thos, wks Waterworks, Louisa
Cassell, Aaron, h 8 North
Cassidy, Charles, blacksmith and practical horseshoer, Mary, h Lake
Cassidy, Danl, driver, McLaren's, Lake
Cassidy, Rev F A, M A, pastor St Paul st Methodist Church, Church, cor Lyman
Cassidy, —, wks Welland Vale Co, bds T Hammond's, Ontario
Castle, —, laborer, York
Caulton, F G, M D, 19 Duke
Caverhill, Arthur, teacher, 15 Welland ave
Cavers, C W, reporter, Star, 42 Welland ave
Cavers, Verner, laundorman, Queenston
Cawker, Miss Bessie, Lisgar
Cawker, Harry, tailor, Lisgar
Cawker, John, merchant tailor, 28 St Paul, h Lisgar
Chadwick, Chas, foreman freight sheds, G T R, Hainer
Chamberlin, Mrs M J, 134 Ontario
Chandler, Miss Lillian, dressmaker, Wall
Chandler, Wm, laborer, Wall
Channel, W E, hosiery manuf, Hydraulic lock No 2, h 58 Lake
Chaplin, Miss Carrie, James

**THE OBJECT** of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
free of encumbrance: 1st—To help all who become members to secure their own homes
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**FITS and HIVES**
MOST POSITIVELY CURLED BY
**RYCKMAN'S**
**KOOTENAY CURE**
The S. S. Ryckman Medicine Co.
HAMILTON, ONT.

Chaplin, Alex D, traveler, Welland Vale Co, James, 1 W Chaplin's
Chaplin, Miss Charlotte, James
Chaplin, Garnet W, James, 1 W Chaplin's
Chaplin, James, manfr, Welland Vale Co, 79 James
Chaplin, W H, pres Welland Vale Co, James, cor Duke
Chaplin, W J, Welland Vale wks, 6 William north
Chapman, Chas, painter, St Paul, h Niagara
Chapman, Edwd, merchant tailor, Queenston
Chapman, Jos, tailor, Lake
Chapman, Philip, painter, Niagara
Chapman, R H G, supt Welland Vale wks, 85 Queen
Chapman, Robt, butcher, Carlton
Chapman, Wm, painter, Niagara
Chappell, Jos, grinder, Welland Vale Co, Hainer
Charles, Miss Carrie, bookkeeper, H Bunting, Lock 2
Charles, Henry, lock tncl, Lock 2
Charles, Miss Ina, Lock 2
Chase, Edwin, carpenter, Louth

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Charles, Miss Mary, dressmaker, Lock 2
Chase, Miss Ethel G, teacher, Louth
Chase, Wm G, teacher, Louth
Chase, Miss Hattie, Queenston
Chase, James, car inspector, Welland ave
Chase, Mrs Mary, Queenston
Chase, Wm, clerk, Ottawa
Chatfield, Albt, plumber, 45 Yate
Chatfield Co, steam and gas fitters, 24 Ontario
Chatfield, W, mstr mchnic, Lyman
Chelew, Jos, Niagara
Cheney, John S, mgr Topliff & Co, 99 Welland ave, cor Court
Chestnut, Capt Henry, mariner, 88 Church
Chestnut, Robt, sailor, 2 Centre
Chestney, Jas, malster, Taylor & Bate, 2 Cherry
Chisholm, Wm, laborer, Albert
Christie, Alex, agent Canadian Express Co, h St Paul w
Christie, Jas, switchman G T R, Louth, w s
Christie, Robt, Niagara
Christie, Wilfred, Niagara
Christiansen, Neil, mason, Beach
Christiansen, Thos, pantr, Beach
Church, Miss Susan, 102 Church
Churches, Wm, sawmkr, Welland ave

City Hotel, Jas Sullivan, prop, King, cor Mary
City Planing Mills, Cooke & Son, props, Geneva
Clark, A, laborer, Page
Clark, Annie, cook H Taylor, Ontario
Clark, Miss Charlotte, dressmkr, Mrs Clark's, William
Clark, Mrs Fannie (wid John), boarding, Geneva
Clark, Geo, teamster, Cherry
Clark, Mrs Jane, boarding house, Church
Clark, Mrs J C, 26 Queen
Clark, Jos, 15 Academy, cor Centre
Clark, Jos, lock and gunsmith, 167 St Paul
Clark, Miss Maud, dressmaker, Mrs Clark's, William
Clark, Mary, cook, T Bate, 14 Yate
Clark, Miss Nellie, dressmaker, Mrs Clark's, William
Clark, Robt, sailor, Dacotah
Clark, Mrs Sarah (wid Benj), William
Clark, Thos, driver, Carlisle Bros, 14 Wall
Clark, Thos, M D, 115 St Paul
Clarke, —, bds 107 King
Clavel, Isidore, laundryman, 13 Henry
Clay, Wm, laborer, Division
Cleghorn, Miss A M, matron B RC
Clench, John, city clerk, h Welland ave and Gerrard
Clench, Wm, teamster, Dacotah
Clenedenning, Miss L, Louth w s
Clewson, Andw, tel G T R, 1 W Dittrick's, Hainer
Clifford, Miss Edith, Welland ave, cor Lake
Clifford, John, grocer, Niagara

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Clock, Edwd, laborer, Dacotah
Clock, Wm, laborer, North
Clogy, Mrs Etta, comp Standard
Cloney Bros, grocers, Queenston
Cloney, Wm, conctcr, Queenston
Clutterbuck, Charles, plasterer, Wellington
Clutterbuck, Geo, gardener, Russell ave
Clutterbuck, Harry, plastr,Nelson
Cocker, Mrs Jos, 44 Welland ave
Cole, Aaron, farmer, Russell ave
Cole, Albert, Russell ave
Cole, Miss Jessie, Russell ave
Cole, S E, prop International Hotel, 33 James
Colgan, R, V S, 17-19 James
Colegate, Geo, housefurnishings, 10-12 James, h same
Colegate, Wm, printer, Star, bds Russell House
Colehouse, Edwd, tanner, bds Mrs Cordick’s, Water
Coleman, Jno E, shoemkr, Court, cor St Paul
Coleman, Mrs M, grcr, 171 St Paul
Coleman, Mrs M, Court, cor St Paul
Coleman, W, lab’r, Axe Factory, Court, cor St Paul
Coleman, W J, ice dealer, Albert, cor George
Collard, L H, private banker, 7 Ontario, h 86 Queen
Collard, W H, acctn Imperial Bank, 89 Lyman
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Collier & Burson (H H Collier, G B Burson), barstrs, 8 St Paul
Collier, Mrs Cornelia (wid H H), 1 H Collier’s, Yate
Collier, H H (Collier & Burson), h Yate
Colling, Miss Elizabeth, 4 York
Colling, Robt, carpnter, 8 York
Colling, Mrs Sarah, Louisa
Colling, Mrs Susanna (wid John), 4 York
Collins, Jas, Watson Manfg Co, 89 Queen
Collins, Wm, laborer, Niagara
Colten, Hy, motorman, Division Comfort, Alex, driver, R C Fitzgerald, Raymond
Comfort, J H, M D, 20 Queen
Commercial Union Fire Insurance Co, Potter & Carroll, 4 Queen
Comstock, John, carriagemkr, 31 King e, h Somerset
Conn, Chas W, salesman, J H Conn & Co, bds Murray House
Conn, H J (H J Conn & Co), h 91 St Paul
Connor, C H, barrister, 26 Queen, h 50 Welland ave

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Conway, Harry, Queenston
Conway, Nora, clerk, Queenston
Conway, Mrs M, Queenston
Cook, Alf R, printer, 30 Centre
Cooke, Angus, carpenter, Dufferin, cor Lake
Cook, Mrs Celia, 30 Church
Cooke, Miss Clara, Lake, cor Dufferin
Cooke, Miss E, Geneva
Cook, Miss Mary, compositor, Standard, Thorold Town
Cook, Miss Mary Ann, dressmaker, 30 Church
Cooke & Son, prop City Planing Mills, Geneva
Cox, Wm (Cox & Son), h Geneva
Cook, Mrs W M, Welland ave
Coomes, - , saw maker, Geneva
Cooper, C E, salesman, McEdward & Moore, 113 Queen
Cooper, Geo E, travlr, 113 Queen
Cooper, Mrs Jane, 6 King
Cooper, Mrs Jane (wid George), Geneva

Cooper, John, farmer, Dittrick
Corbin, John, h Niagara
Corbin, Wm (Patterson & Corbin), car builders, North
Corcoran, Miss Helen, saleslady, J D Tait & Co, Catharine
Corcoran, Michael, lock tender, Catharine
Corker, Alfred, Lake
Cornham, West, carptr, Queenston
Cornwall, J W, harnessmaker, 26 St Paul, h William
Cornwall, Mrs James, Albert
Cornwall, John, butcher, h Albert
Cosby, Mrs Calvin, 10 Wall
Costello, John, frame maker, bicycle factory, Louisa
Copeland, Miss Grace, 17 Maple
Copeland, Jas, weaver, 17 Maple
Copeland, Miss Jennie, 17 Maple
Copeland, Mrs, Race
Copeland, Wm, carptr, 17 Maple
Cougles, Miss Frances, 96 Ontario
Cougles, Miss Minnie, 96 Ontario
Cougles, Miss Nellie, 96 Ontario
Cox, Miss Annie, Rodman
Cox, Henry, Rodman
Cox, James, laborer, Calvin
Cox, John, Geneva s
Cox, Miss Louisa, dressmaker, Rodman
Cox, Mrs, Niagara
Cox, N, horse dealer, Niagara
Cox, R G (Cox & Yale), h 136 Ontario
Cox, Wm, farmer, Rodman
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Coyle, Robt, barber, Queenston
Coyle, Thos, tailor, Queenston
Cratt, Alex, tinsmith, J H Conn & Co, bds Murray House
Crawford, James, lineman, Bell Tel Co, Trafalgar
Crawford, Jas, cigar mkr, Geneva
Crawford, Miss Mary, 4 Catharine, cor Louisa
Crawford, Thos, boots and shoes, 59 St Paul, h 137 Lake ave
Crawford, —, 10 Catharine
Creamer, Frank, painter, 110 Welland ave
Creamer, Mrs J, 110 Welland ave
Creamer, Moses, agt, Queenston
Cronk, Earl, clerk, M J McCurry, 1 Park
Cronk, Samson, currier, McCordick, Park
Cronley, Jos, teamster, Hendrie & Co, 8 William
Crosby, Edwd, engineer, Page
Crosby, James, wks canning factory, Page
Crosby, Mrs James, Water
Crosby, Michael, sailor, Page
Crosby, Thos, st ry man, Page
Cross, F O, mgr Bank of Commerce, h 23 St Paul w
Croos, Mrs Mary (wid Luther), Lyman
Crossman, Jno, Welland Vale Co, 1 Mr Bolton's, Elizabeth
Crowe, Philip, mason, North
Crow, Wm, wks Welland Vale Co, Lock 2
Crow, Wm, laborer, Division
Crow, Wm, cigarmkr, Queenston

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Crowley, Mrs Ellen, 84 Welland ave, cor Catharine
Crowley, John, ship carpenter, Pelham, w s
Crowley, P J, contrcr, bds Grand Central Hotel
Crowley, T J, mason, 84 Welland ave, cor Catharine
Cruickshank, B L, grocer, 105 St Paul, cor Geneva, h same
Cruickshank, Wm, clerk, cor Geneva and St Paul
Crystal Palace, J W Junkin, prop, 72 St Paul
Cubbidge, Jno, wks Wheel Works, Lake
Cuddon, H R, wchmkr, 177 St Paul
Cuddon, Mrs H R, confectr, 177 St Paul
Cudney, Wm, carpnter, 58 James
Cudney, David, Raymond
Cudney, Henry, clerk Fitzgerald’s Grocery, Raymond
Cudney, Mrs Mary, Queenston
Cuffe, Miss Dora, 93 Queen
Cuffe, Miss Emma, 93 Queen
Cuffe, John E, collector customs, 93 Queen
Culp, Miss Anna, 92 Queen

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Culp, Edwd, blacksmith, 9 Centre
Culp, Ira F, county treasurer, 92 Queen
Culp, J, blacksmith shop, Helliwell’s lane
Culp, Marshall, gardner, 60Welland ave
Culp, Miss Rose, 92 Queen
Culver, A P M, Welland ave
Culver, Miss Emma, Welland ave
Cunming, John G, chief police, h Wellington
Cummings, Mrs Clara, North
Cummings, Jno, wks Wheelworks, Trafalgar
Cunningham, Geo, molder, wks Cunningham & Wright’s, Dittrick
Cunningham, James (Wright & Cunningham), h Wolseley ave
Cunningham, Miss Maggie, 118 Welland ave
Cunningham, Michael, laborer, Victoria
Cunningham, Miss Susan, Wolseley ave
Currie, J G, county registrar, h 78 King
Currigan, Wm, pound keeper, Maple
Cushman, Casper, brakeman, N C R, George

Cushman, C, farmer, Westchester
Cushman, N T, shemaker, Queenston
Cushler, Miss Minnie, with Miss Ross, King
Cuthbert, Mrs Isabella (wid Jno), 55 Queen
Daft, Miss Florence, Water
Daft, Richd, carpenter, Water
Daft, Wm, gardner, Carleton
Daily, Miss Maggie I, 1 J Prior’s, 40 Queen
Dakers, James, wks Welland Vale Co, bds J A Servos’, Wellington
Daly, Mrs Hannah (wid Dennis), Hainer
Daley, Jas W, laborer, Dacotah
Darmer, Wm, sailor, Wiley
Dassie, C, sailor, Division
Dassie, Dennis, sailor, Division
Dassie, Ellen, tailor, Division
Dassie, John, sailor, Division
Dassie, Patk, sailor, Division
Davies, J E, Welland Vale Co, bds P Clark’s, Wellington
Davis, John, carpenter, Thorold rd
Davis, J Sheldon, mgr Canadian Cotton Mills, 110 Ontario
Davis, Mrs M, Thorold
Davis, Robt, shoemaker, 102 Lake
Davis, Thos, blacksmith, Thorold rd
Davis, Thos, jr, knifemaker, Thorold rd
Davison, Robt, blacksmith, Somerset
Davon, Mrs, gardener, Lake
Dawson, Geo, motorman, Church
Dawson, Geo, contractor, Yate
Dawson, Harry, mariner, North
Dawson, John, sawyer, Louisa
Dawson, Jos, engineer, North
Dawson, Thos C, sheriff, Ontario
Dawson, T C, jr, Ontario
Day, Edwd A, painter, George
Day, John, laborer, Russell ave
Dean, James, laborer, Vine

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<thead>
<tr>
<th>Dean, James, section boss, G T R, Western, G T R grounds</th>
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<tr>
<td>Delaney, James, sailor, Carlton</td>
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<td>Dench, Wm, carpenter, Page</td>
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<td>Denmark, Elisha, laborer, ax factory, Henry, cor Louisa</td>
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<td>Denness, D, confectioner, 38 King</td>
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<td>Dennison, Mrs Ellen (wid John), Hainer</td>
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<td>Dennison, John, laborer, 1 Mrs E Dennison, Hainer</td>
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<tr>
<td>De Pottie, Mrs, lace worker, 26 Queen</td>
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<tr>
<td>Devaney, Miss Delia, 7 York</td>
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<td>Devaney, John I (Devaney &amp; Son), coal and wood, 7 York</td>
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<td>Devaney, Miss Julia, 7 York</td>
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<td>Devaney, Mrs Mary (wid John), 7 York</td>
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<td>Devaney, Miss Mary (Devaney &amp; Son), 7 York</td>
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<td>Devereaux, Edwin T, com agent, Cherry</td>
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<td>Devlin, Albert, mgr Russell House livery, 1 Mrs Susan Devlin’s, Wellington</td>
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<tr>
<td>Devlin, Chas, driver, Russell House livery, 1 Mrs Susan Devlin’s, Wellington</td>
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<td>Devlin, Mrs Susan, Wellington</td>
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<td>Dewey, W H, machinist, 78 Welland ave</td>
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<td>D’Gex, L M, teller, Bank Commerce, Church</td>
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<td>Diamond, —, coachman, bds 107 King</td>
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<td>Didrick, Gordon, wks wheelworks, Pelham, w s</td>
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<td>Dillon, Miss Hannah, Welland ave</td>
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<td>Dillon, James (Dillon &amp; Moore), h Church</td>
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<td>Dillon &amp; Moore (James Dillon, C K Moore), boots and shoes, 79 St Paul</td>
</tr>
</tbody>
</table>

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| Dingman, Sheridan, wks Welland Vale Co, 1 S Dingman’s, Hainer |
| Disher, Daniel, clerk, Victoria, cor Welland ave |
| Disher, David, coachman, T R Merritt’s, Belvedere, w s |
| Disher, Jos, wks Topliff factory, 10 William |
| Disher, Mrs Jos, 15 Centre |
| Disher, Mrs, 7 Court |
| Disher, Wm, Dacotah |
| Dittrick, Augusta, carpet weaver, Court |
| Dittrick, Duncan, coal and wood, 143 St Paul, h Westchester ave |
| Dittrick, Fk, hotel, St Paul w |
| Dittrick, Robert, Russell |
| Dittrick, Wesley, grocer, Hainer |
| Dixon, J E, bookkeeper, W B Gilleland, h 20 Duke |
| Dixon, Mrs, Queenston |
| Dobbing, Andrew, mason, Henry |
| Dochstader, Miss F, compositor, Standard |
| Dochstader, Horatio, foreman basket factory, North |
| Dochstader, Nelson, tchr, Lyman |

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Dolan, J B, wks canning factory, bds Welland House
Dolson, Miss Josephine, 90 King
Dolson, S G, architect, 90 King
Dominion Coffee and Spice Mills, J J Trorey, prop, St Paul, cor Geneva
Dominion Express Co, James Adie, agent, 50 St Paul
Donohue, Mrs Catharine (wid Dennis), 11elland ave
Donohue, Jno, wks Welland Vale Co, bds T Hammond's
Donley, James, Division
Donley, Miss Margaret, dressmaker, Division
Donley, Patrick, laborer, Division
Dormer, John, Wiley
Dormer, Mrs Maggie, charwoman, 24 William north
Dorr, E D, wholesale liquors, 106 St Paul, h 74 Church
Dorsey, Miss Annie, Water
Dorsey, John, painter, Henry

Dorsey, Joseph, driver, Water
Dorsey, Miss Mary, Water
Dorsey, Morris, plumber, Water
Dougan, Mrs Annie, 1 G Carlisle's, Church
Dougherty, Mrs James, Henry
Douglass, Miss C A E, milliner, l Thos A Douglass's, Lake
Douglass, G, shoemaker, George
Douglass, Mrs I (wid Chas), 34 Queenston
Douglass, Jas, watchmaker, 54 St Paul, h Wellington
Douglass, Jas, caretaker A A A, 45 Queen
Douglass, John, wks Welland Vale Co, bds Wm Taylor's, Ontario
Douglass, Miss Mary, bookkeeper, Queenston
Douglass, Miss Minerva, laundress, Cherry
Douglass, N S, salesman, McEdward & Moore, Queenston
Douglass, Thomas H, wks Dr Leitch's, Lake
Dover, Thos, carpenter, Dittrick
Dowdy, Cap, carpenter, bds Mrs Smith's, Pelham, w s
Downey, Chas, welder, Axe Factory, 20 Louisa
Downey, David, salesman J D Tait & Co, Catharine
Downey, Geo, axe mkr, Welland Vale Co, Catharine
Downey, Jno, laborer, Catharine
Downey, John W, sawmkr, 1 R H Smith's, 143 Welland ave
Doxtater, Milton, coachman, 8 Queen
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<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tbody>
<tr>
<td>Drake, Rev Wm</td>
<td>pastor B M E Church</td>
<td>h Water</td>
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<tr>
<td>Dressel, Miss Mary</td>
<td>Queenston</td>
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<td>Dressel, Peter</td>
<td>tanner, Queenston</td>
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<td>Driscoll, M</td>
<td>Queenston</td>
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<td>Drysdale, E</td>
<td>Geneva</td>
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<td>Drysdale, Mary</td>
<td>Geneva</td>
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<td>Drysdale, W H</td>
<td>builder, 143 St Paul</td>
<td>h 142 Queenston</td>
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<td>Duck, Wm</td>
<td>nickel pltr, Chestnut</td>
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<td>Dudley, Fred</td>
<td>watchmaker, W W</td>
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<td>Dudley, Thos E</td>
<td>mgr Great North</td>
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<td>Western Tel Co, 10 York</td>
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<td>Duff, Wm</td>
<td>shoemaker, George</td>
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<td>carpntn, Wellington</td>
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<td>Duggan, John</td>
<td>plumber, 48 James</td>
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<td>Duggan, Jos</td>
<td>printer, 48 James</td>
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<td>48 James</td>
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<td>Duncan, Mrs Elizabeth</td>
<td>wid Walter</td>
<td>90 Ontario</td>
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<td>Dunkley, John</td>
<td>morticer, Wheel</td>
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<td>Works, George</td>
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<td>Dunlop, James</td>
<td>gardener, Geneva</td>
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<td>Dunlop, Wm</td>
<td>Welland Vale Co, bds P Park's, Wellington</td>
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<td>Dunlop, Wm</td>
<td>gardener, Geneva</td>
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<td>Dunn, Kendrick</td>
<td>bookkeeper McCoy's, bds Mrs Clark's, Church</td>
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<td>Dunn, Mrs N</td>
<td>William</td>
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<td>Dunn, R D</td>
<td>92 Ontario</td>
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<tr>
<td>Dunn, Robert</td>
<td>gardener, Phelp</td>
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<td>Durnin, Thos</td>
<td>grocery store,</td>
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<td>Wellington</td>
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<tr>
<td>Dwyer, E F</td>
<td>sec-treas Security L and S Co, 28 Welland ave</td>
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<tr>
<td>Dyer, Jas A</td>
<td>dairy farm, Prospect Hill</td>
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<td>Dyer, W H</td>
<td>carpntn, 12 Elizabeth</td>
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<td>Dyper, Wm</td>
<td>laborer, Division</td>
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<tr>
<td>Early, Wm J</td>
<td>driver, fire hall</td>
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<td>Chestnut</td>
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**Eczema and Salt Rheum Cured by Ryckman's Kootenay Cure.**

Write for Pamphlet containing sworn statements.

The S. S. Ryckman Medicine Co.

HAMILTON, ONT.

**Earnett, Mrs Thos, Edmond**

Eaton, Chas, sawmaker, Church

Eaveson, John (Malcolmson & Eaveson), Henry

Eccles, Miss Frances, 96 Church

Eccles, Hugh, 96 Church

Eccles, Mrs Wm, 96 Church

**Eccleston, Alfred** (Eccleston & Neelon), h Niagara

Eccleston, G F, prop St Catharines Steam Laundry, h Yate

**Eccleston & Neelon** (Alfred Eccleston, Jas Neelon), hats, furs and gents' furnishings, 335 St Paul

Eckhardt, Herbt, clerk, Henry

Eckhardt, Isaac, coachman, Robt McLaren, Ann

**Eckhardt, Wm H**, pianos, organs, etc, 83 St Paul, h Henry, cor Elizabeth

Eddy, Miss C A, bkkpr, Standard

Edmonds, E W, confectioner, 2 Ontario, h 153 Lake

Edmonstone, Gavin, wks Welland Vale Co, 91 Queen

Edwards, Wm, farmer, Wiley

Eller, Wm, coachman Wm Chaplin, Wellington

**ONE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is to transform the tenant into a landlord.**

"The rents on property must always pay a profit considerably in excess of the current rate of interest; for otherwise the money would be diverted to other channels."

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**JUKES’ DRUG STORE.**

For the Weary, Blistiness, Loss of Appetite, etc., only at JUKES’ ACID TONIC,
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Elliott, Adam, machinist, Lake, cor Albert
Elliott, C E V S, Mary, h 71 James
Elliott, James, carpenter, Water
Elliott, Miss Lilly, Water
Elliott, Wm, Russell ave
Elliott, Wm, malster, Taylor & Bate, 38 Welland ave
Elliott, Wm, jr, bkkp, Russell ave
Ellis, Alfred, 42 George
Ellis, Harry, traveller, 71 James
Ellis, Harry, machinist, 73 James
Ellis House, D C Vandusen, prop, 14 James
Ellis, Mrs, Welland ave
Ellis, Wm, supt Welland Canal, h 102 Church
Ellsworth, Mrs J, grocery store, Beach
Elmslie, Edmond W, traveler, 5 Centre
Emmett, S, Geneva
Emmett, W H, agent implements, 28 King, h Church
Empire Carpet Co, Jas F Etherington, Catharine, cor Welland ave
England, Miss Annie, Clark
England, Chas E, restaurant, 98 St Paul
England, Mrs, Clark
Enright, Jas, wks Wheel Works, 47 Yate
Erskine, Robt, wks Welland Vale Co, 1 John Erskine's, Hainer

Enright, John, laborer, Hainer
Erskine, David, wks Welland Vale Co, 1 John Erskine's, Hainer
Erskine, Jno, wks G T R, Hainer
Estress, Miss Sarah, 113 Welland ave
Etherington, James, carpet mnfr, h 14 Catharine, cor Albert
Etherington, Thos, mgr Empire Carpet Works, 126 Welland ave
Evans, Jno, bookkeeper, Barnes's grapy, 36 Church
Eve, Chas, carpet cleaner, King
Everett, Edwd, carriage builder, h 28 Elizabeth
Everhart, —, machinist, Rior-don's paper mill, St Paul w

Excelsior Life Insurance Co (Toronto), W T Healey, general agent for Lincoln and Welland Cos, 35 King
Fahy, John, sailor, Leeper
Fahy, Michael, laborer, Hainer
Fairburn, Fk, machinist, Maple
Fairer, Jos, gardener, Facer
Fairfield, B C (B C Fairfield & Son), h Geneva
Fairfield, B C, & Son (B C & G H), booksellers, 73 St Paul
Fairfield, G H (Fairfield & Son), 29 Welland ave
Fairvale Driving Park, Westchester
Fairwell, Jno T, carpenter, Court, cor King
Faltz, Philip, wks Wheel Works, 27 Church
Farmers' Hotel, Robt Sheren, prop, Mary
Farr, Chas, nickel plater, 86 Lake
Farr, John, polisher, 86 Lake
Farrell, Thos, foreman Hendrie Co, Ontario

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Federal Life Assurance Co, head office, Hamilton
Fee, J J, cold storage, Niagara
Fee, Miss, teacher St George's Ward School
Feeley, John, labr, G T R, Louth
Feeney, Chas, wks Welland Vale Co, I Mrs E Feeney's, Louisa
Feeney, Mrs Eliza (wid Thomas), Louisa
Feeney, Miss Jennie, wks Packard Elec Co, I Mrs E Feeney's, Louisa
Fennick, Jos, tailor, wks Gwin- ner's, Lake
Fenton, Solomon, mgr Pure Food Co, Ontario
Ferguson, John C, clerk, American Hotel, Park
Ferguson, Miss L, cook, Russell House
Fickle, Elizabeth, cook, W J Price's, 26 Yate
Filmore, James, mason, Lake
Finn, C T, traveler, Vine
Firmiger, Jas, carpenter, Centre
Fisher, Jos, laborer, Geneva
Fisher, W H, accountant, Bank Commerce, 117 Church
Fitzgerald, Hy, farmer, Facer
Fitzgerald, Miss J, Church
Fitzgerald, James, fancy goods, 7 St Paul, h same
Fitzgerald, Jas, marble ctr, Church
Fitzgerald, Mrs M, Church
Fitzgerald, Miss, Ontario
Fitzgerald, R (The R Fitzgerald Co, ltd), h 52 St Paul
Fitzgerald, RC (R Fitzgerald & Co), 50 St Paul
Fitzgerald, R Co (Ltd), grocers, 52 St Paul

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CURES
PIMPLES ON THE FACE
and all Skin Diseases.
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HAMILTON, ONT.

Fitzgerald, Thomas (Foley & Fitzgerald), h 59 Queenston
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Fitzgibbon, Maurice, wks Wheel Works, Hainer
Fitzmaurice, Mrs Catharine (wid Frank), grocer, Geneva
Fitzsimons, T H, watchmaker and jeweler, 55 St Paul, h 93 King
Flack, Fred, carpctr, Queenston
Flack, Geo, teamster, Queenston
Flack, James, carpctr, Queenston
Flack, James, jr, box maker, Queenston
Flack, John, painter, Queenston
Flanagan, Mrs Margt (wid John), William
Flanery, Martin, clerk, Church
Fleming, Miss, saleslady, J D Tait & Co, Thorold
Flett, Minnie, wks Watson Mfg Co, Welland ave
Fletcher, Alf, plmbr, Welland ave
Fletcher, Mrs James, Henry
Fletcher, Miss Sarah, tailoress, Henry
Fletcher, Wm, finshr, Queenston

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- Fluke, Mrs Isabella, boarding, 72 James
- Flumerfelt & Co, tanners, Division
- Flumerfelt, Edwd, marine engineer, 1 Mrs M Flumerfelt's, Hainer
- Flumerfelt, Harry, tanner, 166 St Paul, cor Court
- Flumerfelt, Miss Jessie, 1 Mrs M Flumerfelt's, Hainer
- Flumerfelt, Mrs Margt (wid Joseph), Hainer
- Flumerfelt, Oscar, marine engnr, 1 Mrs M Flumerfelt's, Hainer
- Flumerfelt, Wm, Victoria
- Flynn, Miss Agnes, Lake
- Flynn, Miss Annie, Lake
- Flynn Bros (W J and Joseph), grocers, 25 James
- Flynn, Mrs Catharine, Lake
- Flynn, Miss Cassie, Lake
- Flynn, Frank, clerk, Lake
- Flynn, Jeremiah, hack drvr, Wall
- Flynn, John, teamster, omnibus line, Dexter, w s
- Flynn, John, clerk, Lake
- Flynn, Joseph (Flynn Bros), h Lake
- Flynn, W J (Flynn Bros), h Lake
- Foley & Fitzgerald (Wm Foley, Thos Fitzgerald), confectnrs, etc, 193 St Paul
- Foley, Mrs Jno, milnr, 137 StPaul
- Foley, Mary, R C Presbytery, Lyman
- Foley, Wm (Foley & Fitzgerald), h 193 St Paul
- Forester, Geo, polisher, bicycle factory, Albert
- Forester, Miss Hattie, triloress, 80 Church
- Forester, Wm, polisher, bicycle factory, Albert
- Foster, Andrew, 34 Academy
- Foster, Edward, laborer, Page
- Foster, Geo, laborer, Page
- Foster, Robert, 34 Academy
- Foster, S, grocer, Niagara
- Forsyth, Peter, flour merchant, Niagara
- Fowler & Co. watchmakers and jewelers, 18 Ontario
- Fowler, J B (Fowler & Co), h 114 Queen
- Fowlie, Robt, licence inspector, 59 Queen
- Fralic, Mrs Albert, boarding, Chestnut
- Frampton, Alfred, engineer, Mill
- Franklin, Frank, laborer, Page
- Fraser, David, gardener, S D Woodruff, Carleton
- Fraser, Miss E, teacher, Central school, 31 Academy
- Freehold Building and Loan Co, W T McNeil, agent, 85 St Paul
- Freeman, Jas, sailor, 11 Academy
- Freeman, Mrs Jane, North
- Freeman, P, wht wshr, Welland ave
- Frenette, Lucy, domestic, Father Allain, St Paul w

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Garderone, Fk, fruiterer, Geneva

GARNER, Geo, ship carpnter, Cross

Garrett, H. A, McDonald

Garside, Rev Robt, 19 Ann

Garson, Mrs Georgina (wid Robt), Dexter

Garson, Miss Mary, Dexter

Garson, Wm, contractor, Dexter

Gary, John, mgr Acetoline Gas Co, Ann

Gates, Jas, wks knife works, Page

Gates, John, laborer, Haynes ave

Gayder, Jas, wks J Nicholl's, Wellington

Geddes, Rev W H, 95 Queenston

Geneva House, D McCarthy, prop, Welland ave, cor Geneva

Genge, Miss A, stenographer, W B Gilleland, Queenston

Gibbons, John, harness maker, 93 Queenston

Gibbons, W H, harness, 52 King, h 95 Queenston

Gibbons, Wm, 1br, N C R, Beach

Gibson, Chas, clerk, Church

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Gibson, Chas. N., salesman, White House, 195 Church
Gibson, Miss E., 27 Academy
Gibson, Mrs. George, Church
Gibson, Geo., blacksmith, Church
Gibson, Miss Jessie D., clerk, Miss Anderson’s, 27 Academy
Gibson, W. T., grocer, Queen, h 25 Henry
Giffin, James., teacher, Col Inst, 95 King
Gilbert, E. B., wks basket factory, 1 Mrs Sarah Gilbert’s, Lake
Gilbert, Mrs. S., dressmr, Lake
Gilbrence, Chas., sailor, Westchester
Giles, S. W., clerk, Niagara
Gillam, Mrs. Ascnath (wld John), 3 Welland ave
Gillam, Chs.,clerk, Taylor's cigar store, 3 Welland ave
Gilleland, James., salesman, McLaren & Co. 163 Queenston
Gilleland, W. B., barrister, 6 St Paul w, h 163 Queenston
Gillies, Alex., watchmaker, W W Tyrill’s, Queenston
Gilles, David., horse trnr, Ontario
Gillespie, Mrs., Queenston
Gilmore, Augustus., pickle manfr, Henry, cor Derby
Gilmore, A. J., bicycle dealer, 98 St Paul, h same
Gilmore, I., tailor, 16 Queen
Gilmore, Miss Kate., saleswoman, McLaren’s, 92 Church
Gilmore, John., furniture dealer, 98 St Paul, h same
Girouard, Miss M. L., Midland
Girouard, Theo., Midland
Glass, Mrs. Catharine., 26 Water
Glass, Geo., machinist, B Pinder, 26 Water
Glass, Miss Katie (Glass & Meyers), milliners, h 26 Water
Glass & Meyers, milliners, 28 St Paul
Glawer, Miss Maria., nurse, York
Glitzt, Mrs. Wm., Lake
Goffin, Frank., wks M. Sloy’s Hair Cloth works, 48 York
Goffin, Geo., machinist, Lake
Golden, John., wks Welland Vale Co., bds Mrs S A King’s, Wellington
Goodliff, Chas., gardener, Carlton
Goodliff, Frank., laborer, Hainer
Goodliff, Wm., labörer, ax factory, James
Goodsir, M. C., upholsterer, 22 Ontario, h same
Goodwin, Felix., gardener, Russell ave
Goodman, E., M D, 56 Ontario
Goold, Miss Margaret., dressmaker, 157 St. Paul
Gordon, Miss Jennie., with Miss Ross, 6 King
Gordon, Wm B., traveler, W P Blair, 36 Church
Gourlay, Robt S., Maple
Gourlay, S. P., plumber, 29 King, h 48 Welland ave
Gourlay, W N., bookkeeper, 1 48 Welland ave

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Grand Trunk Hotel, M Tracy, prop, G T R station
Grand Trunk Ticket Office, Alex Christie, agt, 5 St Paul
Graham, David, carpenter and weaver, Geneva
Graham, Miss Grace, saleslady, D M Walker, Queenston
Graham, J M, sec Y M C A, h Ontario
Graham, Jos, butcher, Queenston
Graham, John W, rest’n, Ontario
Graham, Wm, sailor, Church
Graham, Wm, St Paul
Graham, W H, teacher, B R Col
Grant, Mrs E, Welland ave
Grant, Ed, machinist, Chestnut
Grant, G, laborer, Welland ave
Grant, Miss J, music teacher, 16 Queen
Grant, James, wks Taylor & Bate’s, Shickluna
Grant, Mrs, Welland ave
Grant, Patk, sailor, Shickluna
Grant, Saml, sailor, McDonald
Grant, Saml, sailor, Shickluna, s s
Grant, Wm, Dash factory, Niagara
Grass, John T, Dacotah
Grass, Wm, polisher, Axe factory, 39 Elizabeth
Gratian, Mrs M, 130 Welland ave
Graves, Edwin C, travlr, 85 James
Graves, O C, traveler, 85 James
Gray, J B, county school inspctr, 20½ Duke
Graydon, Miss Adelaide, 100 Queen
Graydon, F C N, mgr Carborundum Co, h 42 Yate

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Green, Mrs Elizabeth, 25 Queen
Green, Fredk, lab’r, Thorold rd
Green, —, wks Welland Vale Co, bds Hammond’s, Ontario
Greenlaw, Fk, plumber, Nelson
Greenlaw, James, miller, Dacotah
Greenway, Arthur J, bookkeeper, Geo Wilson, bds Mrs Clark’s, Church
Greenwood, A J, druggist, 187 St Paul, h 121 Church
Greenwood, F S, M D, Church
Greenwood, W W, druggist, 25 St Paul, h Ann
Greenwood, W W, bowling alley, 15 Ontario
Gregg, Wm, wks Meyer’s bakery, bds Mrs Wilson’s
Gregory, W, sawmkr, Haynes ave
Grey, Daniel, 116 Welland ave, cor Wall
Griffin, Arthur, carriage painter 47 Queen
Griffis, Mrs A, boarding, 5 Court
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Griffis, J A, (Griffis & Co), h 109
Queen
Griffis, James, teamstr, Geneva s
Griffis, S, Niagara
Griffith, Mrs Aline, Midland
Grobb Bros, furniture and undertakers, 110 St Paul
Grobb, Curtis (Grobb Bros), h 11 Centre
Grobb, J A (Grobb Bros), h 4 Centre
Groce, James A, barber, 25 King
Groce, Harry, clerk, Queenston
Grogan, James, locktender, Lake
Groome, Edwd W, grcr, Church, h Queenston
Gross, Edwd, farmer, Niagara
Grote, Jno W, broker, 19 Queen, h King, cor Court
Groves, J T, accnt Security L and
Savings Co, 100 King
Grubes, Miss Amelia, dressmaker, 2 Queen
Guardian Fire Insurance Co,
N A Lindsay, 2 Queen
Guiatt, Peter, hammer mkr, John
Gunn, Arthur, cigar mkr, George
Gunn, Fred, wks Niagara D C F, Louisa
Gunn, Fredk A, plumber, George
Gunn, George, George
Gunn, Leonard, driver, Dr Merrit, George

Gunn, Wilmot, cigar maker, J
McHugh, George
Guy, Chas, wks Welland Vale Co,
bds Mrs S A King's, 63 Wellington
Gwinner, Albert, 8 Albert
Gwinner, Miss Annie, 8 Albert
Gwinner, Miss Barbara, 8 Albert
Gwinner, Fred, tailor, John
Gwinner, 27 Centre
Gwinner, John, merchant tailor,
61 St Paul, h 8 Albert
Gwyn, E C H, clerk Bank Commerce, Church
Hagen, Mrs John
Hagan, Mrs, McCalla
Hagan, T, knife factory, McCalla
Hagan, Wm, hammer mkr, Vine
Hague, James, miller, William
Hainer, Miss Henrietta J, Westchester ave
Hainer, Mrs John, Victoria
Hainer, John H, farmer, Westchester ave
Hall, Chas, laborer, Geneva
Hall, Ferdinand O, cigar maker, J
McHugh, bds Murray House
Hall, John H, switchman, G T R,
Hainer
Hall, Wm, laborer, Ottawa
Hallett, Wm, carpenter, 141 Well-
land ave
Hallett, Wm, farmer, Hainer
Halliday, Augustus, gardener,
Wellington
Hamburg, Francis, wks Merritt
Cotton Mill, Dufferin
Hamill, Arthur, carriage builder,
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<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Hamilton, Jno T</td>
<td>mgr McLung's, 35 Centre</td>
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<td>Hamlin, R W</td>
<td>cigar manfr, 179 St Paul, h 95 Queen</td>
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<td>Hammond, Chas</td>
<td>polshr, Haynes' Saw Works, 74 Welland ave</td>
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<td>Hammond, John</td>
<td>prop Mansion House, Queen</td>
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<td>Hammond, Solmn</td>
<td>lab'r, Dufferin Hammond, Thos, Vine</td>
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<tr>
<td>Hammond, Wm</td>
<td>laborer, Wel-land ave</td>
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<tr>
<td>Hancock, Jos</td>
<td>sawmkr, 29 Henry Hannon, James, Albert</td>
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<tr>
<td>Hannon, Michl</td>
<td>lab'r, Welland ave</td>
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<td>Hannon, Wm</td>
<td>Vine</td>
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<td>Hardy, —</td>
<td>vocalist, 26 Queen Hare, B, locktender, Carlton</td>
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<td>Hare, Mrs Catharine</td>
<td>Beacher, cor Raymond Hare, Miss Emma, Beacher, cor Raymond</td>
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<td>Hare, Geo</td>
<td>painter, Queenston Hare, James, laborer, Queenston</td>
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<td>Hare, Rupert</td>
<td>laborer, Nelson Hare, Samuel, butcher, Rolls ave, h Carleton</td>
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<tr>
<td>Hare, Miss Sarah</td>
<td>Beacher, cor Raymond Harnett, E, prop St Catharines House, 27 James</td>
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<tr>
<td>Harris, John</td>
<td>Francis Harper, John, Francis</td>
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<td>Harper, Saml</td>
<td>Welland ave, cor Francis</td>
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<td>Harper, Samuel</td>
<td>blacksmith, Wellington Harper, Saml, blacksmith, Division</td>
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<td>Harris, Very Rev Dean</td>
<td>St Catharines Church, Lyman Harris, James G, V S, insurance agent, 20 James</td>
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<tr>
<td>Harris, James G</td>
<td>V S, insurance agent, 20 James</td>
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<tr>
<td>Harris, J C</td>
<td>cigar mfr, h 16 Wel-land ave</td>
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**The Object of the York County Loan and Savings Company is,**

1st - To help all who become members to secure their own homes free of encumbrance; 2nd - To promote thrift and saving, especially among the young; 3rd - To earn fair profits for its members.

**Branch Office:** 31 QUEEN ST.
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Hastings, Miss Florence, 92 Church
Hastings, Hugh, mason, Edmond
Hastings, Mrs James, 92 Church
Hastings, Thos, builder, Niagara
Haugh, W H, fruit grwr, Geneva
Hawley, Jas, cab driver, Ambrose
Haynes, A, barber, 185 St Paul
Haynes, C R (McMillan & Haynes), bds Queenston
Haynes, Geo, temperor, Haynes' Saw Works, 68 Welland ave, cor George
Haynes, Hiram, Beach
Haynes, Jacob P, saw manfr, St Paul w
Haynes, Jacob, teamster, Wall
Haynes, James, barber, 104 St Paul, h Bond
Haynes, Mrs Maria (wid D C), Ontario
Haynes, Miss Minnie, 8 Centre
Haynes, Mrs Wm, 79 Queen
Hayson, Mrs, laundress, Welland ave
Healey, W T, ins and real estate agent and rubber stamp manfr, 35 King, h 91 King, cor Academy
Heaton, Jeremiah, road section man, Rolls ave
Hellem, Arthur, painter, Division
Hellem, Chas, carpnter, Division
Hellem, C W, Court, cor Centre
Hellem, Wellington, engineer, Chestnut
Helliwell, H M, insurance, 71 St Paul, h 108 Ontario
Helliwell, Mrs Mary (wid T D), 108 Ontario
Helsdon, Jas, tel op GTR station, McDonald
Hemphill, Miss B, furrier, Queenston
Hemphill, C, machnst, Queenston
Hemphill, Mrs Charlotte (wid Wm), 6 Yate
Hemphill, John, labr, Wellington
Hemphill, Wm, wks Welland Vale Co, 6 Yate
Hendershot, Mrs A (wid David), 1 Miss Hendershott's, Hainer
Hendershot, James, car builder, Queenston
Hendershot, Mrs M, nurse, Dacotah
Hendershot, Miss Maggie, carpet weaver, Dacotah
Hendershott, Miss Phoebe, seamstress, Hainer
Henderson, John, principal Col Institute, 67 James, cor Raymond
Henderson, Mrs Louisa (wid Alex), Lake
Henderson, Thos, wks wheel works, 12 Wellington
Hendrie & Co, cartage agents, Thos E Dudley, local agent, to Ontario
Henegan, Mrs Bridget (wid Timothy), Geneva
Henegan, Mrs John, James
Henegan, Miss Julia, dressmaker, 1 James
Henike, Miss A, Albert
Hennessey, Miss Minnie, student, Queenston

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<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hennessey, Mrs Thomas</td>
<td>grocer</td>
<td>102½ Queenston</td>
</tr>
<tr>
<td>Henry, Harry</td>
<td>clerk</td>
<td>Cross</td>
</tr>
<tr>
<td>Henry, Herbert</td>
<td>clerk</td>
<td>Cross</td>
</tr>
<tr>
<td>Henry, Mrs James</td>
<td>8 Catharine</td>
<td></td>
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<tr>
<td>Henry, Mrs Cross</td>
<td></td>
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<td>Henry, Wm,</td>
<td>pop mkr</td>
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<tr>
<td>Henshaw, Chas</td>
<td>wks ax factory</td>
<td>Louth</td>
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<tr>
<td>Henshaw, Mrs Clarissa</td>
<td>(wid Richard), Louth</td>
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<tr>
<td>Herald, Alex</td>
<td>28 Centre</td>
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<td>Herald, Miss Maud</td>
<td>dressmaker</td>
<td>28 Centre</td>
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<td>Heron, Chas E</td>
<td>barber</td>
<td>St Paul</td>
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<tr>
<td>Hesson, Charles A</td>
<td>collector</td>
<td>inland revenue, h 97 King</td>
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<tr>
<td>Hetherington, D C</td>
<td>principal Central School, Catharine</td>
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<tr>
<td>Hetherington, John E</td>
<td>confectioner</td>
<td>109 St Paul</td>
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<tr>
<td>Hetherington, Miss Lizzie</td>
<td>domestic, Russell House</td>
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<td>Hewitt, Fred</td>
<td>teamster, basket</td>
<td>factory, St Paul</td>
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<td>salesman</td>
<td>D M Walker, h Duke</td>
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<td>Hewson, Wm H</td>
<td>bookseller</td>
<td>57 St Paul, h Duke</td>
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<tr>
<td>Hickey, M</td>
<td>tailoress</td>
<td>Ottawa</td>
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<td>Hickey, Miss Minnie</td>
<td>Ottwta</td>
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<td>Hickey, Thos</td>
<td>laborer</td>
<td>Ottawa</td>
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<tr>
<td>Hicks, Chris</td>
<td>carpnter</td>
<td>107 Queen</td>
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<td>Hicks, Miss Matilda</td>
<td>107 Queen</td>
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<td>Higgins, Mrs Ann</td>
<td>(wid Patrick),</td>
<td>Dexter</td>
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<td>Higgin, Jos</td>
<td>gardener</td>
<td>Dexter</td>
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<tr>
<td>High, Andrew</td>
<td>wks Wethey &amp; Co, Queen</td>
<td></td>
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<tr>
<td>Hiles, John</td>
<td>119 King</td>
<td></td>
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<tr>
<td>Hill, Chas W</td>
<td>wks Welland Vale Co, Cherry</td>
<td></td>
</tr>
<tr>
<td>Hill, Isaac</td>
<td>coachman</td>
<td>Dr Greenwood, 69 Queen</td>
</tr>
</tbody>
</table>

INDIGESTION,
NEURALGIA
AND
SLEEPLESSNESS
CURED BY
Ryckman's Kootenay Cure.
WRITE FOR PAMPHLET.
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<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tr>
<td>Hill, R T</td>
<td>grocer</td>
<td>45 St Paul, h 100 Welland ave</td>
</tr>
<tr>
<td>Hill, T S</td>
<td>photographer</td>
<td>27 Queen, h same</td>
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<tr>
<td>Hilton, Wm</td>
<td>carpenter</td>
<td>Court</td>
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<tr>
<td>Hindson, James</td>
<td>carpenter</td>
<td>Henry</td>
</tr>
<tr>
<td>Hinman, Mrs Laura</td>
<td>(wid F H),</td>
<td>William</td>
</tr>
<tr>
<td>Hinman, Miss Maria</td>
<td>dressmkr</td>
<td>1 Mrs S Hinman's, William</td>
</tr>
<tr>
<td>Hiscott, A</td>
<td>cattle buyer</td>
<td>Geneva</td>
</tr>
<tr>
<td>Hoare, Thos</td>
<td>mason</td>
<td>Ottawa</td>
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<tr>
<td>Hodge, Arch</td>
<td>col customs</td>
<td>Church</td>
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<tr>
<td>Hodgetts, G W</td>
<td>mgr Bank Toronto</td>
<td>h 1 York</td>
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<tr>
<td>Houseton, Samuel</td>
<td>(Houseton &amp; Powell)</td>
<td>Murray House</td>
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<tr>
<td>Houtby, Thos</td>
<td>blacksmith, wks</td>
<td>Welland Vale Co, St Paul w</td>
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<tr>
<td>Howe, Jas</td>
<td>1 M Sullivan's</td>
<td>Welland ave</td>
</tr>
<tr>
<td>Howe, Wm</td>
<td>driver</td>
<td>Can Ex Co, Lake</td>
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<tr>
<td>Howell, Alex</td>
<td>travlr</td>
<td>56 Welland ave, cor Henry</td>
</tr>
<tr>
<td>Howken, James</td>
<td>drug clerk</td>
<td>12 Catharine</td>
</tr>
<tr>
<td>Howken, Richard</td>
<td>millright</td>
<td>12 Catharine</td>
</tr>
</tbody>
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Hodgins, Joseph (Hodgins Bros), h Elizabeth
Hodgins, Mrs Richard, George
Hodgins, Wm, blacksmith, Queenston, h 10 William
Hodson, Wm, Globe Hotel, Queenston
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Hogan, Miss Mary, Lyman
Holder, John, florist, Queenston
Hollatt, Wm, sawmaker, 19 Maple
Holmes, G R, carriage maker, William, h 13 Ann
Honeyford, Wm, hatter, bds Russell House
Hood, James, Queenston
Hooker, Albert, agent, Albert
Hooper, Fred, pt, 28 Elizabeth
Hoople, Chas, plumber, Albert
Hoople, Reuben, watchman, basket factory, Hainer
Howse, Fred J, clerk, 1 Mrs S House’s, 10 Duke

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Hopgood, Sydney, George
Hopgood, Wm, labr, Russell ave
Horn, Mrs Mary, Welland ave
Horn, Patrick, Welland ave
Hornblower, John R, broker, 30 Ontario, h same
House, Miss Annie M, dressmkr, 19 Elizabeth, I A Swartz’s
House, Edgar, dash cutter, McKinnon’s, Clark
Howse, Mrs Georgina (vid John), 10 Duke
Howse, Miss Hattie L, 1 Mrs Howse’s, 10 Duke
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Hues, John, teamster, Division
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Hughes, John, carter, St Paul w
Hughes, John, driver, Sutton & Newman, Francis
Hughes, Miss Mary, tailoress, Francis
Hughes, Thos, laborer, Francis
Hughes, Wm, machnst, Francis
Hull, Geo, sailmn, Jno Marshall, Prospect Hill
Hull, Jos, weaver, Welland ave
Hume, James C, Niagara
Humford, Mrs Michael, Victoria
Hunsburger, Alex, labr, Queenston
Hunsberger, Oliver, fruit grower, Dufferin
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Ingersoll, Mrs Jas H, 61 James
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Ingersoll, J H (Ingersoll & Varley), h Duke
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Immell, Fred, shoemaker, St Paul w
Inskater, Saml J, clerk, Church
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Ireson, Miss Mary, bookkeeper, L H Collard, 1 Lake
Ireson, Matthew, parcel express, Lake
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Irvine, Samuel, carpenter, Albert
Irwin, Robt, grader, Welland Vale Co, Hainer
Irvine, Thos, carpenter, Lake
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Jabe, Miss Louisa, milliner, Stanley's, St Paul w
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Jackson, Alfred L, wizomkr, Geneva
Jackson, Amy, domestic, F Connor, 50 Welland ave
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Jackson, Mrs Elizabeth, North
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James, W, wks Welland Vale Co, bds Mrs S A King's, Wellington
Japison, Fred, stone cutter, Vine
Jarvis, Miss Alice, Geneva
Jarvis, Miss Annie, Geneva
Jarvis, H, sailmaker, Geneva
Jean, Jas, confector, St Paul w
Jeeves, John, market gardener, Elizabeth w
Jessop, E, M D, 77 James
Jocelyn, J Richardson, mail contractor, 98 Ontario
Jocelyn, J R, student, 98 Ontario
Johnson, Augustus, lab'r, Water
Johnson, Andw, sec waterworks, 49 William
Johnston, Arthur, sailor, Church
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Johnson, Miss Kate, I T Johnson's, Lock 2
Johnson, Louisa, dressmaker, 28 Wall
Johnson, Miss, dressmaker, 26 Queen
Johnson, Robt G, Geo Johnson's, Dufferin
Johnson, Miss Ruby, Chestnut
Johnson, Saml, farmer, Carlton
Johnson, Saml F, farmer, Carlton
Johnson, Mrs Sara's, Welland ave
Johnson, Terence, lek tnrdr, Lock 2
Johnson, Wm, bchtr, Westchester
Jolliffe, Henry, cooper, Geneva
Jolliffe, Henry, engineer, Henry, cor Dufferin
Jones, Albert, laborer, Victoria
Jones, Capt, headtrs Salvation Army, North
Jones, Francis (Leach & Jones), Dufferin
Jones, Geo E, wks Welland Vale Co, 30 William
Jones, Jacob, laborer, Facer
Jones, John, wks Welland Vale Co, Cherry
Jones, Miss Mamie, musician, Russell ave
Jones, Mrs Mary, Russell ave
Jones, Mrs, Lake
Jones, Robt, gardener, Carlton
Jones, Thos W, lock tender, William north
Jones, Wm M, carpenter, York
Jones, Willis, laborer, Ottawa
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Joy, Mrs Jas, grocer, Welland ave
Joy, Jno, temperer, knife factory, Victoria
Joy, Miss Katie, Welland ave
Joy, Lizzie, Welland ave
Joy, Miss Maggie, Welland ave
Joy, Miss Mary, Welland ave
Joy, Patrick, grinder, Division
Joy, Patrick, Page
Joy, Mrs Thos, Welland ave
Joy, Thos, clerk, Welland ave
Jukes, A. & Co, druggists, St Paul, cor James
Jukes, Arthur, druggist, 103 St Paul
Junkin, John, crockery and groceries, 17 St Paul, h 29 Queen
Junkin, J W, prop Crystal Palace, 17 Duke
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Keller, Mrs Michael, Henry
Kellog, M E, clerk Can Express Co, William north
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Kelly, Geo, laborer, John
Kelly, James, teamster, Lakeside Co, Pelham
Kelley, Mrs Sarah, dressmaker, 151 St Paul
Kelly, Thos, painter, Church
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Kimmitt, Mrs Mary (wid Michl), St Paul w, ss
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Kimmitt, Richd, accnt, Catharine
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King, J W, butcher, Geneva, h Niagara
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Laskey, Thos, laborer, Page
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Lawrence, Jas, pay master canal, Phelp
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Lawrie, Robt, post master, h Race
Lawry, Robt, lab'r, Queenston
Lazenby, Thos H, market clerk, 121 King
Leach, F H, accountant, Bank Toronto, Geneva
Leach, Fred, basket mkr, Lyman
Leach, Mrs Thos, 24 Louisa
Leach, Wm, painter, Helliwell's lane, h 24 Louisa
Leaney, Mrs C, dressmaker, Queenston
Leary, Robt, engineer, N C R, Edmond
Leath, Wm, gardener, Carlton
Leavenworth, —, Henry
Leeteister, C H, planing mill, Wellington
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Lewis, John, wks Wheelworks, 22 William
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Liddiard, Wm, gardener, Merritt
Lincoln Canning Co, Thos Nihan, mgr, Duke
Lincoln Roller Flour and Grist Mill, Black, Ker & Co, St Paul w
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Lindsay, Geo, clerk, Queenston
Lindsay, Jas, locktndr, Queenston
Lindsay, N A, insurance, 2 Queen, h 2 Beaver
Linter, Miss Christina, tailoress, Calker's, Wellington
Linter, Miss S Elizabeth, tailoress, wks McLaren & Co, 1 Miss C Linter
Livingston, Mrs Louisa, 4 Yate
Llewellyn, Thos, bookbinder, 19 King e, h same
Lloyd, Mrs Hannah M (wid Geo), 100 Ontario
Lloyd, Mrs Mary (wid Arthur), 100 Ontario

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Lobb, Mrs Charles, 111 Church
Lobb, James, fireman, N C R, 111 Church
Locke, Mrs Anthony, Wall
Locke, Miss Clara, Wall
Locke, F G, law student, Collier & Burson
Locke, Jos, cigar maker, Wall
Locke, Wm, blacksmith, George, cor Welland ave
Lockhart, Jno, laborer, Calvin
Logan, Chas, furniture, 56 St Paul, h 31 Duke
Logan, Harry J, laborer, Welland ave
Logan, Thos, wks Welland Vale Co, Trafalgar
Logan, Wm H, fireman, 59 George
Lombardo, L, cutter, Bissonnette & Case, 36 Church
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Lounsberry, I, laborer, Niagara
Lounsbury, Townsend, labr, Albert
Lovell, John, laborer, Queenston
Lowe & Boylan, carriage makers, Mary
Lowe, Jas F (Lowe & Boylan), Albert
Lowe, John, Welland ave
Luffman, Chas, farmer, Dufferin
Luffman, Chas, jr, wks Welland Vale Co, 1 Chas Luffman's
Luffman, James, farmer, 1 Chas Luffman's
Lydia, H William, steam fitter, wks Welland Vale Co, 26 William
Lynd, Miss Mary, 123 Ontario
Lyness, Samuel H, carpenter, 47 Catharine
Lyons, Thos, agent, Queenston
McAdam, Chas R, Welland Canal office, bds Mrs Clark's, Church
McArdele, Edward, 77 King
McAulay, Miss, saleslady, bds Grand Central Hotel
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McBride, Jas, cooper, Wellington
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McCallum, Peter, bds 107 King
McCallum, Mrs Peter, 91 King, cor Academy
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McCann, Mrs Elizabeth, laundry, 172 St Paul
McCann, James, wks McKinnon's Dash Co, Park
McCarron, M J, barrister, 31 Queen, h Church
McCarthy, Mrs Catharine (wid Thos), 6 King
McCarthy, Danl, Geneva House, Welland ave, cor Geneva
McCarthy, Edward, bartender St Catharines House, Somerset
McCarthy, J E, grcr, 5-7 St Paul w McCarty, Jas, blksmith shop, William
McCarthy, John, Queen's Hotel, 29 St Paul, h same
McCarthy, Mrs Mary (wid Edwd), 17 William
McCarty, Mrs Mary C, 6 King
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COLLEGE OF
COMMERCE
ST. CATHARINES.
Cor. ST. PAUL AND ACADEMY.
R. REYNOLDS, Principal.

McCarthy, Michl, coal merchant, George
McCarthy, Wm, policeman, 16 William
McCarty, D, blacksmith, King
McCarty, Daniel, blacksmith, 14 Academy, h Niagara
McCarty, Jas, clerk, Bissonette & Case, h Patrick’s, Wellington
McCarty, Mrs Margaret, 147 King
McCarty, Patk, horse shoer, 18 James, h Wellington
McCarty, Mrs Susan (wid Jas), Niagara
McCaul, Jas, wks Wheelworks, Dexter
McCaul, John, wks Wheelworks, Dexter
McCaul, Miss Minnie, bookkpr, Chatfield & Co, Dexter
McCaul, Peter, watchman Wheel Works, Dexter
McCaul, Peter, jr, wks McGuire’s grocery, Dexter
McClelland, J S, editor Star, h Queen
McCleman, A, polshr, Queenston
McClive, H W (McClive & McClive), h Geneva
McClive, John, landing waiter, customs, 87 Queen
McClive & McClive (W H & H W), barristers, 10 St Paul
McClory, Henry, sailor, St Paul w

McClung, W H (McClung & McClung), h Geneva
McClory, Wm, sailor, bds Mrs Carroll’s, St Paul w
McClung, Miss Clara, Ontario
McClung, J H (J H McClung & Co), h Ontario
McClung, J H & Co, dry gds, boots and shoes, and groceries, 39-41-43 St Paul
McClung, John (J H McClung & Co), Ontario
McClung, Miss Margt, Ontario
McComb, Amos (McComb Bros), h Lincoln ave
McComb Bros (Amos M, Max), job printers, 19 King
McComb, Max (McComb Bros), bds Russell House
McComb, Timothy D, laborer, 23 Louisa
McCordick, Frank, bookkpr, 119 St Paul
McCordick, W H, coal and wood, 131 St Paul, h 119 St Paul
McCordick, W H, tanner, Chestnut
MCCormick, Jas, bicycle works, Page
McCormick, Jno, lab’r, Queenston
McCormick, Martin, labr, Page
McCormick, Thos, traveler, Niagara
McCormick, Wm, tinsmth, Louisa
McCoy, Geo, laborer, Page
McCoy, Samuel, M D, 8 Queen
McCrenan, Jno, lock tender, John
McKuen, James, Wellan’I ave
McCullough, Mrs Wm, 99 King
McCumisky, Peter, hack driver, 1 Mrs Auburn’s, William
McDermitt, Jas, carpet weaver, Page
McDonald, L, carpctr, Welland ave

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McDermott, Chas, wood and coal merchant, Niagara

Macdonald, F W, barrister, Court House, h 16 Welland ave

Macdonald, G S, druggist, 1 F W Macdonald's, Welland ave

McDonald, Thos, marble cutter, Vine

McDougall, Jas, engineer, Queenston

McDougall, James D, lumber dealer, Queenston

McDowell, John, teamster, basket factory, St Paul w

McDowell, Wm, wks basket factory, St Paul w

McEdward, Alex (McEdward & Moore), h 23 Duke

McEdward & Moore (Alex McEdward, A W Moore), hardware, etc, 63 St Paul

McFarlane, Miss Marion, teacher St Thomas' Ward Schl, Hainer

McGarry, Hy, bookkeeper, 132 Welland ave

McGee, Chas, bookkeeper, knife works, 96 Queen

McGee, John, bridge tender, Thorold rd

McGibbon, Miss Ada, 5 York

McGibbon, Walter, tax collector, 5 York

McGirnes, Mrs Ann (wid John), Hainer

McGlade, V, shoemaker, Queenston, h George

McGlashan, John, tinsmith, wks Geo Lloyd's, Louisa

McGlashen, R, printer, Star, Geneva

McGregor, A J, bookkeeper, wheelworks, 17 Duke

McGregor, Mrs Ann (wid Michl), 11 Welland ave

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McGregor, N R, mgr Star Printing Co, h 32 Welland ave

McGuire, D C, wh wine and spirit merchant, 48 St Paul, h 90 Queen

McGuire, Miss Fidelia S, 90 Queen

McGuire, Fred, travlr, 113 Church

McGuire, Jeremiah, machinist, bds American Hotel

McGuire, M, grocer, 24 St Paul w

McGuire, M, pedler, Division

McHugh, Fk, cigar manfr, Centre McHugh, John, cigar manfr, 163-65 St Paul, h same

McIlwain, Miss Agnes, Bond

McIlwain, Miss Daisy, Bond

McIlwain, Miss Evelyn, stenographer, Bond

McIlwain, F, printr, Star, 35 Wall

McIlwain, John, sailor, 35 Wall

McIlwain, Capt Wm, marine inspector, Bond

McInerney, Miss J, Church

McInerney, John, checker, G T R, L W Dittrick's, Hainer

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SUBJECTS.—Book-keeping, Writing, Business Papers, Commercial Law, Arithmetic, Spelling, Correspondence, Shorthand, Typewriting, General Office Work.

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tbody>
<tr>
<td>McInerney, Miss K</td>
<td>Church</td>
<td>St. Paul</td>
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<td>McInerney, Miss</td>
<td>Church</td>
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<td>McInerney, Michael</td>
<td>miller, Mary</td>
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<td>McIntosh, Mrs Mary</td>
<td>(wid John), Cherry</td>
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<td>McIntosh, Wm</td>
<td>carpenter and builder, Louisa</td>
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<td>McIntyre, Miss Annie</td>
<td>Mary</td>
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<td>McIntyre, Mrs B</td>
<td>clerk, Geneva</td>
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<td>McIntyre, Mrs D</td>
<td>Mary</td>
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<td>McIntyre, Dougal</td>
<td>carpnter, Mary</td>
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<td>McIntyre, E J</td>
<td>teacher, bds Welland House</td>
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<td>McIntyre, J B</td>
<td>(McIntyre &amp; Son), h St Paul, cor Chestnut</td>
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<tr>
<td>McIntyre &amp; Son,</td>
<td>funeral directors, St Paul, cor Chestnut</td>
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<tr>
<td>Mackay, D S</td>
<td>foreman Lincoln canning factory, Louisa</td>
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<td>Mackay, Capt</td>
<td>mariner, Albert</td>
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<td>McKeever, Mrs Felix</td>
<td>8 Louisa</td>
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<td>McKelvey, James</td>
<td>manfr refrigerators, Lake</td>
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<td>McKenzie, Mrs Martha</td>
<td>(wid Kenneth), St Paul w</td>
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<td>McKenzie, Wm</td>
<td>coachman, McIntyre &amp; Son, 121½ St Paul</td>
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<td>McKeown, Francis</td>
<td>cigar maker, J McHugh's, Centre</td>
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<td>McKinley, Geo</td>
<td>com travlr, bds Mrs Clark's, Church</td>
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<td>McLaren, Mrs Margt</td>
<td>Hainer</td>
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<td>McLaren, Alex</td>
<td>(McLaren &amp; Co), h 37 Yate</td>
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<td>McLaren, Miss Bessie</td>
<td>1 Bleak House, Yate</td>
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<td>McLaren, Mrs Eliza</td>
<td>E, 10 Wellington</td>
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<td>McLaren, Miss F</td>
<td>saleslady, W M Walker, James</td>
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<td>McLaren, Frank</td>
<td>butcher, James, cor Church</td>
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<td>McLaren, Patk</td>
<td>sailor, Water</td>
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<td>McLaughlin, Mrs Eliza</td>
<td>grocer, 37 James</td>
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<td>McLean, Mrs F</td>
<td>saleslady, W M Walker, James</td>
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<td>McLean, Frank</td>
<td>butcher, James, cor Church</td>
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<td>McLean, Mrs Eliza</td>
<td>grocer, 37 James</td>
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<td>McLean, Mrs James</td>
<td>James cor Church</td>
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<td>McLean, Saml</td>
<td>butcher, James, cor Church</td>
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<tr>
<td>McLean, John</td>
<td>1 G McLean's, Hainer</td>
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<tr>
<td>McLean, Mrs Mary</td>
<td>(wid Hugh), matron, Protestant Home</td>
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McQuade, John, farmer, Dittrick
McShea, Wm, sailor, Thorold
McSloy Hugh (McSloy Bros), h 81 King
McSloy, Mrs Hugh, 77 King
McSloy, Jas A (McSloy Bros), 72 Church
McTavish, D D, Queen St Baptist church, 52 Welland ave
McVitty, W H, clerk, Bank Commerce, Church
Mack, Mrs Jane (wid Dr), 108 Ontario
Mack, Mrs, 28 Academy
Madden, F D, barber, 60 St Paul, h Niagara
Maguire, Mrs Frank, 57 James
Mangness, Wm, boot and shoe manfr, 44 King, h same
Mahon, Daniel, laborer, Church
Mahony, Frank, tailor, 47 William
Malcolmson, Alex, prop Welland House, Ontario
Malcolmson, Jas, bookkpr, Taylor & Bate, bds Grand Central Hotel
Malloy, Mrs E, Division

McLean, Saml, butcher, 35 King
McLean, Wm, butcher, 41 James
McLelland, Mrs David, Henry
McLelland, John S, editor Star, Queen
McLeod, Norman, carpnt, Church
McLure, Wellington A, gardener, Water
McMahon, Jas, contractor, Welland ave
McManus, Amy, drsmaker, Lake
McManus, Daniel, musicn, Lake
McManus, Wm, musican, Lake
McMaugh, Arch, mariner, Geneva
McMaugh, A W, supt elec light factory, 7 Beacher
McMaugh, Wm J, engnr, Chestnut
McMillan, Alex (McMillan & Haynes), 49 Ontario
McMillan & Haynes (Alex McMillan, J P and C R Haynes), saw mfrs, Hydraulic Race, No 2
McMillan, John, bookkpr, McMillan & Haynes, Ontario
McNamara, Richd, pork butcher, 48-50 King
McNamara, Stephen, boots and shoes, 139 St Paul, h 13 Academy
McNamara, Wm, bookkpr, Begy & Son, 13 Academy, cor Centre
McNeil, Henry, lab’r, Page
McNeil, Jas, carpnt, 119 Queen
McNeil, Miss Laura, cashier McLaren & Co, Queen
McNeil, Miss Louie, 119 Queen
McNeil, Wm, laborer, Vine
McNeil, W T, real estate and insurance agent, 85 St Paul
McNoah, Miss Nellie, Wall
McNoah, Patk, watchman, Wall
McPherson, Mrs John, Albert

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Moore, Albany W (McEdward & Moore), h 111 Queen
Moore, Arthur, printer, Standard, bds 32 George
Moore, B F, merchant, Nelson
Moore, Chas K (Dillon & Moore), h 92 King
Moore, Daniel, clerk, 32 George
Moore, Edwin, grocer, 105 St Paul, h same
Moore, Henry E, wks Wheel Works, Page
Moore, James, laborer, Water
Moore, Jas, carpet weaver, North
Moore, John G (Thomson & Moore), 101 King
Moore, John, laborer, Wiley
Moore, Mrs Mary (wid Jno J), 117 Queen
Moore, Mrs, laundress, Welland Ave Co, 1 S Dingman's, Hainer
Moors, Mrs Chas, boarding, 173 St Paul
Moote, A, Dacotah
Moote, Mary Ann, Dacotah
Moran, John, gardener, Vine
Morey, Fremont H, stenographer, 116 King
Morey, Miss H, clerk, Eckhardt's music store, 116 King

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<thead>
<tr>
<th>Name</th>
<th>Position/Address</th>
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<tbody>
<tr>
<td>Murphy, M J</td>
<td>carpnter, Queenston</td>
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<tr>
<td>Murray, Miss Annie</td>
<td>Raymond</td>
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<td>Murray, Mrs Abigail</td>
<td>nurse, Cherry</td>
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<td>Murray &amp; Cleveland,</td>
<td>contractors, 3 ½ St Paul</td>
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<td>Murray House, Houston &amp; Powell, 23 James</td>
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<tr>
<td>Murray, Geo</td>
<td>stableman, Hynes' livery, bds 162 St Paul</td>
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<tr>
<td>Murray, Rev Jas</td>
<td>pastor Knox church, Church</td>
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<td>Murray, Mrs James</td>
<td>12 St Paul</td>
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<td>Murray, Miss Marg</td>
<td>125 Church</td>
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<td>Murray, Neil</td>
<td>marrn, 9 Academy</td>
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<td>Murray, Capt Thos</td>
<td>16 Court</td>
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<td>Murrell, John</td>
<td>laborer, Page</td>
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<td>Munro, Ernest</td>
<td>bookkpr, Watson Mfg Co, bds Mrs. Clark's, Church</td>
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<td>Munro, James</td>
<td>marble dealer, 129 St Paul, bds Ellis House</td>
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<td>Mutual Life Insurance Co, New York, W T McNeil, 85 St Paul</td>
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<tr>
<td>Myers, Anthony, jr</td>
<td>baker, wks A Myers, York</td>
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<td>Myers, Mrs Beliga</td>
<td>(wid Xavier), York</td>
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<td>Nadell, R</td>
<td>pedler, Division</td>
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<td>Nagel, John</td>
<td>bottler, Wiley</td>
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<td>Naise, J</td>
<td>laborer, Russell ave</td>
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<td>Nailor, Thos</td>
<td>baker, Church</td>
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<tr>
<td>Naismith, H C</td>
<td>ledger kpr Bank Commerce, 14 Welland ave</td>
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<td>National Fire Insurance Co, Potter &amp; Carroll, 4 Queen</td>
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<td>Naylor, Geo</td>
<td>agent, George, cor Elizabeth</td>
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<td>Neal, Thos</td>
<td>laborer, Water</td>
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<td>Neelon, E H</td>
<td>Itanes &amp; Co, 16 Welland ave</td>
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<tr>
<td>Neelon, G M</td>
<td>cont'r, 106 Ontario</td>
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<tr>
<td>Neelon, Mrs</td>
<td>84 Church</td>
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</tbody>
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Nelles, Miss Kate, Chestnut
Nelles, Miss Mary, Chestnut
Nelson, Miss Amelia, stenographer, Rodman
Nelson, Anthony, grinder, Welland Vale Co, 107 King
Nelson, Chas, government employee, Rodman
Nelson, Fred, mason, Rodman
Nelson, M H, artist, 32 King, h Rodman
Nelson, Miss M L, stenographer, Collier & Burson
Nelson, Percy, reporter, Standard, 27 Centre
Nelson, Stuart, clerk, D C McGuire, Rodman
Nelson, Wm, laborer, Wiley
Nesbitt, Thos, hack drivr, 63 Yate
Nesbitt, Wm, printer, Standard, Trafalgar
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Newman, Mrs Charlotte, 156 James
Newman, Geo, contractor, Nelson
Newman, Jabez, cont'r, 56 James
Newman, Jos, cont'r, Nelson
Newman, J R (Sutton & Newman), James
Newton, Francis E, caretaker, Court House
Nichols, Jas, mason, r 98 Queen
Nichols, John, mason, 98 Queen
Nicholson, Edwd, contractor and builder, Albert, cor George
Nicholson, Geo, carpenter, Henry
Nicholson, Hy, mason, Dufferin
Nicholson, Patrick, Queenston
Nicholson, Peter, contractor, Queenston
Nicholson, Thos, soda water manfr, Niagara
Nicholson, Wm, carpenter, Lake
Nihan, Thos, accountant, Lyman
Nihan, Thos, contractor, 35 King, h Geneva
Nixon, Alfred, laborer, Niagara
Nixon, Truman, commission agent, Dacotah
Noble, Isaac, druggist, King
Noble, Thos C, insurance agent, 66 St Paul
Norris, Miss Mary D, Ann
Notmanby, Isaac, carriage maker, 28 James, h King, cor Academy
Norris, Mrs Caroline (wid Alex), Geneva
Norris, Mrs Elizabeth (wid James), Ann
Norris, J C, mgr Lakeside Co, 112 Ontario
Norris, John, Russell ave, cor Geneva
Norris, John, student, Geneva
Norris, Mrs, Russell ave, cor Geneva
Norris, Miss Nellie, Geneva
Norris, Wm, baggageman, N C R, Raymond
Northern Fire Insurance Co, Potter & Carroll, 4 Queen
Norton, Reuben, repairer bicycles, Lyman
Norton, Wm, hammer maker, Queenston
Notman, Alex, foreman McKinnon's dash factory, 7 Academy
Notman, Mrs Barbara (wid John), 81 Queen
Notman, Edward, bookkeeper, McKinnon's dash factory, 81 Queen
Notman, Geo, mchnst, Chestnut
Notman, Jas O, trvler, Beacher
Notman, Miss Jennie, 81 Queen
Notman, Jno C, bookkpr, Welland Vale Co, 81 Queen
O'Brien, Miss Annie, Leeper
O'Brien, Miss Bridget, wks knitting factory, Leeper
O'Brien, Daniel, cooper, Cross
O'Brien, John, wks wheelworks, Leeper
O'Brien, John, mgr Lincoln Paper Mills, bds Grand Central Hotel
O'Brien, Miss Hattie, dressmakr, Division

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O’REILLY, Patk, shoemaker, 17 St Paul w, h 9 Louisa
O’REILLY, Patk A, firemn, steamer Lakeside, 9 Louisa
OAK HALL, N M Black, mgr, 93 St Paul
OCEAN ACCIDENT AND GUARANTEE CORPORATION, ltd, Camp & Carlisle, 15 Queen
ODLUm, Edwd J, civil engnr, 23 Welland ave
O’ILLE, Harman, carpenter, Napier
O’ILLE, Jerome, 116 St Paul
O’ILLE, L S, M D, 21 Queen
O’ILLE, Wm, wks Welland Vale Co, Napier
OLIVER, Mrs Fannie (wid W T), Division
OLIVER, Frank, barber, 74 St Paul
ONTARIO ACCIDENT INSURANCE Co, W T McNeil, 85 St Paul
ONTARIO PURE FOOD Co, Queenston
OPIE, Jas, mine agent, 98 King
OPIE, Miss Julia, 22 Centre
Orr, Miss Annie, clerk, Queenston
Orr, Mrs E, Queenston
Orr, Geo T, painter, 121 St Paul, bds Ellis House

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Osborne, Miss Edith, Cherry
Osborne, Mrs Jane (wid Wm), Cherry
Osborne, R W, bookbinder, 12 Ontario, h Cherry
Oswald, Mrs Thos, 18 Centre
Overholt, Danl, carpenter, Niagara
Overholt, J, laborer, Niagara
Overholt, Jas, laborer, Wiley
Packard Electric Co, ltd, E E Cary, mgr, Bond, cor Geneva
Page, Abel, Packard Electric Co, Church
Page, Mrs Sophia, North
Parker, Wm, 1 P Park, Wellington
Park, Paul, boarding house, Wellington
Park, Miss Rena, bds P Park, Wellington
Park, Miss Sarah, clerk McClung's, bds P Park, Wellington
Park, Miss Sarah C, drsrmkr, bds P Park, Wellington
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Sweet, Theo, druggist, 16 Ontario, h Welland ave
Swick, Burwell, 54 Church
Swick, Miss Ida, 54 Church
Swift, Wm W, agent sewing machines, Carleton
Swinton, Miss Kate, housemaid, Dr Goodman’s, 56 Ontario
Swinton, James (Carlisle Bros & Co), h Church, cor Queen
Swinton, Thomas, horse dealer, Queenston
Switzer, Mrs Edwin, George
Switzer, Ernest, carpnt, George
Switzer, Henry, carpnt, George
Symmes, H D, mgr st railway, bds Grand Central Hotel
Tait, Chas, painter, Dufferin
Tait, Jas D (Jas D Tait & Co), 1 J G Wooding, Yate
Talbot, James, teamster Welland Vale Co, Wellington
Tambroech, Miss Nellie, Geneva
Tansey, Chas, cigarmkr, Queenston
Tansey, M, blacksmth, Queenston
Tasker, Annie, John
Tasker, Miss C, bookkeeper, J D Tait & Co, John
Tasker, Lena, clerk, John
Tasker, Lizzie, teacher, John
Tasker, Walter, John
Tate, Geo, watchmkr, 140 St Paul
Taylor & Bate, brewers and malsters, Brewery
Taylor, C H, clerk Bank Toronto, Geneva

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Taylor, F H, cigarmfr, 53 St Paul
Taylor, Henry (Taylor & Bate), h Ontario
Taylor, Herbt, bookkpr, Geneva
Taylor, James G, wks Welland Vale Co, York
Taylor, John, farmer, Queenston
Taylor, Mrs Lisette (wid James), Yate
Taylor, Mrs Phoebe, 3 York
Taylor, Thos, mgr Paper Mill, Geneva
Taylor, Wm, caretkr St Thomas’ church, Ontario
Teather, Thos, caretkr Col Inst; Catharine
Tehan, Timothy, foremn Welland Vale Co, Queen
Terreberry, James, farmer, Church
Terryberry, Wm, farmer, W Burtch, Hainer
Teskey, C H, piano agent, bds Russell House
Tewsley, James, carpnt, Maple, cor Geneva
Tewsley, Miss Lizzie, Geneva
Theal, Miss Mary, 57 Queen

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Thomson, Ernest, stone cutter, Henry, cor Albert
Thompson, Miss Hattie, Edmond
Thompson, John, stonectr,Hainer
Thompson, J H, bkkrpr, Murray & Cleveland, Duke
Thompson, Miss M, milliner, Queenston
Thompson, Miss Maggie, 3 Duke
Thompson, Miss Maggie, Edmond, cor George
Thomson & Moore (Wm Thomson, John G Moore), insurance and real estate, 25 Queen
Thompson, Oliver, motorman, Queenston
Thompson, Robt, conductor, Queenston
Thompson, Mrs Theo, Edmond
Thomson, Wm (Thomson & Moore), h 94 Ontario
Thompson, Wm, chief engineer Welland Canal, 58 James
Thompson, Wm T, music teacher, Edmond
Thorncliffe, Lizzie, waitress, Russell House
Thrall, J H, clerk, Bank Commerce, Church
Thurston, Christina, Hainer
Thurston, Miss Emma, 148 St Paul

Thurston, Mrs Margt (wid Geo), Hainer
Thwaites, Edmund, broker, 155 St Paul
Thairs, Capt Geo, Ridley College, 18 Church
Tidmus, Jno, wks Welland Vale Co, 42 William
Tier, Virgil H, wks Thomas' Tier, Wellington
Tier, —, machinist, 4 Court
Tilden, C A, contractor, 1 with Mr Dawson, Yate
Timmons, Frank J, sec-treas Gas Co, Niagara
Timmons, J J, asst accountant Security S & L Co, 30 Niagara
Timmons, Jos F, law clerk, J C Rykert, 39 Niagara
Tinlin, Alf, polisher, 112 Lake, cor Louisa
Tinlin, Miss Alice, Lake
Tinlin, Miss Birdie, Lake
Tinlin, Geo, druggist, 112 Lake, cor Louisa
Tinlin, John, painter, 112 Lake
Tinlin, Mrs Mary Ann, 112 Lake, cor Louisa
Titterington & Co, flour and feed, wholesale fruiterers, 29-31 James
Titterington, James (Titterington & Co), h Carleton
Titterington, James, 38 Queen
Titterington, Mrs Martha (wid John), 38 Queen
Titterington, Wm, flour and feed, 38 Queen
Tobin, Miss Annie, 83 King
Tobin, Miss Dolly, saleswoman, McLaren's, 83 King
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<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tbody>
<tr>
<td>Todd, H T</td>
<td>Stamp vender</td>
<td>P O, h 157 Church</td>
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<tr>
<td>Todd, James</td>
<td>Salesman</td>
<td>McLaren &amp; Co's, Church</td>
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<tr>
<td>Toomey, T</td>
<td>Foreman Gas Co</td>
<td>Geneva</td>
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<tr>
<td>Toor, Miss Sarah</td>
<td>Dressmaker</td>
<td>2 Queen</td>
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<tr>
<td>Topliffe, I N</td>
<td>Box socket manfr</td>
<td>Hydraulic Race No 2</td>
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<tr>
<td>Totten, Geo</td>
<td>Gardener, J Chaplin's</td>
<td>Lake</td>
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<tr>
<td>Touhill, James</td>
<td>Clerk</td>
<td>McKinnon's, Raymond</td>
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<td>Touhill, Mrs James</td>
<td>Raymond</td>
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<tr>
<td>Towers, Mrs L (wid Thomas)</td>
<td>Clerk</td>
<td>King, cor Court</td>
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<td>Towers &amp; Peterson (Wm B</td>
<td>Barristers</td>
<td>25 Queen</td>
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<tr>
<td>Towers, Wm B (Towers &amp; Peterson, Geo F Peterson)</td>
<td>Barristers</td>
<td>25 Queen</td>
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<td>Tracey, John</td>
<td>Bartender, Geo Rogers' Dittrick</td>
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<td>Tracy, M</td>
<td>Grand Trunk Hotel, G T R station</td>
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<td>Tracy, Patk</td>
<td>Teamster, Taylor &amp; Bate's, Hainer</td>
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<td>Towers, Wm B (Towers &amp; Peterson, King, cor Court</td>
<td>Barristers</td>
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<td>Tracey, John</td>
<td>Bartender, Geo Rogers' Dittrick</td>
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<td>Teamster, Taylor &amp; Bate's, Hainer</td>
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<td>Travelers' Life &amp; Accident Co, Thomson &amp; Moore, 25 Queen</td>
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<td>Travelers' Life (Hartford), Camp &amp; Carlisle, 15 Queen</td>
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<td>Trill, Miss Martha</td>
<td>Cook</td>
<td>T R Merritt's, St Paul w</td>
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<td>Trörey, Mrs James</td>
<td>Centre</td>
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<td>Trörey, J J, Dominion Coffee and Spice Mills, h St Paul, cor Geneva</td>
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<tr>
<td>Truman, Fredk</td>
<td>Florist</td>
<td>Ottawa</td>
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<tr>
<td>Trusty, Miss A</td>
<td>Willard</td>
<td>Welland ave</td>
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<tr>
<td>Trusty, Mrs S, laundress, Welland ave</td>
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<tr>
<td>Tuck, Jos</td>
<td>Polisher, Haynes' Saw Works, 76 Welland ave</td>
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<th>Occupation</th>
<th>Address</th>
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<tr>
<td>Tucker, Mark</td>
<td>Agent</td>
<td>Queenston</td>
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<td>Tufford, Geo</td>
<td>Laborer</td>
<td>Niagara</td>
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<td>Tufford, Philip</td>
<td>Broommaker</td>
<td>Maple</td>
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<td>Tuite, Mrs B, 1 with Mrs McGinnes, Hainer</td>
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<tr>
<td>Turnbull, Wm</td>
<td>Tailor</td>
<td>McLaren's, Bond</td>
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<td>Burbury, John</td>
<td>Queenston</td>
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<td>Twist, John, jr</td>
<td>Albert</td>
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<td>Twist, Miss Lottie, Albert</td>
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<td>Tyrrill, Lewis</td>
<td>Farmer, 112 King</td>
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<td>Tyrrill, W W,</td>
<td>Watchmaker, 71</td>
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<tr>
<td>Tyler, Miss Emily</td>
<td>9 Welland ave</td>
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<tr>
<td>Tyler, Miss Ellen</td>
<td>Thos Webb's</td>
<td>9 Welland ave</td>
</tr>
<tr>
<td>Tyler, Mrs Louisa (wid James)</td>
<td>9 Welland ave</td>
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<tr>
<td>Underhill, Hy</td>
<td>Bicycles, Niagara</td>
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<tr>
<td>Unicume, Thus</td>
<td>Furniture dealer, 133 St Paul, h same</td>
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<tr>
<td>Unicume, Ed</td>
<td>Stone cutter, 149</td>
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<td>Usten, —</td>
<td>Farmer, Niagara</td>
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<tr>
<td>Vallee, J B</td>
<td>Telephone repairer,</td>
<td>Geneva</td>
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Vanderburgh, Geo H, clerk, Stanley's, York
Vanderburgh, Herbert, clerk, 1 Wm Riley's, Louisa
Vanderburgh, John, bookkeeper, Beacher
Vanderburgh, Miss Teresa, music teacher, Beacher
Vanderburgh, Walter, laborer, Welland ave
Vandrept, Edward, labr, Haynes
Vandrept, L, nurse, Haynes
Vandusen, D C, prop Ellis House, James
Vangarder, R, tanner, Haynes
Varley, Richd, Queenston
Varley, J E (Ingersoll & Varley), York
Varley, Richd, asst mgr Basket factory, Louisa
Varley, Miss Sarah, York
Viger, Mrs Elzear, 69 James
Vine, Miss Eva, bookkeeper, W W Greenwood, Lock 2
Vine, James, butcher, Church
Voisard, B D, grocer, Hainer, cor St Paul
Voisard, E D, grocer, 24 King

Voisard, B D, & Sons, wholesale and retail grocery, St Paul w
Voisard, Frank (B D Voisard & Sons), St Paul w
Vousbough, John, bridge tender, Niagara
Vousbough, Wm, cigar maker, Niagara
Wagner, Alfred, Lake
Waite, Mrs Emma, Geneva
Waite, Miss Julia, nurse, W J Price, 26 Yate
Waite, T W, clerk, McLaren's, Geneva
Waite, Wm, canal employee, Rolls ave
Wales, Miss Fannie, clerk, Blair's music store, Court
Wales, Mrs, 6 Court
Walker, Miss Annie, 1 A Horse's, Church
Walker, Charles, expressman, Queenston
Walker, D, saw mkr, Queenston
Walker, D M (D M Walker & Co), bds Grand Central Hotel
Walker, D M & Co, The Spot Dry Goods Store, 81 St Paul
Walker, F A, teacher, 22 Duke
Walker, Harry, expressman, Queenston
Walker, J N, druggist, 28 Queen, h William, cor Lake
Walker, Miss Mary, Somerset
Walker, Robt, park supt, Lake
Walker, Wm, teamstr, Queenston
Walker, Mrs Wm, 7 Beach
Walker, Wm A, carriage maker, wks I Normandy, Somerset
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Wallace, John M, S Neelon, 105 Queen

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Waud, J Addison, carpenter, 83 Queen
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Waud, Miss Sarah, clerk, public library, 83 Queen
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Weaver, James, laborer, Merrick
Weaver, John, Beach
Weaver, Saml, laborer, Beach
Webb, Thos, 2 York
Webster, Arthur, machnst, Mary
Webster, James, laborer, Vine
Webster, Mrs Sophia, North
Weir, David, grocer, 89 St Paul
Welland House, Malcolmson Bros, King, cor Ontario
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Welsh, Miss Kate, dressmaker, J J Welsh's, Lake
Welsh, Jos, laborer, Lake
Welsh, Morris, ship carp'rt, Cherry
Welsh, Robt (Rogers & Welch), Mary
Welsh, Thos, mason, J J Welsh's, Lake
Welch, T J, tail'r, h 78 Welland ave
Welsh, Wm, mariner, Queenston
Western Assurance Co, Thomson & Moore, 25 Queen
Wethy, J H, manfr condensed mince meat, 12-14 Mary
Whalen, Father, asst St Catharines Church, Lyman
Whalen, Patk, wks Mrs Taylor's, Cherry
Wheeler, Miss Augusta, bakery, 33 Yate
Wheeler, Fred J, Leeper, e s
Whelan, Daniel, blacksmith, George, cor Albert
Whelan, John, George, cor Albert
Wherry, Andrew, marble dealer, St Paul, h Queenston
White, Fred, ax maker, Lake
White House, A O Parker, prop, clothiers and gents' furnishers,
22-24 St Paul
White, James, com agent, 8 William n
White, John, carp't, Haynes ave
White, Miss May, 8 William n
White, Michl, lock tender, Page
White, Miss Minnie, Page
White, Weston, night foreman
Welland Vale Co, Elizabeth
White, W H, carriage painter, 31 King, h Queenston
White, Wm, clerk, Haynes
Whitehead, Mrs, cook, American Hotel
Whiting, Northup, florist, Fitzgerald
Whitten, Thos, caretaker, City building
Whitman & Barns, Chas Burtch, mgr, Thorold rd
Whitman, Mrs Michael, 6 Henry, cor Elizabeth
Whitton, Fred, teamster, Taylor & Bates, St Paul w, n s
Whitton,Frank, wks Wheelworks, Hainer
Wickham, Jas, clerk, R Stanley's, 31 Court
Widdicombe, Benj, marble cutter, Queenston
Widdicombe, Robt, laborer, 29 Elizabeth
Widdicombe, Wm, baker, Geneva
Wigle, Capt N J, William n
Wilbur, Miss Mary E, I P Wilbur's, Welland ave
Wilbur, Levi, Garden City Dye Wks, I P Wilbur's, Welland ave
Wilbur, Palmer, wks Garden City Dye Wks, 30 Welland ave
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Wiley, John, blacksmith, Chestnut, h Fitzgerald
Wiley, Mrs, Ottawa
Wiley, Robt, farmer, Niagara
Wiley, Thos, carpenter, Dacotah
Wiley, Walter, blacksmith, Victoria
Wilfred, Mrs, Church
Wilkins, Miss, teacher, St George’s Ward School
Williams, Alf, carpenter, Wall
Williams, Miss Annie, Wall
Williams, Miss Elizabeth, tailoress, Wall
Williams, Frank, painter, Wall
Williams, Geo, Louisa, cor George
Williams, H G, teacher, 18 Yate
Williams, Jas, carpenter, Wall
Williams, Mrs John, Wall
Williams, Jno, grocer, Queenston
Williams, Reuben, carpnter, Wall
Williams, Miss Mary, Queenston
Williamson, J, insrnce agt, Cross
Williamson, James, painter, John
Willis, Geo, mgr Pure Food Co, 24 Yate
Willis, John, grinder, John
Wills, Wm, pattn mkr, Rolls ave
Wilmitt, Miss Elizabeth, Albert
Wilmitt, Gibbon, Albert
Wilson, A, grocer, 33 Queen, h Wellington
Wilson, Alex, wks Welland Vale Co, Lake
Wilson, Mrs Carrie B (wid H P), Elizabeth
Wilson, Chas A, 125 Ontario
Wilson, Geo, lumber mills, Nelson, h Wiley

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Wilson, Wm, wall paper, 73 King, h 92 Queenston
Wilson, W S, barrister, 35 King
Winchester, Mrs Almira, Yate
Winchester, Miss Myra, 1 Mrs Winchester, Yate
Winn, John, laborer, Division
Wismer, Miss Clara, teacher, Merriton, Russell ave
Wismer, Ephraim, bookkpr, Mc-Laren’s, Russell
Wismer, Howard, clerk P O, Russell ave
Wood Bros, boots and shoes, 95 St Paul
Wood Bros, harness, hides and wool, 108 St Paul
Wood, Miss Florence E, 124 Church, cor King
Wood, Fk, blacksmith, Welland ave
Wood, Fred (Wood Bros), h 124 Church, cor King
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Wright, T A, clerk, Geneva
Wyatt, M A, 37 Elizabeth
Wyatt, Thos, undertaker’s assn’t, Chestnut, cor Head
Wynne, Miss Sarah, saleslady, J D Tait & Co, Davidson
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Yale, Miss Gertrude, 61 Queen
Yale, Henry (Cox & Yale), barstr, 61 Queen
Yale, Levi, sec United Workmen, 61 Queen
Yarnold, Benj, salsmn, J D Tait & Co, bds American Hotel
Yielding, Mrs Annie, 123 Ontario
Yielding, Jas R, travlr, Welland
Vale Co, 123 Ontario
York County Loanand Savings Co, C M Butchart, dist supt, 31 Queen
Youmans, Milton, M D, 86 King
Young, A (Young & Booth), American Hotel
Young, Mrs Annie, Niagara
Young, C, shoe merchant, Bond
Young, Chas, clerk, Carlisle Bros, 82 Welland ave
Young, Miss E, Bond
Young, Miss Elizabeth, wks Watson Mfg Co, 32 Church
Young, Miss Hannah, wks Watson Mfg Co, 32 Church
Young, Miss Louisa, dress mkr, 32 Church

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Zimmerman, Morris D, carpnt, 8 Centre

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Widdicombe, Wm, Geneva, s s

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Campbell, J S, 23 Queen
Collier & Burson, 8 St Paul
Connor, C H, 26 Queen
Cox & Yale, 2 St Paul
Gilleland, W B, 6 St Paul w
Ingersoll & Varley, 4 St Paul
Keyes, James A, 66 St Paul
Lancaster, E A, 6 Queen
McCarron, M J, 31 Queen
McClive & McClive, 10 St Paul
Marquis, A W, 13 Queen
Ryker, J C, 6 Ontario
Towers & Peterson, 27 Queen
Wilson, W S, 35 King

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Calcott, R, Church
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McNamara, Richd, 48 King
Peterson, Richd, 46 King
Smith, Jacob, Geneva, s s
Smith, W J, 47 King

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Statt, -, Geneva
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Klotz, C E, 66 St Paul
May, Andrew, 71 St Paul

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Sweet, Theo, 16 Ontario
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Flynn Bros, 25 James
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Gander, E, 36 King
Gibson, C M, 27 Academy
Gibson, C M, 191 St Paul
Groome, E W, 163 Church
Harris, Oscar, Welland ave
Hennessey, Mrs T, Queenston
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Quebec Fire Insurance Co, N A Lindsay, 2 Queen
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<td>R. REYNOLDS, Principal.</td>
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<td>Odlum, asst engineer; C R McAdam, clerk; examiner of masters and mates, Wm McIlwain</td>
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<td>CHURCH OF ENGLAND</td>
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<td>Hours of service, 11 a.m. and 7 p.m.</td>
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<td>St George's Church, Church st, Rev R Ker, rector</td>
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<td>St Thomas' Church, Ontario st, Rev Rural Dean Armitage, rector</td>
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<td>St Barnabas Church, Queenston st, Rev C H Shutt, M A, rector</td>
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<td>Christ Church, St Paul w, service, 3 p.m.</td>
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<td>St Paul's, St Paul st, Rev F A Cassidy, pastor</td>
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<td>Welland Ave, Rev G W Kerby, pastor</td>
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<td>Niagara St, Rev A B Miller, pastor</td>
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<td>B M E Church, Geneva, Rev Wm Drake, pastor</td>
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<td>St Catharines, Church st, Very Rev Dean W R Harris, rector; Rev M J Whalen, assistant; services, 8 and 11 a.m., 7 p.m.</td>
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<td>St Mary's, St Paul w, Rev L A H Allane, rector; services, alternate 9 and 11 a.m.</td>
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<td>St Joseph's, Niagara st; services, 10 a.m.</td>
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<td>Educational</td>
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<td>Church st, J Henderson, principal</td>
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<td>James B Gray, inspector</td>
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St George's Lodge, No 15, meets Tuesday on or before full moon.
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Maple Leaf Lodge, No 103, A F & A M, meets last Thursday in
month. F D Burgar, W M; John Wood, sec

Independent Order Oddfellows

Union Encampment, No 1, meets 1st and 3rd Tuesday. A Haynes, C P; D M Walker, scribe

Union Lodge, No 16, meets every Monday. James A Swinton, P S

Empire Lodge, No 87, meets every Thursday. A G Spillette, N G; E Moore, P S; Theo Parnell, R S

Select Knights of Canada.

Banner Legion, No 62, meets 1st and 3rd Tuesday. John Lewie, C; N M Black, sec

Canadian Order Oddfellows

Lord Nelson, No —, B J Leubsdorf, N G; Geo Bliss, sec

Ancient Order of United Workmen

Protection Lodge, No 42, meets 2nd and 4th Tuesday, Geo Patterson, W M; C E Kendall, sec

St Catharines Lodge, No 166, meets 1st and 3rd Tuesday, R H Dyer, W M; Nathan Morey, rec

Covenant Lodge, No 246, meets 1st and 3rd Thursday, Richd Daft, W M; B J Leubsdorf, rec

Independent Order of Foresters

Garden City, No 172, meets 3rd Tuesday in each month

Canadian Order of Home Circles

Circle No 63 meets 2nd and 4th Tuesday, J G Cumming, L; L K Simmons, sec

Canadian Order of Chosen Friends

Victoria Council, No 12, meets 2nd and 4th Tuesday, J G Cumming, S C; J D Reilly, sec

Royal Orange Order

Royal Black Preceptory, No 159, meets 1st Tuesday in each month, Fred Parnell, W P; Geo Turner, registrar

Lincoln County Scarlet Chapter, meets 4th of every month, H T Wilson, W C in C

L O L, No 117, meets 1st Friday, James Reid, W M; G Woodall, sec

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L O L, No 720, meets 1st Wednesday, Thos Argue, W M

True Blues Prince of Orange Lodge, meets 1st and 3rd Monday

Catholic Mutual Benefit Association

Branch No 1 meets 2nd and 4th Thursday

Branch No 156 meets 1st and 3rd Thursday

Temperance Societies

Royal Templars of Temperance

St Catharines Council, No 46, meets 1st and 3rd Thursday

Garden City, 567, M Tucker, S C; Chas Logan, F S

Sons of Temperance

Beaver Division, No 92, meets every Friday, W B Burgoyne, P; W Magness, scribe

Grantham Division, No 72, meets every Tuesday, W Blake, P

National Societies

Sons of England

Victory Lodge, No 173, meets 1st and 3rd Monday, H W Nicholson, pres; Alfred Wright, sec

St Andrew's Society, J B McIntyre, pres

Sons of Scotland

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Whittam, Isaac, labr, Mountain
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Wilkinson, Miss Hannah, G Island
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ANDERSON, John T, carpntr, Elgin
ANDREWS, Jonah, carpntr, Ontario
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Dixon, Richd, merchant, John
Doig, John, carpenter, Queen
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Hainer, John H, Simcoe
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Harrigan, Patrick, James
Harriston, Thos, Main
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HAMilton, ONT.

Houston, Alex, blksmith, Canal
Houston, Geo, mariner, Ann
Houston, John, mariner, Main
Houston, Samuel, Canal
Howe Bros, hotel, Front
Howe, Geo, lock tender, Lock
Howe, James (Howe Bros), Front
Howe, John, sr, Beach
Howe, Michael (Howe Bros), Gertrude
Humphrey, Alex, grocer, Main
Hutchison, Wm, coal dealr, Queen
Hutton, Richd, lock tendr, Main
Irvine, John, Simcoe
Jeffries, Thos, Queen
Johnston, Isaac, lock tendr, Beach
Johnston, John, boots and shoes, Front
Johnston, Robt, carptr, Gertrude
Jones, Fred A, Albert
Julian, Chas, Beach
Julian, Geo, lock tender, Welland
Julian, Humphries, Main
Kelly, Alfonso, hotel, Front
Keyes, Jas R, lock tender, Brock
Keyes, John T, Queen
Killaly, Henry, mariner, Welland
King, Geo, rubber wkr, Canal
Lacham, Wm, engineer, Lock

DO YOU WANT TO PAY OFF THE MORTGAGE ON YOUR HOME?
The York County Loan and Savings Company
Loans at Low Rates and Easy Payments.
Branch Office, 31 QUEEN ST. 20 C. M. BUTCHART, SUPT.

Do you want to know where to buy the Cheapest and Purest Drugs? Why JUKES DRUG STORE.
THE LEADERS OF

ST. CATHARINES
College of Commerce

Thorough instruction in everything that pertains to a business education.

INDIVIDUAL INSTRUCTION.

STUDENTS MAY ENTER AT ANY TIME.
SEND FOR CIRCULARS.

R. REYNOLDS, Principal.

Laidlaw, Thos, jr, John
Laidlaw, Wm, Queen
Letford, Jas, sr, mariner, Gertrude
Loherman, Martin, carpenter, Albert
Lynch, Thos, jr, John
Lynch, Thos, sr, laborer, John
McAvoy, Henry, barber, Front
McAvoy, Mrs M, John
McAvoy, Thos, mariner, Albert
McCormack, Wm, tinsmith, Albert
McCulloch, Alex, mariner, Pine
McDougall, Duncan, mariner, Main
McDougall, Jno, teamster, Queen
McGinnis, Saml, laborer, Canal
McGrath, Bernard, teamster, Front
McGrath, Daniel, mariner, Queen
McGraw, Ellen, Ontario
McGuire, Mrs, Front
McIntyre, Hy, mariner, Ontario
McMahon, Edwd, farmer, Main
McMahon, Thos, farmer, Main
McPhie, Malcolm, mariner, Canal
McNally, Misses A and M, Main
McNulty, Patk, laborer, Queen
McNulty, Mrs L, G T R
Marshall, Jonathan, carpenter, Albert
Marshall, Richd, carpenter, Queen
May, Jas A, rubberworker, Main
May, Jos E, Elgin
May, Wm, laborer, Main
Merritt, Burwell, grocer, Main
Messmore, John, mariner, Queen
Muir, Alex, carpenter, Canal
Muir, John A, carpenter, Main
Muir, Wm, carpenter, Queen
Murphy, Edwd, grocer, Front
Murphy & Scott, grocers, Front
Nath, Peter, fisherman, Beach
Newman, George, teacher, Queen
Ohneth, Edwd, mariner, Main
Ohneth, Philip, barber, Main
Patterson, Robt, clerk, Queen
Paxton, John, lock tender, Queen
Pearson, Thos, mariner, Lock
Peters, Harvey, mariner, Elgin
Peters, Louis, mariner, Canal
Phillmore, Chas, lumber, Queen
Pickering, Thos, mariner, Main
Pirette, John, canal employee, Gertrude
Powell, Henry, mariner, Lock
Powell, James, engineer, G T R
Powell, Wm, elevator, Canal
Quackenbush, Capt C, Queen
Quackenbush, Mrs, Queen
Queen, Francis, Albert
Quinn, James, mariner, Ontario
Quinn, Terence, carpenter, Albert
Read, Alonzo, mariner, Simcoe
Read, Geo W, carpenter, Canal
Read, John, mariner, Main
Read, Richd, mariner, Queen
Read, Thos, mariner, Main
Robbins, Wm E, Main
Robinson, Thos, mason, Albert
Rose, Curtis E, carpenter, Pine
Russ, A H, rubberworker, Queen
Scott, Frank (Murphy & Scott), Main
Scott, Geo, clerk, Brock
Scott, Thos, carpenter, Queen
Sexton, Thos, rubberworker, Queen
Sharp, Oscar, livery, Main
Smiley, Chas, Anne
Smiley, Edward, carpenter, Main
Smith, Frank, ferryman, Gertrude

Go to H. J. CONN & CO.
Save five dollars in buying a Stove or Range.

W. W. TYRILL, Issuer of Marriage Licenses.
When you die, you’ll be dead a long time.

Moral: Get your Photos at POOLE’s Studio NOW.

<table>
<thead>
<tr>
<th>THOROLD DIRECTORY</th>
<th>155</th>
</tr>
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<tbody>
<tr>
<td>Smith, John, butcher, Front</td>
<td></td>
</tr>
<tr>
<td>Smith, Wm, engineer, Simcoe</td>
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<tr>
<td>Stanton, Jas, gen merchnt, Front</td>
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<tr>
<td>Stanton, Jno, gen merchnt, Front</td>
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<tr>
<td>Stewart, Geo, rubberwkr, Queen</td>
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<tr>
<td>Sutton, John, Main</td>
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<tr>
<td>Tench, Bart, Queen</td>
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<tr>
<td>Tench, Jas W, carpenter, Queen</td>
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<tr>
<td>Tench, Leroy, carpenter, Queen</td>
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<td>Townsend, Wm, sr, mariner, Main</td>
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<td>Townsend, Wm R, mariner, Main</td>
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<tr>
<td>Vaughan, Chas, rubberworker</td>
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<td>Walkerly, Jos, rubberwkr, Front</td>
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<td>Walton, Robt, mariner, Queen</td>
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<td>Watson, Sam, rubberwkr, Albert</td>
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<tr>
<td>Welch, John, John</td>
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<td>Williams, Jas, jr, watchman, Queen</td>
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<tr>
<td>Williams, James, sr, Beach</td>
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<td>Wilson, Chas, Pine</td>
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<tr>
<td>Wilson, Geo, Main</td>
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<tr>
<td>Wood, D C, clerk, Main</td>
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<td>Wood, Fred, carpenter, Canal</td>
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<th>RYCKMAN’S KOOTENAY CURE</th>
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<td>CURES</td>
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</table>

Write for Pamphlet containing sworn statements.

The S. S. Ryckman Med. Co.,
HAMiLTON, ONT.

| Wood, John, sr, Main |
| Wood, John W, mariner, Main |
| Woodhall, J, lock tender, Brock |
| Wright, Thos, John |
| Wright, Wm, mariner, Ontario |
| York, Mrs, G T R |

<table>
<thead>
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<th>TOWN OF THOROLD.</th>
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<tbody>
<tr>
<td>Abbott, Mrs Effie, Front</td>
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<td>Aikens, Henry, carpnter, Metcalf</td>
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<tr>
<td>Alexander, Mrs E, Ormond</td>
</tr>
<tr>
<td>Allen, Mrs Ellen, Queen</td>
</tr>
<tr>
<td>Allen, James, papermkr, Townpath</td>
</tr>
<tr>
<td>Allen, Wm, papermkr, Carleton</td>
</tr>
<tr>
<td>Andrew, Miss F E, Carleton</td>
</tr>
<tr>
<td>Arnold, James, Claremont</td>
</tr>
<tr>
<td>Atkinson, G D, miller, Pine</td>
</tr>
<tr>
<td>Baker, Michael, mason, Front</td>
</tr>
<tr>
<td>Ball, Miss Amy, music teacher, Ormond</td>
</tr>
<tr>
<td>Ball, Mrs Eliza, Pine</td>
</tr>
<tr>
<td>Ball, James H, Chappel</td>
</tr>
<tr>
<td>Band, John, miller, Claremont</td>
</tr>
<tr>
<td>Batten, John, butcher, Carlton</td>
</tr>
<tr>
<td>Battle, Miss C, Claremont</td>
</tr>
<tr>
<td>Battle, David, mgr Battle estate, Front</td>
</tr>
<tr>
<td>Battle, James, Wellington</td>
</tr>
<tr>
<td>Battle, John, estate of, Cement, Front</td>
</tr>
<tr>
<td>Battle, John (Battle estate), Front</td>
</tr>
<tr>
<td>Battle, Jos, coal, Front</td>
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<tr>
<td>Battle, Mathew (Battle estate), Chappel</td>
</tr>
<tr>
<td>Battle &amp; Newman, contracts, Front</td>
</tr>
<tr>
<td>Battle, Richard, Wellington</td>
</tr>
<tr>
<td>Baxter, Robt, Ormond</td>
</tr>
<tr>
<td>Beatty, James H, Pine</td>
</tr>
<tr>
<td>Bell, Robt, cooper, West</td>
</tr>
<tr>
<td>Bell, Thos, sr, cooper, Queen</td>
</tr>
<tr>
<td>Bennett, B C, Welland</td>
</tr>
</tbody>
</table>

THE OBJECT of the YORK COUNTY LOAN AND SAVINGS COMPANY is,
1st—To help all who become members to secure their own homes free of encumbrance; 2nd—To promote thrift and saving, especially among the young; 3rd—To earn fair profits for its members.

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Bennett, Mrs C, Cleveland
Berhalter, Bernard, Queen
Berhalter, Mary, Queen
Berry, Mary, Carlton
Berryman, F C, lck tndr, Chappel
Bessey, E H, paper makr, Queen
Bessey, Howard, papr mkr, West
Bessey, Peter J, St David
Birbeck, R B, tinsmith, Carlton
Bishop, Mrs, Queen
Blackston, Mrs Annie, Carlton
Bonewell, Thos, lck tndr, Portland
Booth, A A, c'rg mkr, Chappel
Booth, Thos, Pine
Bouk, James, laborer, West
Boutcher, Nelson, laborer, Pine
Boyle, Mrs Jane, Ormond
Boyle, Wm, carpenter, Ormond
Bradegan, Michael, Ormond
Bradley, Alex, laborer, West
Bradley, Arth, carpenter, Carlton
Bradley, Thos, lock tender, West
Bradley, Wm, miller, Pine
Brennan, Abe K, lck tndr, Carlton
Broderick, Jos, Chappell
Brooke, S & Co, dry gds, Front
Brown, Francis, ma'on, 17 Mill
Brown, Miss Mary, Carlton
Brown, R C, clerk, Quebec Bank
Brownlee, Mrs Eliza, 92 Ormond
Buckley, Mrs, Welland
Burley, Geo, barber, Front
Burley, Wm, laborer, Carlton
Burniston, Miss M, Boundary

Burton, W H, Welland
Bye, Henry, Carlton
Bye, James, laborer, St Davids
Bye, Jos, laborer, Carlton
Caffrey, James, Pine
Caffrey, Mrs M, West
Cain, Bryan, stone cutr, Metcalf
Cain, Francis, laborer, Metcalf
Calcott, Geo, Chappell
Cameron, Annie, St Davids
Campbell, Hugh (W & H Campbell), Front
Campbell, Neil, Ormond
Campbell, Rod, lck tndr, Carlton
Campbell, Saml, labr, Claremont
Campbell, W & H, boots and shoes, Front
Canadian Bank of Commerce, F O Cross, mgr, Front
Carr, Thos, laborer, Ormond
Carter, Hy, mason, 28 Welland
Cartnell, Wm, jr, West
Casey, F W, barrister, Front
Casper, Mrs Phebe, Ormond
Cave, Wm, carpenter, Pine
Clark, A, lock tender, Ormond
Clark, Rev Geo, Pine
Clark, Mrs Henrietta, West
Clark, John, laborer, Pine
Clark, Wm, laborer, Chappel
Cleveland, James P, labr, Front
Cleveland, S, messenger, Quebec Bank
Clipperton, W H, teachr, Ormond
Cloy, Geo, Pine
Cloy, Geo D, grocer, Albert
Cloy, Herbert, Wellington
Cloy, John, clerk, Mill
Cloy, Martin, Welland
Coady, Michl, lock tender, Queen
Collier & Bursor, barristers, Front
Cole, Wm, lock tender, Chappel
Collins, Mrs Annie S, Pine

REMEMBER! H. J. CONN & CO. carry the largest stock of Tin and Graniteware in the city.

91 ST. PAUL STREET.
If Quality is a Desideratum, why, of course,

**POOLE'S PHOTOS ARE THE BEST**

**THOROLD DIRECTORY**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collins, Anthony</td>
<td>26 Pine</td>
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<tr>
<td>Collins, Chas,</td>
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<td>Collins, Frank,</td>
<td>teamster, Mill</td>
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<td>Collins, James,</td>
<td>West</td>
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<td>Collins, John,</td>
<td>lock tender, West</td>
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<tr>
<td>Collins, John,</td>
<td>engineer, Chappel</td>
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<tr>
<td>Commarford, Alice</td>
<td>Queen</td>
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<td>Commarford, Jas,</td>
<td>cask mkr, West</td>
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<td>Commarford, Jno,</td>
<td>labr, Queen</td>
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<tr>
<td>Commarford, Martin,</td>
<td>Ibr, Metcalf</td>
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<tr>
<td>Commarford, Mary,</td>
<td>Mill</td>
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<tr>
<td>Commarford, Richd,</td>
<td>cask mkr, Queen</td>
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<tr>
<td>Commarford, Richd,</td>
<td>undertaker, Front</td>
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<tr>
<td>Commarford, Thos,</td>
<td>lck tndr,West</td>
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<td>Comfort, Wm,</td>
<td>Queen</td>
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<td>Conlon, Bridget,</td>
<td>Pine</td>
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<td>Conlon, J &amp; T,</td>
<td>lumber, Front</td>
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<td>Conlon, Thos F,</td>
<td>insurance, Front</td>
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<td>Constable, John,</td>
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<td>Cook, James,</td>
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<td>Cook, Jos,</td>
<td>lock tndr, Boundary</td>
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<td>Cooper, Mrs Hannah</td>
<td>Fuller</td>
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<td>Cooper, Wm,</td>
<td>Fuller</td>
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<td>Copeland, Margaret</td>
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<td>Cowan, Thos,</td>
<td>clerk, 18 Welland</td>
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<td>Ormond</td>
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<td>teamster, St Davids</td>
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<td>bdge tndr, Queen</td>
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<td>Crawford, W L,</td>
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<tr>
<td>Creggan, P C,</td>
<td>dentist, Welland</td>
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<tr>
<td>Crombie, D B,</td>
<td>mgr Quebec Bank, Front</td>
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<tr>
<td>Cronin, Miss Agnes</td>
<td>Maitland</td>
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<tr>
<td>Cronin, Honora,</td>
<td>Maitland</td>
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<td>laborer, Mill</td>
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<td>Curry, Robert,</td>
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<tr>
<td>Dabald, Geo,</td>
<td>76 Pine</td>
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<tr>
<td>Dabald, Jas,</td>
<td>pedler, 17 Chappell</td>
</tr>
</tbody>
</table>

**ECZEMA AND SALT RHEUM CURED BY**

**Ryckman's Kootenay Cure.**

Write for Pamphlet containing sworn statements.

The S. S. Ryckman Medicine Co.

HAMILTON, ONT.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Dale, James</td>
<td>cementmkr, Ormond</td>
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<td>confectr, Front</td>
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<td>Dale, Thos,</td>
<td>molder, West</td>
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<td>Darker, Geo,</td>
<td>carpntr, Albert</td>
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<td>pulp mill, Front</td>
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<td>Dell, James,</td>
<td>carpntr, Carlton</td>
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<td>Dobbie, Mrs Mary J</td>
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<td>Dobbie &amp; Stuart,</td>
<td>founders, Front</td>
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<tr>
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<td>Water</td>
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<td>St Davids</td>
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<td>Donnelly, Patk,</td>
<td>hotel, Albert</td>
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<td>Ormond</td>
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<td>grocers, Front</td>
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<td>laborer, Pine</td>
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<td>Pine</td>
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<tr>
<td>Dundas, Robt,</td>
<td>foreman, Carlton</td>
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<tr>
<td>Dundas, Thos,</td>
<td>policeman, Pine</td>
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**The York County Loan and Savings Co.**

*(INCORPORATED)*

**BRANCH OFFICE.**

31 Queen St., St. Catharines.

CHAS. M. BUTCHART, Superintendent.
**FOWLER & CO.**

18 ONTARIO STREET.

WATCHES, CLOCKS and RICH GOLD JEWELRY.

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<table>
<thead>
<tr>
<th>College of Commerce, St. Catharines.</th>
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<tbody>
<tr>
<td>&quot;Education for business is just as necessary as education for the professions, and the young man who starts in life with a good business education has that advantage over his fellows which superior knowledge and experience always gives.&quot;  --Henry S. Monroe, Esq., before the Convention of Business Educators, Chicago, July 21st, 1894.</td>
</tr>
</tbody>
</table>

| Dunn, P A, molder, St Davids |
| Dunn, W H, laborer, Regent |
| Durkee, Z W, agent, Wellington |
| Duseau, Henry, Jr, stone cutter, Ormond |
| Duseau, Henry, Sr, Ormond |
| Eddy, Robt, shoemaker, Welland |
| Ellis, James, lock tender, 77 Pine |
| England, Mrs Wm, Carlton |
| England, Wm, carpenter, Welland |
| Eynon, Chas, Ormond |
| Fairlie, Andrew, Chappel |
| Farree, Bridge, St Davids |
| Federal Life Assurance Co, head office, Hamilton |
| Festing, H W, baker, Pine |
| Fish, Wm T J P, 24 Ormond |
| Fisher, John, molder, Wellington |
| Flagg, Polly, Water |
| Flannery, Hy, painter, Welland |
| Flannery, Matthew, painter, Front |
| Flannery, Mich, teamster, St Davids |
| Flannery, Thos, Queen |
| Fleming, Wm, Chappel |
| Flynn, Edwd, pulpmaker, Welland |
| Foley, Edwd, pulpmaker, Mill |
| Foley, Thos, laborer, Front |
| Forse, Wm, Carlton |
| Forsyth, Thos, millwright, Pine |
| Foster, A, gardner, Mettleburger |
| Foubister, Wm, Ormond |
| Franklin, J J, Front |
| Fraser, Alex, farmer, Portland |
| Fraser, Evan, Carlton |
| Fraser, Jane, Welland |
| Frazer, W A, manfr, Pine |
| Frazer, W A, Wood Mfg Co, Front |
| Freel, Thos, lock tender, Cleveland |
| Friday, Mrs Bridget, Chappel |
| Fry, John C, shoemaker, Albert |
| Galbraith, Mrs Eliza J, Ormond |
| Garner, James G, West |
| Garner, Oscar, butcher, Ormond |
| Garner, Mrs P, West |
| Gartley, S G, knitter, Pine |
| Gates, James, sailor, Boundary |
| Gearin, Ellen, Ormond |
| Gearin, John, Mill |
| Getford, Jacob, West |
| Gilchrist, Neil, pulpmaker, Front |
| Gilpin, Mrs Eliza, Chappel |
| Gilpin, Sarah, Chappel |
| Goff, Harvey, St Davids |
| Gray, Geo, millwright, Ormond |
| Grenville, J D, Queen |
| Grenville, Jno. postmaster, Front |
| Grenville, T E, painter, Queen |
| Grenville, Walter, quarryman, Albert |
| Griffiths, Wm, casketmaker, Pine |
| Griffiths, Wilson, John |
| Grisdale, Fred, laborer, Claremont |
| Gunning, Mrs Bridget, Maitland |
| Gunning, M J, Jr, quarryman, Queen |
| Gunning, Mich, quarryman, Queen |
| Hammon, John, hotel, Front |
| Hammon, M J, hotel, Front |
| Hannah, Thos, locktender, Queen |
| Hardie, Mrs Mary A, Pine |
| Hare, C B, Front |
| Hart, Miss M, milliner, Front |
| Hart, Matthew, Towpath |
| Hartley, W F, Jr, clerk, Claremont |
| Hartley, W E, Sr, Claremont |
| Hartley, W F, Carlton |
| Hawse, John, Queen |
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Hendershot, W M, Claremont
Hendricks, Mrs, Pine
Hennessey, Maggie, Pine
Heughan, Jos, machnst, Welland
Heysel, John, Pine
Higgins, Harry N, insce, Front
Hillman, John, West
Holland, John, Turney House
Holland, W H, paper maker, St Davids
Hoover, C M, Ormond
Hoover, Robt G, Ormond
Hoschke, John, Carlton
Howell, C H, casket maker, St Davids
Howell, J M, carpentnr, St Davids
Howell, Richd, millwght, Ormond
Howell, Wm, machnist, Ormond
Hughes, Henry, laborer, Queen
Hunt, Mrs James, Ormond
Hunt, Jos, St Davids
Hutt, W A, livery, Ormond
Hutty, Jas, laborer, Regent
Hutty, John, Carlton
Jackson, David, labr, St Davids
James, Hugh, mariner, Front
Johnson, Chas, contractor, Albert
Johnson, Fred, Albert
Johnston, J K, M D, druggist, Front
Johnstone, Omar, Front
Johnston, R J, Ann
Johnstone, W J, clerk, Front
Jones, Thos, jeweler, Front
Jones, Thos, blacksmith, Pine
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Jordan, Michael, Queen
Jordan, Patk, laborer, Queen
Judge, Michael, Metcalf
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Kennedy, Mathew, tailor, Front
Kenny, Wm, casket mkr, Albert
Kerr, John, laborer, Towpath
Kerrigan, John, Queen
Knapp, Martha, Carlton
Koeppel, Emil, barber, Pine
Labany, Misses B & M, Metcalf
Lampman, Mrs Amelia, teacher, Claremont
Lampman, Mrs Elsie, Welland
Lampman, Thos, Welland
Lampman, W T, jeweler, Front
Lannaham, Mrs Mary, Queen
Laughlin, Eliza, Carlton
Laughlin, James, Queen
Laughlin, Robt, Queen
Lawson, James, contr, Ormond
Leddycoat, Geo, Boundary
Lemon, B H, M D, Chappel
Lewis, Wm R, tinsmith, Pine
Lockerby, James, mechanic, Front
Lodito, Augusta, Front
Long, Mrs Margaret, Queen
Lorriman, L G, teacher, Chappel

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| McAndrews, Mrs Mary, Pine | McGill, Jas, electrician, Front |
| McAndrews, Jno, dredgeman, Pine | McGill, John, Carter |
| McAndrews, Michael, Pine | McGill, John, jr, Front |
| McAndrews, Patrick, Pine | McGill, Wm, hardware, Front |
| McArthur, G E, traveler, Queen | McGover, Thos, lbr, Cunningham |
| McArthur, Mrs Jane, Welland | McGover, Wm, Cunningham |
| McBride, Jno, tmstr, Wellington | McIlveen, Edgar, butcher, Pine |
| McBride, Thos, bookkpr, Carlton | McIntyre, John, Welland |
| McCabe, James, Milmount | McKeague, Arch, butcher, Queen |
| McCarthy, John, Pine | McKeague, Jno, gardener, Queen |
| McCarthy, Michl, lock tmstr, Pine | McKeague, Mrs Mary, Queen |
| McCartney, Wm, Pine | McKeever, Mary, West |
| McCartney, W J, drug-gist, Front | McNelly, Jno, engineer, Carlton |
| McCausland, John, St Davids | McNelly, T, Carlton |
| McClenery, Wm, saw mills, Front | McLeod, Jno, policeman, Pine |
| McClenery, Alex, flour and feed, Front | McMahon, Ed, Queen |
| McClure, Wm, M D, Claremont | McMahon, Patrick, Ann |
| McCoy, Geo, laborer, Queen | McMan, Mrs B, Ormond |
| McCulloch, Andrew, Claremont | McMan, Fred, sailer, Pine |
| McDermitt, Mrs M, Maitland | McMan, Isaac, Carlton |
| McDonald, Annie, Ormond | McMan, Leslie, grocer, Front |
| McD nald, Daniel, Ormond | McMillan, John, Wellington |
| McDonald, Jas, stone ctr, Ormond | McMillan, Wm, Wellington |
| McDonald, Mrs Jane F, Ormond | McNally, Jas, laborer, Boundary |
| McDonald, Kate, Albert | McNulty, John, bridge tender, Wellington |
| McDonald, Pleasant, Ormond | McNulty, Wm, tmstr, Wellington |
| McDonald, Ronald, lbr, Chappel | McTavish, Jas, agent N R C Railway, Carlton |
| McDonald, W J, Carlton | Mable, Geo, builder, Carlton |
| McDonough, John, Ormond | Mable, Samuel, Front |
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| | Mahony, John, laborer, Pine |
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Usher, Isaac, Welland
Usher, James, Welland
Vanhorn, S, Wellington
Waggoner, James, Pine
Wakefield, Rosetta, Town line
Walker, Benj, carpnt, Claremont
Walker, Jas, finisher, Claremont
Walker, John, bridge tndr, Fuller
Walker, Robt, confectnr, Albert
Walrond, T J, teacher, Carlton
Walton, F T, canal employe, Ormond
Walton, H D, Front
Ward, James, Metcalf
Warner, J C, laborer, Front
Weeks, Geo, music tchr, Welland
Weeks, Jas, hnessmkr, Claremont
Weir, Miss Agnes, Front
Weldon, Jno, paper maker, Town line
Whalen, Mrs Ann, Front
Williams, G H, basket manufacturer, Ormond, cor Ann
Williams, Richd, foremn, Welland
Williams, Wm, carge mkr, Front
Williamson, Wm, St Davids
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Wilson, Mrs Susannah, Pine
Wilson, Thos G, elksmth, Chappel
Wilson, W H, knitter, Pine
Wilson, Wm, teamster, West
Wilson, Wm, ir, West
Winslow, Vary, Front
Winslow, Wm, Ormond
Woodward, Jas, papr mkr, Carlton
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