Kloepfer & Co.
DEALERS IN
COAL and WOOD
YARD AT G. T. R. STATION
Telephone No. 65
Office, 12 Queen St. North
BERLIN, ONT.

BANK OF HAMILTON
BERLIN BRANCH
KING, COR. QUEEN STREET

General Banking Business Conducted
SPECIAL ATTENTION GIVEN TO
SAVINGS BANK DEPARTMENT

NO FORMALITIES        NO DELAYS

DOMINION CIGAR STORE
AND BILLARD PARLOR

FIRST-CLASS SHOE SHINING PARLOR
IN CONNECTION. SHINE 5c.
HATS (CLEANED)
All kinds of hats cleaned while you wait, or leave them. Prices as follows:
Panama Hats - 75c  Straw Hats - - - 25c
Silk Hats - 50c  Christie's and Fodoras 15c
Special Prices on Ladies' Hats.

C. ROZENS, Prop.  36 KING ST. EAST
WATERLOO MUTUAL
Fire Insurance Company
ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets, 31st December, 1899, over $650,000.00
Policies in Force in Western Ontario, 30,000.

WM. SNIDER, President.
GEORGE DIEBEL, Vice-President.
FRANK HAIGHT, Manager.
T. L. ARMSTRONG, Inspector.

BOARD OF DIRECTORS:
JAMES LIVINGSTON
D. J. H. WEBB
J. L. WIDEMAN
ALLAN BOWMAN
WILLIAM SNIDER
THOMAS GOWDY
P. E. SHANTZ
GEORGE DIEBEL
FRANK HAIGHT

The LOUIS BREITHAUPPT ESTATE
OFFICE 56 KING STREET WEST.
Desirable Building Lots and Factory Sites FOR SALE
in best parts of town.
Stores, Offices, Manufacturing Premises, and Dwelling
TO LET

THE BREITHAUPPT LEATHER CO., LIMITED
15 Queen Street North
Tanners and Leather Merchants
TANNERIES—BERLIN, PENETANG AND LISTOWEL
PAUL PEQUEGNAT

HAS THE LARGEST
ASSORTMENT OF

GOLD and SILVER
WATCHES

IN THE COUNTRY, ALSO

Rings, Ear-Rings, Brooches, Pins, Lockets, Set in
Diamonds and other precious stones remarkably cheap.

CLOCKS, SILVERWARE, ETC.

IN ENDLESS VARIETY.
FIRST QUALITY, LOWEST PRICES.

Watches, Clocks and Jewelry Repairing a Specialty.

SPECTACLES AND EYE-GLASSES
TO FIT ANY SIGHT

Everything reduced in Ear-Rings, Brooches, Necklaces and Lockets!
Call on me when you want to have good value for your money.
Cheapest store in Berlin for quality and durability.
Don't forget to come and buy a "Berlin Clock."

PAUL PEQUEGNAT,

30 KING ST. WEST, —— BERLIN, ONT.
J. L. EIDT

DEALER IN

FLOUR, OATMEAL, BREAKFAST FOOD,

Potatoes, Oilcake, Linseed Meal.

LAND, ICE CREAM, ROCK AND FINE AND COARSE SALT.

AND ALL KINDS OF FEED.

BEANS A SPECIALTY.

Seeds of all kinds. Headquarters for all kinds of Lawn Seeds.

LAND PLASTER.

17-19 BENTON ST., near Post Office.  TELEPHONE 19.

LOUIS BARDON

BAKER

All Kinds of Bread and Cakes Delivered to Order.

All dough mixed by machinery. Wedding Cakes a specially.

64-6 FOUNDRY ST. SOUTH.

PHONE 519. BERLIN, ONT.

AMOS BRICKER & SONS

THE FINEST AND BEST RIGS AND HORSES ALWAYS ON HAND.

Special attention given to Carriages for Funerals and Weddings

MOVING AND TRUCKING DONE ON THE SHORTEST NOTICE.

97-99 King St. West Phone No. 146

Residence 215 Frederick Phone 521 BERLIN ONT.
VERNON'S
BERLIN, WATERLOO AND
BRIDGEPORT
STREET, ALPHABETICAL,
BUSINESS and MISCELLANEOUS
DIRECTORY
FOR THE YEARS
1910-11
CORRECTED TO
JULY 1st, 1910
EIGHTH EDITION.

HENRY VERNON & SON, Publishers,
HEAD OFFICE—127 JACKSON ST. WEST, HAMILTON, ONT.
WESTERN OFFICE—COOTE BUILDING, LONDON, ONT.

GRIFIN & RICHMOND, Printers, 14 Rebecca St.
PREFACE

THE PUBLISHERS, in presenting their Eighth Edition of the BERLIN, WATERLOO and BRIDGEPORT DIRECTORY, beg to thank the people for the liberal support they have received. Every means has been taken to render the new Directory accurate and up-to-date in every detail known by progressive Directory Publishers. The work will be published by them annually, and we hope merchants and business men generally, who want the very best will reserve their orders till they see us.

HENRY VERNON & SON,
PUBLISHERS,
127 Jackson St. West, Hamilton.

July, 1910.

5 POINT GROCERY

Cor. Frederick and Lancaster Sts. Phone No. 475

H. J. AHRENS,
DEALER IN
GROCERIES and PROVISIONS
BERLIN, ONT.

BOEHMER BROS.,
JEWELERS AND OPTICIANS
DEALERS IN
WATCHES, JEWELRY, CLOCKS,
SILVERWARE, Etc.

THE STORE WITH THE RIGHT PRICE

Repairing of Watches, Clocks and Jewelry a Specialty.
All work guaranteed and done when promised.

BOEHMER BROS., Jewelers.
46 King St. East, cor. Frederick St. BERLIN, ONT.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ADAMS, from Margaret ave
160 J C Breithaupt
166 Mrs C Breithaupt
166 A L Breithaupt
Breithaupt's Tnry

ADAMS LANE, from Adams
26 W J Barber
28 Henry Davidson
34 Vacant

AGNES ST, from
305 King west
15 Jacob Dechert
17 R Fleischauer
+ Water st crosses
38 J H Woolner
42 Adam Hahn
51 Jacob Heinrich
126 Fred Steinke

AHRENS ST east, n side, from 91 Queen
n to Frederick
6 Thomas Pearce
8 S J Williams
12 A J Kimmel
16 Rev W A Bradley
20 G R Metcalfe
24 Wm McCuaig
28 L F Cline

AHRENS ST e, s side
9 Wm Meinke
15 T H Middleton
17 J B Weaver
23 D B Detweiler
25 Geo Harrison

AHRENS ST west, n side, from 86 Queen
n to limits
12 Mrs M. Erb
14 Martin Schiedel

18 Geo H Clarke
22 Mrs T Mandelslohn
26 Harvey Sims
30 Rev H W Crews
36 J S Smith
42 Adam Kuehner
48 Jacob B Oswald
50 John A Rittinger
54 John Dessler
58 Wm Jackson

+ Yonge st crosses
Hibner Place
+ Maynard st comncs
74 John Decker.
80 John Wittnebel
90 George Steen

+ Victoria st crosses
94 Geo H Scharlack
G T R Track
102 Benj Burnham
104 Gustav Podham
108 Theo Hannusch

Breithaupt st cros's
118 Mrs Anthy Bross

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
## Vernon's Directory

<table>
<thead>
<tr>
<th>H. L. Staebler &amp; Co., Insurance</th>
<th>228 August Killion</th>
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</thead>
<tbody>
<tr>
<td>11 Queen South, Berlin Agents for</td>
<td>230 Edwd J Schaefer</td>
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<tr>
<td>ROYAL Insurance Co.</td>
<td><strong>AHRENS ST w, s side</strong></td>
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<tr>
<td>Limited</td>
<td>9 Geo O Philip</td>
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<tr>
<td>Established 1815</td>
<td>11 Geo Sehl</td>
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<tr>
<td>Assets, $71,000,000</td>
<td>17 Ephriam Bricker</td>
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<td></td>
<td>21 Herman Rittinger</td>
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<tr>
<td></td>
<td>25 A S Green</td>
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<td>29 A W Feick</td>
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<td>33 Vacant</td>
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<td>37 J B Kirby</td>
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<td>41 A A Voelker</td>
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<td>45 L Kuehner</td>
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<td>47 Mrs E Janke</td>
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<td>51 Vacant</td>
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<td></td>
<td><strong>+Yonge st crosses</strong></td>
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<tr>
<td></td>
<td>67 Mrs Lena Balzer</td>
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<td>69 Saml Woelfle</td>
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<td>71 C J Clemens</td>
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<td>73 George Painter</td>
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<td></td>
<td>79 Mrs Louisa Heist</td>
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<td>83 T J Mowat</td>
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<td></td>
<td><strong>+College st ends</strong></td>
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<td>87 L McBrine</td>
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<td>91 Chas Englert</td>
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<td></td>
<td>95 A A Rose</td>
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<td></td>
<td><strong>+Victoria st crosses</strong></td>
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<td></td>
<td>G T R Track</td>
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<td></td>
<td>111-13 Krug Furniture Co</td>
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<td></td>
<td><strong>+Breithaupt st cros's</strong></td>
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<td></td>
<td>135 Emanuel Unger</td>
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<td><strong>+Wellington st cros's</strong></td>
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<td></td>
<td>143 Chas Stockfisch</td>
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<td></td>
<td><strong>+Louisa st crosses</strong></td>
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<tr>
<td></td>
<td>Lippert &amp; Co, furniture</td>
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<tr>
<td></td>
<td>167 Chas W Hoy</td>
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<td></td>
<td>169 John Looker</td>
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<tr>
<td></td>
<td><strong>+Wilhelm st crosses</strong></td>
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<td>181 E J Karn</td>
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<td></td>
<td>183 Mrs S N Saunders</td>
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<td></td>
<td>191 Philip Schaefer</td>
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<td>199 Henry Loos</td>
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<td>205 Fred Wittschonke</td>
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<td>209 Kasper Cwickata</td>
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<td></td>
<td>211 Jacob Rausch</td>
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<td></td>
<td>215 Chas Schug</td>
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<tr>
<td></td>
<td>217 Frank Klugman</td>
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<tr>
<td></td>
<td><strong>ALBERT ST north, e side, from 190 King e to Weber</strong></td>
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<tr>
<td></td>
<td><strong>+Elgin st crosses</strong></td>
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<tr>
<td></td>
<td>40 Henry Wolfhard</td>
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<td></td>
<td>53 Emanuel Berner</td>
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<td></td>
<td>57 Wm Stuckhardt</td>
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<td></td>
<td>65 Mrs Leah Berner</td>
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<tr>
<td></td>
<td><strong>ALBERT ST north, w side</strong></td>
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<tr>
<td></td>
<td>10 Simon Wye</td>
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<td></td>
<td>14 Nelson Snider</td>
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<td>18 Chris Lembke</td>
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<td>2c John A Huber</td>
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<td></td>
<td>26 Chas Koehler</td>
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<td></td>
<td><strong>+Elgin st crosses</strong></td>
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<td></td>
<td>46 Mrs John Werner</td>
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<td></td>
<td>56 Isaiah Snider</td>
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<td>54 Isaiah Wildfang</td>
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<td>58 John Wittig</td>
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<td></td>
<td>66 Mrs B Bowman</td>
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<tr>
<td></td>
<td><strong>ALBERT ST south, e side, from 187 King e to Mill</strong></td>
</tr>
<tr>
<td></td>
<td>9 Wm Miller</td>
</tr>
</tbody>
</table>
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>11 Carl Miller</td>
<td>62 Adam Treusch</td>
</tr>
<tr>
<td>21 Carl Dammann</td>
<td>66 Jos Wanner</td>
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<tr>
<td>27 Hermn Karkinks</td>
<td>+Church ends</td>
</tr>
<tr>
<td>31 Jacob Seibert</td>
<td>94 L A Boehmer</td>
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<tr>
<td>37 G Kocinets</td>
<td>104 John Harbach</td>
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<tr>
<td>43 Nelson Markle</td>
<td>106 Jas Wambold</td>
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<tr>
<td>47 Ludwig Nihls</td>
<td>110 John Kennedy</td>
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<tr>
<td>55 Wm Miller</td>
<td>114 Mrs E Stecho</td>
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<tr>
<td>57 Geo Schaff</td>
<td>118 Vacant</td>
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<tr>
<td>61 Conrad Decher</td>
<td>122 G Adloff</td>
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<tr>
<td>69 Mrs C Weber</td>
<td>126 Albt VanRekofski</td>
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<tr>
<td>71 Fred Reep</td>
<td>130 Mrs A Schley</td>
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<tr>
<td>87 Jacob Cohen</td>
<td>152 Fred Kruse</td>
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<tr>
<td>95 Vacant</td>
<td>+ Courtland av cros's</td>
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<td>105 M Taradi</td>
<td>200 John McGinnis</td>
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<tr>
<td>117 Wm Kannapin</td>
<td>222 Mrs C Hopp</td>
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<td>127 Val Dalson</td>
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<td>131 G Smolinski</td>
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<td>141 Gus Luening</td>
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<td>151 R Trenkman</td>
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<td>155 Wm Shantz</td>
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<td>159 Otto Heinrich</td>
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<tr>
<td>+ Courtland av cros's</td>
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<tr>
<td>169 J P Bender</td>
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<tr>
<td>+ Hopp commences</td>
<td></td>
</tr>
<tr>
<td>231 National Furn Co</td>
<td></td>
</tr>
</tbody>
</table>

ALMA ST, south side, w side

| 6 Chas Russell | 20 Frank E Schantz |
| 10 T Current | 24 Mrs R Winters |
| 14 Tilman Schaefer | 28 Emanuel Beam |
| 24 J A Rickert | 30 Mrs C L Pearson |
| 28 Mrs C Daub | 34 Adam Sippel |
| 32 Walter Grover | 38 Edward Roat |
| 36 John Schnetz | 42 Vern E Southwick |
| 40-42 W Butler | 44 Wm Wagner |
| 48 Charles Randall | 48 John Allendorf |
| 50 Henry Schnetz | 52 Fred H Heller |
| 54 Herman Schwartz | 56 Chas Adloff |
| 58 Geo Rausch | 60 David Dean |
| | 61 E C Reitzel |
| | 68 Mrs E Feick |
| | 72 Miss S Ayers |
| | 78 George Gabel |
| | + Eby st crosses |
| | 94 Chas Steinmetz |
| | 96 Stnly P Anderson |

ALMA ST, north side, from 27 Benton to Cedar

| H. L. STAEBLER & CO., INSURANCE |
| 11 Queen South, Berlin |
| Agents for |
| HAND-IN-HAND |
| Insurance Company |
| Established 1873 |
| Old and time-tried. |

ALMA ST, south side

| 11 Alex W Merner | 31 Martin Huengerard |
| 15 Christian Stein | U B Radical Ch |
| 19 Chas Gillespie | 39 J A Good |
| 23 Graham Jackson | 43 Rev E Hoffman |
| 27 A Lintner | 47 Henry Hymmen |
| 31 Martin Huengerard | 51 C H Mills |
| | 55 Mrs Simon Miller |
| | 59 Vacant |
| | 63 J C Bowers |
| | 67 Rev S H Swartz |
| | 71 George O'Neil |

Hartford Fire Insurance Co.

A CENTURY OLD

In San Francisco alone Ten Millions Paid.

C. A. BOEHM, Agent.

PHONES (Office 249. Residence 209)

LEMBKE & KRELLER,  Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
### THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

### VERNON'S DIRECTORY

<table>
<thead>
<tr>
<th>H. L. STAEBLER &amp; CO., INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 Queen South, Berlin</td>
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<tr>
<td>Agents for The Standard Life Assurance Company</td>
</tr>
<tr>
<td>Established 1825</td>
</tr>
<tr>
<td>Invested Funds $61,000,000</td>
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<tr>
<td>Canadian Investments $13,000,000</td>
</tr>
<tr>
<td>Annual Revenue 7,400,000</td>
</tr>
<tr>
<td>Profits Paid 35,000,000</td>
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</tbody>
</table>

Two new houses
+ Eby st crosses

<table>
<thead>
<tr>
<th>ANDREW ST, from 322 King w</th>
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<tbody>
<tr>
<td>22 Albt A Soper</td>
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<tr>
<td>24 Wesley Pearson</td>
</tr>
<tr>
<td>29 Danl Pommer</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>ARNOLD ST, from Lancaster w</th>
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</thead>
<tbody>
<tr>
<td>Henry Snell</td>
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<tr>
<td>John Maecker</td>
</tr>
<tr>
<td>Ontario Sugar Co</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>ARTHUR PLACE, from 86 Wilmot</th>
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</thead>
<tbody>
<tr>
<td>8 Peter Koebel</td>
</tr>
<tr>
<td>10 Vacant</td>
</tr>
<tr>
<td>12 Louis Seigmann</td>
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<tr>
<td>14 Jas Coskey</td>
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<tr>
<td>16 J F Cook</td>
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<tr>
<td>26 Otto Hager</td>
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<tr>
<td>26 A Hasenyager</td>
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<table>
<thead>
<tr>
<th>BENTON ST, e side, from King e to Mill</th>
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<tbody>
<tr>
<td>Grand Central Hotel</td>
</tr>
<tr>
<td>17-9 J L Eidl, flour</td>
</tr>
<tr>
<td>27 Mrs L Stuebing</td>
</tr>
<tr>
<td>+Alma st commences</td>
</tr>
<tr>
<td>33 J H Kalbfleisch</td>
</tr>
<tr>
<td>33 Philip Boemher</td>
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<tr>
<td>51 E P Clement</td>
</tr>
<tr>
<td>+Church st crosses</td>
</tr>
<tr>
<td>73 Charles Dunke</td>
</tr>
<tr>
<td>85 Mrs Conrad Bitzer</td>
</tr>
<tr>
<td>+St George st crosses</td>
</tr>
<tr>
<td>99 H W Martz</td>
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<tr>
<td>99 G Heimbecker</td>
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<td>99 H Bolz</td>
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<td>103 — Tierney</td>
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<td>107 J H Thomas</td>
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<tr>
<td>111 Jacob Hetl</td>
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<tr>
<td>115 Mrs Herman Eby</td>
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<tr>
<td>121 Vacant</td>
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<tr>
<td>125 E W Becker</td>
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<tr>
<td>129 J M Schneider</td>
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<tr>
<td>135 Mrs A Huber</td>
</tr>
<tr>
<td>+Courtland av cros's</td>
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<tr>
<td>147 Fred Ahrens</td>
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<tr>
<td>149 C M Schneider</td>
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<tr>
<td>155 George Schenk</td>
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<tr>
<td>159 Charles Hoag</td>
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<tr>
<td>+Martin st commences</td>
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<tr>
<td>161 Fred Gregor</td>
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<td>165 John Peters</td>
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<td>173 Jacob Wiegand</td>
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<tr>
<td>181 Vacant</td>
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<tr>
<td>183 J Steinmann</td>
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<tr>
<td>187 New house</td>
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<tr>
<td>189 George Dean</td>
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<tr>
<td>191 M Hergott</td>
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<tr>
<td>195 J Hoeffle</td>
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<tr>
<td>197 John Asmussen</td>
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<table>
<thead>
<tr>
<th>BENTON ST, w side</th>
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<tbody>
<tr>
<td>Post Office</td>
</tr>
<tr>
<td>22-24 Klein Bros, bchs</td>
</tr>
<tr>
<td>28 A Krogman, shin'k</td>
</tr>
<tr>
<td>30 Vacant</td>
</tr>
<tr>
<td>32 Raymond Sewing Machines</td>
</tr>
<tr>
<td>36 Vacant</td>
</tr>
<tr>
<td>48 A Henhoeffer</td>
</tr>
<tr>
<td>54 J Weigand, jr</td>
</tr>
<tr>
<td>+Church st crosses</td>
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<tr>
<td>68 Chas Boehmer</td>
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<tr>
<td>76 Ivey Haman</td>
</tr>
<tr>
<td>84 Rev A P Mihm, German Baptist Ch</td>
</tr>
<tr>
<td>+St George st crosses</td>
</tr>
<tr>
<td>116 Louis Moebus</td>
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<tr>
<td>+Courtland av cros's</td>
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<tr>
<td>156 Harry W Brown</td>
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<td>160 Chas Hahn</td>
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<td>164 Jacob Israel</td>
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<td>168 Allan Chapman</td>
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<td>172 John Hebel</td>
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<tr>
<td>176 Mrs S Eschelmann</td>
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<tr>
<td>180 Philipina Appel</td>
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<tr>
<td>184 Jos Bernhardt</td>
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<tr>
<td>188 Nickle Asmussen</td>
</tr>
<tr>
<td>192 R Klunshmidt</td>
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<tr>
<td>196 Vacant</td>
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</table>

<table>
<thead>
<tr>
<th>BIERWAGEN AVE, from 84 Charin</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 C R Schilling</td>
</tr>
<tr>
<td>11 Chas Tate</td>
</tr>
<tr>
<td>14 Wm Baetz</td>
</tr>
<tr>
<td>15 Mrs C Lanz</td>
</tr>
<tr>
<td>18 Percy Stapleton</td>
</tr>
<tr>
<td>19 Henry Cook</td>
</tr>
</tbody>
</table>

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The MUTUAL LIFE OF CANADA

All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.

W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin

Office Phone 511 House Phone 323
**Amount of Risk, $22,000,000.00**
**Total Assets, $550,000.00**
**Government Deposit, $50,000.00**

**BISMARCK, from 148 Waterloo**
- 14 Carl Trojen
- 21 John Fritz
- 27 Victor Wittkowski
- 32 W Szumielski

**Milton Keuhner**

**BLUCHER ST, east side, from G T R track to Margaret av**
- 13 John Novotny
- 17 Karl Dargek
- 65 Fred Killian
- 11 Queen South, Berlin

**BLUCHER ST, w side**
- 26 R Krueger
- 40 Thos Roesch
- 66 Theo Hannusch

**Commercial Union Assurance Company, Limited**
**Total Funds Exceed**
**$94,600,000**

**BRAUN ST, n side, from Shanley to Willow**
- 10 Anthony Schneider
- 24 C J Fischer
- 50 Fred Happke

**BINGEMAN ST, east side, from 142 Lancaster to limits**
- 9 Isaiah Cassel
- 15 Abraham Shantz
- 19 E J Beaumont
- 25 D S Bowman
- 31 Rev H S Hallman
- 37 Milton Keuhner
- 39 E A Brand
- 43 Jonas B Dettweiler
- 57 J W Hilburn
- 63 George Marr

**TOWN OF BERLIN**

**BINGEMAN ST, w side**
- 14 Chas F Ott
- 18 Mrs D Kolb
- 22 J Mielhausen
- 30 Albert M Snyder
- 34 George Gerbig
- 38 Mrs Susn Bowman
- 42 Frank Schalz
- 46 Ed Keiswetter
- 52 Mrs Susan Collings

**BLAMM, from 158 Tuerk**
- 22 G Solomon
- 51 A Schlimkowski

---

**LEMBKE & KRELLER, CIGARS, TOBACCO, Etc.**

---

**A. C. Bender, ESTATE REAL PROPERTY HANDLED ADVANTAGEOUSLY.**

---

**MERCANTILE FIRE INSURANCE CO.**

---

**7 KING ST. WEST Warwick Block**

---
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $5,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

12 VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin Agents for LONDON AND LANCASHIRE Guarantee and Accident INSURANCE COMPANY

BRAUN ST, S side
15 August S Smith +Andrew st ends
29 Edward Bechler +Waterloo st crosses
35 Wm Eke +Ahrens st crosses
41 John Thal 197 A Gillner
47 Wm Steppler 203 David Schaefer
53 Chris H Fisher 213 Mrs R Pschellusch

BREITHAUPT ST, W side, from 246 King W
51 Merchants' Rubber Co +Charon st comncs
+Waterloo st crosses 24 Patk Connell
53 Mrs John Stueber 24 Wm Harold
57 Michl Heintzman 30 S A McKersie
60 Albert Held 31 Chas Heimerich
71 Wm Straus +Chas Hass
D Hibner Furniture Co 38 Chas Hass
+Edward st crosses 44 Thomas Purcell
107 Kloepfer's Coal Yard 18 Mrs H Wahl
121 Vacant 50 Gus Hartmann
+Weber st crosses 39 Wm Behrend
135 Alpha Chemical Co +Edward st crosses

141 Randall & Roos H Krug Furniture Co +Ahrens st crosses
+Weber st crosses
197 A Gillner 132 Fred Knell
203 David Schaefer +Weber st crosses
213 Mrs R Pschellusch C H Doerr & Co
217 Fred Kampmann +Ahrens st crosses
223 Chas Pschellusch 162 Edwd Brinkert
+Margaret st cros's +Ahrens st crosses
180 John Schell
184 P Weidenheimer 180 John Schell
188 Martin Lepek 194 John Hohmer
192 John Israel 198 John C Rehman
202 A W Schaefer +Margaret av crosses
208 John Wellein 242 Anthes Furniture Co
212 J W Fraser 262 John H Boinoski
216 J A Halman +St Leger st crosses
+St Leger st crosses 268 Jos Wilowski
242 Anthes Furniture Co +Lancaster st crosses
272 Samuel Maguire 382 Frank Bilitzki
278 W H Thiele 392 John Schulum
282 August Noll 412 Gustav Siepiedelusz
288 Peter Murawski

BRUBACHER ST e side, from 200 Lancaster e to limits
9 Herman Kleist +Lancaster st crosses
11 Wm Schroeder 382 Frank Bilitzki
15 Charles Kuch 392 John Schulum
21 Herman Yanke 412 Gustav Siepiedelusz
25 Isaac Goudie +St Leger st crosses
31 Henry Euler +St Leger st crosses
35 Josiah Shantz +Lancaster st crosses

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin Office Phone 511
In furnishing Life Insurance at actual net cost is the feature that marks the superior-
yority of this Company.
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Street</th>
<th>House Numbers</th>
<th>Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>New house</td>
<td>41 Hugo Rathman</td>
<td></td>
</tr>
<tr>
<td></td>
<td>43 Mrs C Bowman</td>
<td></td>
</tr>
<tr>
<td></td>
<td>45 Chris Krueger</td>
<td></td>
</tr>
<tr>
<td></td>
<td>49 E Holtzman</td>
<td></td>
</tr>
<tr>
<td></td>
<td>51 J L Holtze</td>
<td></td>
</tr>
<tr>
<td>New house</td>
<td>57 R Shuert</td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 Alvin Shantz</td>
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</tr>
<tr>
<td></td>
<td>65 Albert Miller</td>
<td></td>
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<tr>
<td></td>
<td>67 Martin Weber</td>
<td></td>
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<tr>
<td></td>
<td>71 Geo T Weber</td>
<td></td>
</tr>
<tr>
<td></td>
<td>73 F C Kalbfleisch</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>New house crosses</td>
</tr>
<tr>
<td></td>
<td>75 Theo Weber</td>
<td></td>
</tr>
<tr>
<td></td>
<td>79 Mrs Noah Bean</td>
<td></td>
</tr>
<tr>
<td></td>
<td>83 Peter Eby</td>
<td></td>
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<tr>
<td></td>
<td>85 Philip Hentges</td>
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<td></td>
<td>91 Louis Zeller</td>
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<td></td>
<td>95 J E Wagner</td>
<td></td>
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<td></td>
<td>97 Samuel Badke</td>
<td></td>
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<td></td>
<td>103 Henry Schulte</td>
<td></td>
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<tr>
<td></td>
<td>107 Joseph Schnarr</td>
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</table>

BRUNSWICK AVE, from 108 Blucher st

<table>
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<tr>
<th>Street</th>
<th>House Numbers</th>
<th>Names</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Michael Pruski</td>
</tr>
<tr>
<td></td>
<td></td>
<td>John Pruski</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chas Groess</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Joseph Groess</td>
</tr>
<tr>
<td></td>
<td></td>
<td>New house</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11 Queen South, Berlin</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Agents for</td>
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<tr>
<td></td>
<td></td>
<td>NORTH BRITISH AND MERCANTILE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Insurance Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Established 1809</td>
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<td></td>
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<td>Total funds exceed $35,805,000</td>
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<td>Canadian investments $3,820,742</td>
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<td></td>
<td></td>
<td>CAMPBELL PLACE, from 107 Factory</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8 L Simon</td>
</tr>
<tr>
<td></td>
<td></td>
<td>22 John Nowach</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>CAROLINE ST, north side, from 20 Mt Hope</td>
</tr>
<tr>
<td></td>
<td></td>
<td>14 Bernhard Blumen</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30 Peter Bender</td>
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<tr>
<td></td>
<td></td>
<td>34 Fred Mills</td>
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<tr>
<td></td>
<td></td>
<td>36 Thos Ransom</td>
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<tr>
<td></td>
<td></td>
<td>40 Menno Turel</td>
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<tr>
<td></td>
<td></td>
<td>44 Mrs M E Ruchty</td>
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<td></td>
<td></td>
<td>AETNA INSURANCE CO. HARTFORD, CONN.</td>
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<td></td>
<td></td>
<td>Leading Fire Insurance Co. in America.</td>
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<td>J. B. HUGHES, Special Agent Phone 259</td>
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<td></td>
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<td>C. A. BOEHM, Local Agent Phone 249</td>
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<table>
<thead>
<tr>
<th>Street</th>
<th>House Numbers</th>
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<td></td>
<td>24 August Polzin</td>
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</tr>
<tr>
<td></td>
<td>36 Mrs D Musselman</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+Elgin st ends</td>
<td></td>
</tr>
<tr>
<td></td>
<td>46 Henry Heiser</td>
<td></td>
</tr>
<tr>
<td></td>
<td>48 Mrs Mary Weber</td>
<td></td>
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<tr>
<td></td>
<td>50 Albert Stoll</td>
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<td></td>
<td>52 Richd Frickey</td>
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<tr>
<td></td>
<td>60 Mrs F Kassel</td>
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<td></td>
<td>25 Oscar Rumpel</td>
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<td></td>
<td>36 Julius Rietz</td>
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<td></td>
<td>39 Geo Rumple</td>
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<td></td>
<td>40 J McGinnis</td>
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<tr>
<td></td>
<td>44 Edgar Badtke</td>
<td></td>
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<tr>
<td></td>
<td>48 Mrs John Haltze</td>
<td></td>
</tr>
<tr>
<td></td>
<td>50 Wm Freeman</td>
<td></td>
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</table>

BRUBACHER ST, W S

<table>
<thead>
<tr>
<th>Street</th>
<th>House Numbers</th>
<th>Names</th>
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<tbody>
<tr>
<td></td>
<td>18 A E Shantz</td>
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<td></td>
<td>26 Emil Schultz</td>
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<td></td>
<td>30 Reno Thoman</td>
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<tr>
<td></td>
<td>38 John E Wiegand</td>
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<td></td>
<td>42 Jacob Reiber</td>
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<td></td>
<td>50 Aaron Witmer</td>
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<td></td>
<td>54 Samuel Sherk</td>
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<td></td>
<td>58 Levi Shantz</td>
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<tr>
<td></td>
<td>62 Chas Cressman</td>
<td></td>
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<tr>
<td></td>
<td>66 Chas Shaw</td>
<td></td>
</tr>
<tr>
<td></td>
<td>70 Ira Buschert</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+Samuel st crosses</td>
<td></td>
</tr>
<tr>
<td></td>
<td>104 Louis Kramp</td>
<td></td>
</tr>
<tr>
<td></td>
<td>112 Mrs Elizbth Ariss</td>
<td></td>
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</table>

Lembke & Kreller, CIGARS, TOBACCO, ETC.

7 KING ST. WEST, WALPER BLOCK. Pool and Billiard Parlor in connection.
<table>
<thead>
<tr>
<th>CEDAR ST n, w side</th>
<th>CEDAR ST south, w s</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 Berlin Woodenwre</td>
<td>+Courtland av cros's</td>
</tr>
<tr>
<td>31 John Mosser</td>
<td>175 Louis Hagen</td>
</tr>
<tr>
<td>40 Smith Goflon</td>
<td></td>
</tr>
<tr>
<td>42 Frank Roberts</td>
<td></td>
</tr>
<tr>
<td>+Elgin st crosses</td>
<td></td>
</tr>
<tr>
<td>50 Alex Voegel</td>
<td></td>
</tr>
<tr>
<td>54 George Schmidt</td>
<td></td>
</tr>
<tr>
<td>56 John May</td>
<td></td>
</tr>
<tr>
<td>58 Emerson Esch</td>
<td></td>
</tr>
<tr>
<td>+May Place commncs</td>
<td></td>
</tr>
<tr>
<td>64 James E Petch</td>
<td></td>
</tr>
<tr>
<td>63 George Martz</td>
<td></td>
</tr>
<tr>
<td>74 Chas Dengis</td>
<td></td>
</tr>
<tr>
<td>+Weber st crosses</td>
<td></td>
</tr>
<tr>
<td>80 J K Wing, grocer</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CEDAR ST south, e side, from 159 King e to Mill</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 Geo Gerbig</td>
</tr>
<tr>
<td>25 M B Richert</td>
</tr>
<tr>
<td>31 Wm Grieve</td>
</tr>
<tr>
<td>39 Louis Meisner</td>
</tr>
<tr>
<td>45 Chris Prukschat</td>
</tr>
<tr>
<td>49 Fred Baetz</td>
</tr>
<tr>
<td>53 F Sievenpiper</td>
</tr>
<tr>
<td>55 Mrs Mary Peltz</td>
</tr>
<tr>
<td>59 H A Vogt</td>
</tr>
<tr>
<td>+Church st crosses</td>
</tr>
<tr>
<td>81 H Jaeger</td>
</tr>
<tr>
<td>87 Mrs J Woods</td>
</tr>
<tr>
<td>93 Miss D Thombs</td>
</tr>
<tr>
<td>97 Theo Schmidt</td>
</tr>
<tr>
<td>101 Noah Mank</td>
</tr>
<tr>
<td>105 Frank Matthews</td>
</tr>
<tr>
<td>109 Henry Karn</td>
</tr>
<tr>
<td>119 Alex Pert</td>
</tr>
<tr>
<td>129 Geo Stagg</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CEDAR GROVE AVE, from 325 King e</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chas Miaskowski</td>
</tr>
<tr>
<td>Chas Lipinski</td>
</tr>
<tr>
<td>Chas Hagen</td>
</tr>
<tr>
<td>A Shantz</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CEDAR ST north, e side, from 170 King e to Krug</th>
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</thead>
<tbody>
<tr>
<td>11 Christian Becker</td>
</tr>
<tr>
<td>15 Peter Strubb</td>
</tr>
<tr>
<td>Skating Rink</td>
</tr>
<tr>
<td>29 Robert Barley</td>
</tr>
<tr>
<td>37 A A Kraft</td>
</tr>
<tr>
<td>+Elgin st crosses</td>
</tr>
<tr>
<td>40 Leondra Woofle</td>
</tr>
<tr>
<td>55 Mrs S Zimmerman</td>
</tr>
<tr>
<td>61 Nelson Shantz</td>
</tr>
<tr>
<td>67 Wm G Schmidt</td>
</tr>
<tr>
<td>73 Francis Wright</td>
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</table>

<table>
<thead>
<tr>
<th>CAROLINE ST, s side</th>
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<tbody>
<tr>
<td>9 Frank Pstrong</td>
</tr>
<tr>
<td>17 Michael Wachter</td>
</tr>
<tr>
<td>21 Fred Pulkowski</td>
</tr>
<tr>
<td>25 John C Schaefer</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CAROLINE ST, s side</th>
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<tbody>
<tr>
<td>9 Frank Pstrong</td>
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</tr>
<tr>
<td>21 Fred Pulkowski</td>
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<tr>
<td>25 John C Schaefer</td>
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<table>
<thead>
<tr>
<th>London Assurance Corporation</th>
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<tbody>
<tr>
<td>Incorporated 1720</td>
</tr>
<tr>
<td>Capital paid up, $2,241,375</td>
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<tr>
<td>Total Cash Assets, 22,457,415</td>
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<table>
<thead>
<tr>
<th>+Courtland av cros's</th>
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<tbody>
<tr>
<td>175 Louis Hagen</td>
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<table>
<thead>
<tr>
<th>New house</th>
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</thead>
<tbody>
<tr>
<td>28 James Ward</td>
</tr>
<tr>
<td>+Alma st ends</td>
</tr>
<tr>
<td>40 Mrs C Reth</td>
</tr>
<tr>
<td>42 Henry Weber</td>
</tr>
<tr>
<td>44 Mrs M Gellhei</td>
</tr>
<tr>
<td>46 Tony Michael</td>
</tr>
<tr>
<td>48 Vacant</td>
</tr>
<tr>
<td>51 Albert Kaiser</td>
</tr>
<tr>
<td>58 Robert Ogram</td>
</tr>
<tr>
<td>+Church st crosses</td>
</tr>
<tr>
<td>80 Henry Bornhold</td>
</tr>
<tr>
<td>82 Henry Oberer</td>
</tr>
<tr>
<td>88 J S Winter</td>
</tr>
<tr>
<td>+St George st ends</td>
</tr>
<tr>
<td>116 Peter Anthony</td>
</tr>
<tr>
<td>120 Ed Boltz</td>
</tr>
<tr>
<td>124 Fred O Boltz</td>
</tr>
<tr>
<td>132 Harry Aldord</td>
</tr>
<tr>
<td>+Courtland av cros's</td>
</tr>
<tr>
<td>170 Edward Dopp</td>
</tr>
<tr>
<td>174 Frank Bushlen</td>
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<tr>
<td>+Gatemane lane ends</td>
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<table>
<thead>
<tr>
<th>CHAPEL ST, e side, from 164 Lancaster e</th>
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<tbody>
<tr>
<td>11 Thos A White</td>
</tr>
<tr>
<td>13 Fred Rau</td>
</tr>
<tr>
<td>17 Isaac B Shantz</td>
</tr>
<tr>
<td>21 Rev Amos Eby</td>
</tr>
<tr>
<td>25 Julius Wichels</td>
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<tr>
<td>29 Mrs Amos Shantz</td>
</tr>
<tr>
<td>33 Rev C F Krauth</td>
</tr>
<tr>
<td>37 Geo Schallhorn</td>
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<tr>
<td>41 Mrs E E Eby</td>
</tr>
<tr>
<td>45 Mrs M A Hardy</td>
</tr>
</tbody>
</table>
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871.
HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

53 F Bossenberry
61 Chas Hollinger
65 B Remington
+ Samuel st crosses
85 Fred Gaeler

CHAPEL ST, w side
Mennonite Church
26 Rev S Cressman
30 W. Stoner
34 Mrs J B Snyder
38 M C Cressman
46 E B Shantz
52 Cyrus Grant
62 Rev S Eby

CHARLES ST, north side, from Gaukel to Wilmot
36 David Goldman
32 Davis Stimeroff
40 Jacob Klappholtz
42 Italians
68 Joseph Scott
+ Water st crosses
84 Fred Hoffman
88 Louis Helm
92 F J Filt
98 Wm Forwell
+ Francis st crosses

CHARLES ST, s side
73 The L McBrine Co
+ Water st crosses
87 John Voleinik
89 George Gerth
94 Frank Benaski
93 Albert Snyder

95 B Smolenski
97 Michl Koafski
99 Chas Tyler
101 Mrs J Dahmer
103 Mrs A Woida
105 W J Harlack
109 Jonas Rudy
115 Wm Thiele
+ Francis st crosses

CHARON ST, n side, from Breithaupt
2 R J Kingsley
12 J G Schmidt
18 H Schellhorn
22 W Bank
26 John Pearson
+ Wellington st cros's
28 August Schipanowksi
34 Mrs R Hodel
40 Valentine Alles
46 Fred Reck
+ Louisa st crosses
48 Jos Wendling
54 Jacob Brenkholt
66 David Mather
+ Shanley st crosses
84 Will Bacher
+ Bierwagen st comns
88 Vacant
92 Fred Miller
100 Emil Bierwagen
+ Grove st commnces
160 Ezra Burghholder

CHARON ST, s side
19 Fred Echert
21 John Shirg

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident
Insurance Company
of Canada
Surplus to Policyholders, $215,447.72.

23 Jacob R Koch
27 Wm May

CHERRY ST, e side, from 119 Tuerk to Strange
3 Hazen Bullock
11 Samuel Crowarth
21 Otto Martin
29 Frank Wendling
11 S J Stiener
+ Walnut st ends

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guaranteed Bonds
Liberal Policies Issued Prompt Settlements

PHONES
Office 249
Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.
VERNON'S DIRECTORY

H. L. STAEBLER & CO., INCORPORATED
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire
and Marine
Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,719,061.53
Losses Paid, $46,763,346.40

CHERRY ST, w side
16 Vacant
30 Henry Maehner
36 Jacob Forler
40 Gordon Green
44 Fred Oldenberg
50 Vacant

CHESTNUT ST, from opp 285 Frederick
18 A B McLeod
19 A Shilitzky

CHURCH ST, north side, from 67 Queen s to Albert
14 James Scanlan
18 Nicholas Boegel
22 Fred Dillon
1+ Benton st crosses
50 Vernon D Macleod
54 Rachael Weaver
60 Mrs E M Bowman
68 Mrs H Giller
72 Ed Rose
76 J B Sararus
84 Ella Weaver
90 Wm Uppermann
92 C A Richardson
96 Rv M H Sanderson
98 Miss Mary Learn
104 F Schmuck
+Eby st ends
114 Gustv Tuchinsky
122 Vacant
130 Henry Dengis
1+ Cedar st crosses
138 Chas Kruse
142 Nelson Stroh
146 Ed Seibert
148 Val Vetlaufer
150 Alex Marz
156 Aug Krugman
162 Herman Boll

CHURCH ST, s side
15 Josiah Betzner
21 Jacob T Cook
+Benton st crosses
39 A O Boehmer
45 Mrs Jacob J Wolfe
51 Moses Eshelman
Grace Cong Ch
55 Mrs J Johnston
63 M J Dingman
69 Samuel Petch
73 R Boehmer
79 Nelson Boehmer
83 Carl Totzke
87 A O Bowman
91 David Eidt
+ Peter st commences
95 Mrs H C Hilborn
101 Ames Hilker
103 Henry Hett
107 Sarah Weber
111 Miss R Ellison

115 Mrs S Woolner
119 Charles Boll
123 Mrs L Ramthun
127 Fred Bornhold
+Cedar st crosses
133 John B Richert
139 Anton Schnarr
145 John Stecho
151 Isadore Rosen
155 W Feldman
159 J G Buchhaupt

CLARENCE ST, from 74 Lancaster e
3 Eli Shantz
7 Henry Holtze
11 Conrad Berck
12 E P Bowman
15 John W Grody
19 Geo Dippel
25 Geo F Shoemaker

COLLEGE ST, e side,
from King west to Ahrens
19 Mrs I E Shantz
21 Ben E Snyder
25 Mrs R Mueller
29 R C Green
35 Herman Boehmer
41 J A Scellen
+ Duke st ends
St Jerome's College
+ Weber st crosses
95 Fred Kress
103 Julius Gerbig
109 August Tobian
115 Nchls Wellheuser
121 Wm Oswald

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of Investments are the Items that count. Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

COLLEGE ST, w side
16 J L Schiebel
22 M C Hall
26 Geo M Wedd
Short st commences
36 P H Arnold
42 James E Gray
48 Ferd Badke
54 J H Zinger
60 John Winterneyer
66 John F Stumpf
Weber st crosses
86 Jacob Winterneyer
88 Mrs A Baer
98 John Kuehn
104 Wm Scheifele
110 Levi Hauck
116 Ed Truesch
118 Fred Kaempf
120 L H Collins

COURTLAND AVE e, south side
74 Wm H Halliwell
76 C I Quickfall
80 Chas Kreller
86 Chas Lossing
90 F Tylinski
96 Wm Eden
Peter st crosses
102 J M Schmidt
106 Vacant
118 Henry Graber
122 W H Graber
126 Miss A Waugh
128 S W Davis
130 W H Winter
134 Ignatz Vogt
138 Henry Brown
Cedar and Albert cross
214 Ignatz Wey

COURTLAND AVE e, south side
11 F G Gardner
19 J B Oberholtzer
25 Mrs W Rey
31 Fred Hertel
Benton st crosses
45 Stephen Becker
49 C F Brent
53 Mrs C Joachimi
55 Wm Rohleder
59 J M Schneider
83 Andrew Young
89 Leo Stickley
Peter st crosses
97 A Strome
101 Alex Puttock
105 Wm H Fidler
Public school
127 John Oraszek

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Total Assets
(including subscribed capital)
$425,000.

135 Edward Schaefer
141 John Wolfenberg
Cedar st crosses
153 John Hagen
159 Henry C Hagen
165 Albert B Lang
181 Jacob Wuest
Albert st crosses
199 John Ott
335 Chas Joseph

COURTLAND AVE w, n side, from 138 Queen to the Park
16 Jabez Wisdom
20 H S Zinkann
26 Jacob Maier

WATERLOO MUTUAL FIRE
Insurance Company
Established 1862.
Net Cash Surplus, $199,769
C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249 Residence 209

A. G. BENDER, RELIABLE REAL ESTATE DEALER, Conveyancing, Money to Loan, Etc.
Office: 11 Queen St. South, Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.

Pool and Billiard Parlor in connection.
# VERNON'S DIRECTORY

## H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
**Atlas Assurance Company, Limited**
Established 1838
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

<table>
<thead>
<tr>
<th>30</th>
<th>F. E. Macklin</th>
</tr>
</thead>
<tbody>
<tr>
<td>36</td>
<td>A. Lockhart</td>
</tr>
</tbody>
</table>

## COURTLAND AV W, s side
15 Adam Wahl
21 Geo H Hackborn
25 E. H. Scully
31 Chas Knechtel
35 Edwin Dunke

## DANIEL, from 275 King W
16 John Mahn
22 Casper Oschman

## DAVID ST, east side, from 35 John
Public School
41 J. T. Ellis
47 Frank Bass
51 John Schriever
53 C. Van Busurck
55 Geo Steimmetz
61 Henry Dickman
+ Courtland av comcs
79 Otto Kalbfleisch

## +Hilda Place comcs
85 Jacob Kriesel
89 J. P. Bresnahan
93 David Christner
115 A. C. Quickfall, ice
117 Wm. Wieck
121 George Gross
125 Mrs. T. Koenig
129 Jacob Shoemaker
133 A. Dieselmeyer
137 J. W. Hess
139 John Current
143 J. Brent

## +Schneider av cros's
155 Henry Witzel
159 Norman Ford
165 Henry Stuckhardt
171 Albert Rickerman
175 Joseph Hofstedler

## DAVID ST, w side
2 W. Welker
4 Louis Hintz
8 Wm. A. Fellon
14 August T. Schmidt
20 Wm. Schmidt
Victoria Park

## +Roland st comncs
126 Con Thiel
134 Fred Rieck

## +Schneider av cros's

## +Dill st commences

## +New house

## 176 A. E. Shantz

## DILL ST, from David
13 Mrs. E. Meyers

## DEKAY ST, from 29 Grove
55 Anthony Mosser
59 John Ziegler

## DUKE ST, north side, from 30 Queen n to College
+ Foundry st crosses
46 J. B. Betzner
48 Peter McDonald
52 Herman Schnarr
Roman Catholic Ch
+ Yonge st crosses
St. Jerome's Coll

## DUKE ST, south side
45 H. U. Clemens
53 Paul Pequegnat
57 S. C. Moyer
61 Rev. J. Janes
65 Dr. Whiteman
77 Edward Smyth
+ Yonge st crosses

## EBY ST, e side, from 133 King to Church
17 Peter Moyer
21 Moses Erb
25 Ed Nihal
31 John Wray
+ Alma st crosses
33 Mrs. Menno Eby
45 Max Betz
53 C. A. Franks
59 Max Franco

---

The Mutual Life of Canada is Canada's big and only Mutual Life Insurance Company. The Policyholders really Own, really Control, and really Get Everything.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

TOWN OF BERLIN

EBY ST, west side
14 Vacant
16 Vacant
18 Vacant
+Alma st crosses
42 John Kidder
48 Rev E Sievenpiper

EDWARD ST n side, from 38 Francis
12 Albert Schellhaus
14 Julius Schlosser
18 Crl Schippanowski
+Victoria st crosses
30 Berlin Button Wks
G T R Tracks
46 Ayl Dermund
+Breithaupt st cros's
62 Jose Litfin
66 Mrs J Schroder
76 Conrad Axt
74 Mrs Jean Martin
+Wellington st cros's
82 Jacob Kreiner
+Louisa st crosses
98 Gustav Adams
108 Chas A Schultz
114 Fred W Schultz
116 Albert Sobisch
120 Albert Shingecgi
122 Andw Lauber
126 Jacob Lunz
130 Wm Krelrer
134 Adam Rake
+Wilhelm st cormncs
154 Conrad Gildenr
158 John Faber
166 B Schwartz

EDWARD ST, s side
11 Neils Peterson
13 Conrad Hauser
17 Robert Morgan
+Victoria st crosses
29 Albert Arndt
33 Mrs David Rieder
G T R Track
39 D Hibner & Co
63 Chas Schippling
67 Adolph Schippling
69 C F Scouler
75 August Kraft
+Wellington st cros's
97 J E Vogt
+Louisa st crosses
111 John 'R Schilling
117 Mrs Jno. Schilling
+Shanley st ends
139 Albert Schultz
143 John Rosekat
+Stahls ave comncs
157 Wm Kimpel

EDWIN, from Union
17 C J Hagen

ELGIN LANE, from 46 Cameron st
Four new houses

ELGIN ST, north side, from 39 Scott to Cameron
14 Chas Franz
18 J H Hertel
22 Oliver Voegtle

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
Incorporated 1890
Surplus to Policyholders, $206,800.

26 Christian Gross
30 F Sangbusch
36 Mrs Hny Luesing
38 L Lecuyer
42 Mrs Kate May
44 Conrad Wurm
50 A E Robinson
54 Jos Dauberger
58 Jacob Welker
60 Mrs G Schmidt
66 Michl Wagner
+CEDAR st crosses
76 Louis Seebach
80 Dani Boettger
84 Roy Kaufman
90 Wm Boehmer
96 G Kurchinsky

INSURANCE COMPANY OF NORTH AMERICA
Founded 1792
Losses Paid, $114,780,841
Surplus, $5,589,406
Fire, Marine, Automobile, Tourist, etc.

C. A. BOEHM, Agent
Office 219
PHONES (Residence 299)

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

If you want to buy or sell Real Estate, see A. C. Bender.
HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
11 QUEEN ST. SOUTH, BERLIN, ONT.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States
Fidelity & Guarantee
Company
We Will Bond You
Established 1898
Cash Capital, $1,700,000

ELLEN ST e, north side, from 139
Queen n to Frederick

8 Henry Dotzenroth
12 Samuel Rieber
16 Sebastian Fischer
20 Wm Uttley
24 H L Staebler
28 John Hutton
+ Mansion st commas

32 George Harlock
36 Frank M Vetter
40 Mrs John Heist
44 Jos L Miehm
50 C Bluhm
54 J McMeekin
58 J J Forbes
60 Wm Cairns

ELLEN ST e, s side

11 Edwin Green
15 Mrs Wm Schwoob
19 Joseph Voll
23 George Hunt
27 Mrs Lydia Master
31 Charles Bezzo
35 Philip Reist
38 Mrs E Leaper
43 Albert S Heller
47 Wm Kuhlthau
51 Edward Heller
55 Charles Michm
59 John Reidel

ELLEN ST w, north side, from 128
Queen n to Victoria

10 G C Franke
+ Hermie place commas

14 Mrs C Quirmbach
18 George Bott
22 W G Bitsch
26 Jonas Hallman
30 August May
34 Mrs Barbra Sattler
38 W V Corbin
42 C K Smith
46 Albert Brown
48 Fred Knell
52 Mrs Cath Strub
56 W J Schmidt

ELLEN ST w, s side

17 Joseph Kaiser
21 Fred Schilling
25 Ferdinand Kuempel
29 Simon Dietrich
41 Wm Dun
47 Herman Strum
55 E A Heinbecki

FACTORY RD, from Petersburg to Wilmot

16 Albert Hett
48 H Rozinski
54 Christian Kroff
60 Herman Schuster
63 Wm C Schneider
107 Frank Rejewski

FAIRVIEW AV, from King st east

Wm Johannes

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000.
Reserve, $6,000,000.
Total Assets, $150,000,000.
Transacts a General Banking Business.
J. MOORMAN, Manager Waterloo Branch.
G. M. WEDD, Manager Berlin Branch.

20

VERNON’S DIRECTORY

ELGIN ST, south side

11 Peter Fischer
17 F M Schmidt
21 Alvin Shantz
23 Valentine Hahn
29 Chas J Seyler
33 Arthur Seyler
41 Edward Schnarr
45 Conrad Menges
51 John Doerr
55 J Junzti
57 Gideon Break
+Cedar st crosses

75 August Neichel
89 Samuel Bierstuck
+Albert st crosses

Two new houses
129 Jeremiah Break

he Mutual Life of Canada
Actual Policy results count. Examine our results
and our present unequalled financial standing
and be convinced.
W. M. O. LOCHHEAD, District Manager. 51 King Street West, Berlin
OFFICE PHONE 511
HOUSE PHONE 323
### Economical Mutual Fire Ins. Co. of Berlin

**Head Office, Berlin Ont.**

Security ample.  
Losses promptly and equitably adjusted.

#### Town of Berlin

| FILBERT ST, from Frederick | 44 H S Funk  
+ Duke st crosses |
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>20 James Shaw</td>
<td>52 E J Bowman</td>
</tr>
<tr>
<td>24 Horace Barnes</td>
<td>56 Martin Michael</td>
</tr>
<tr>
<td>32 John Davis</td>
<td>60 F J Hunt</td>
</tr>
<tr>
<td></td>
<td>68 St Ann Training School</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FOREMAN PLACE, from 38 Frederick</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 C Boettger</td>
</tr>
<tr>
<td>9 H C Mohr</td>
</tr>
<tr>
<td>11 Wm J Rhodes</td>
</tr>
<tr>
<td>13 Wm Struck</td>
</tr>
<tr>
<td>15 Henry Sturm</td>
</tr>
<tr>
<td>17 Wm Rhodes, jr</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FOUNDRY ST south, e side, from King w to John</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Northern Life</td>
</tr>
<tr>
<td>9 Scully &amp; Scully, accountants</td>
</tr>
<tr>
<td>9 Clement &amp; Clement barristers</td>
</tr>
<tr>
<td>13 W Metcalfe &amp; Co, liquors</td>
</tr>
<tr>
<td>19 Salvation Army</td>
</tr>
<tr>
<td>23 James Bolden</td>
</tr>
<tr>
<td>25 J W Huenergard</td>
</tr>
<tr>
<td>27 Vacant</td>
</tr>
<tr>
<td>29 John Treusch</td>
</tr>
<tr>
<td>31 Mrs E Wurm</td>
</tr>
<tr>
<td>39 Berlin Soda Water Works</td>
</tr>
<tr>
<td>41 C H Norton</td>
</tr>
<tr>
<td>49 Mrs F Kronenberg</td>
</tr>
<tr>
<td>55 Elmore Letson</td>
</tr>
<tr>
<td>57 Chas Klachn</td>
</tr>
<tr>
<td>67 Fred Schmidt</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FOUNDRY ST north, west side</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 J Hainsworth</td>
</tr>
<tr>
<td>12 Misses Preikschat</td>
</tr>
<tr>
<td>14 J Hainsworth, plm</td>
</tr>
<tr>
<td>20 Eugene Hertis, blacksmith</td>
</tr>
<tr>
<td>23 Charles Tyson</td>
</tr>
<tr>
<td>28 Bell Tel Co</td>
</tr>
<tr>
<td>31 Frank Brubacher</td>
</tr>
<tr>
<td>44 H S Funk</td>
</tr>
<tr>
<td>+ Duke st crosses</td>
</tr>
<tr>
<td>52 E J Bowman</td>
</tr>
<tr>
<td>56 Martin Michael</td>
</tr>
<tr>
<td>60 F J Hunt</td>
</tr>
<tr>
<td>68 St Ann Training School</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>H. L. Staebler &amp; Co., Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 Queen South, Berlin</td>
</tr>
<tr>
<td>Agents for Boiler Inspection</td>
</tr>
<tr>
<td>Insurance Company</td>
</tr>
<tr>
<td>of Canada</td>
</tr>
<tr>
<td>Established 1875</td>
</tr>
<tr>
<td>Policies guaranteed by The</td>
</tr>
<tr>
<td>Hartford Steam Boiler Inspection</td>
</tr>
<tr>
<td>&amp; Insurance Company.</td>
</tr>
<tr>
<td>Total Security to Policyholders, $4,552,000</td>
</tr>
</tbody>
</table>

| 54 Leon Dingler                |
| 60 D J Minchin, M D            |
| 62 Cloissonne Glass Co         |
| 64-6 Louis Bardon, bkr         |
| 72 Mrs C. Walker               |

<table>
<thead>
<tr>
<th>FRANCIS ST north, e side, from 182 King w to Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>13 Wm C Heit</td>
</tr>
<tr>
<td>16 Wm O Knechtel</td>
</tr>
<tr>
<td>21 Wm J Near</td>
</tr>
<tr>
<td>25 Ezra B Eby</td>
</tr>
<tr>
<td>31 Mrs Mary Ritz</td>
</tr>
<tr>
<td>35 Aaron Warfield</td>
</tr>
<tr>
<td>41 Lorenz Burbach</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PERTH MUTUAL FIRE Insurance Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Established 1863.</td>
</tr>
<tr>
<td>Net Cash Surplus, $202,793</td>
</tr>
<tr>
<td>C. A. Bohm, Agent for Waterloo and Berlin</td>
</tr>
<tr>
<td>PHONES (Office 210  Residence 200)</td>
</tr>
</tbody>
</table>

### Lembke & Kreller

Cigars, Tobacco, Etc.  
Pool and Billiard Parlor in Connection.

7 King Street West  
Walper Block.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

### TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Number</th>
<th>Name and Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>285</td>
<td>Homer Hymmen</td>
</tr>
<tr>
<td>289</td>
<td>J A Hilliard</td>
</tr>
<tr>
<td>148</td>
<td>Wm Metcalfe</td>
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<tr>
<td>154</td>
<td>M Wildfang</td>
</tr>
<tr>
<td>160</td>
<td>E K Snyder</td>
</tr>
<tr>
<td>166</td>
<td>P S Laufenschlager</td>
</tr>
<tr>
<td>176</td>
<td>Jonas Becker</td>
</tr>
<tr>
<td>178</td>
<td>Susanah Eby</td>
</tr>
<tr>
<td>182</td>
<td>Henry Mertz</td>
</tr>
<tr>
<td>186</td>
<td>Mrs Palk Moore</td>
</tr>
<tr>
<td>190</td>
<td>Frank Seibert</td>
</tr>
<tr>
<td>194</td>
<td>Edmund Shantz</td>
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<tr>
<td>198</td>
<td>V M Berlet</td>
</tr>
<tr>
<td>202</td>
<td>G F Arndt, gro</td>
</tr>
<tr>
<td>201</td>
<td>Ellen st ends</td>
</tr>
<tr>
<td>210</td>
<td>A H Ahrens, gro</td>
</tr>
<tr>
<td>214</td>
<td>Ion Eby, bchbr</td>
</tr>
<tr>
<td>218</td>
<td>N H Good</td>
</tr>
<tr>
<td>220</td>
<td>Casper Karn</td>
</tr>
<tr>
<td>226</td>
<td>B F Stumpf</td>
</tr>
<tr>
<td>230</td>
<td>Aaron Bricker</td>
</tr>
<tr>
<td>234</td>
<td>W A Clarke</td>
</tr>
<tr>
<td>240</td>
<td>Peter Itter</td>
</tr>
<tr>
<td>248</td>
<td>Robert Wood</td>
</tr>
<tr>
<td>256</td>
<td>Rev John E Lynn</td>
</tr>
<tr>
<td>260</td>
<td>Arthur Foster</td>
</tr>
<tr>
<td>264</td>
<td>S H Hessenauer</td>
</tr>
<tr>
<td>274</td>
<td>Nelson Schaefer</td>
</tr>
<tr>
<td>274</td>
<td>T W Wambold</td>
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<tr>
<td>298</td>
<td>J J Richardson</td>
</tr>
<tr>
<td>302</td>
<td>Martin Dunham</td>
</tr>
<tr>
<td>370</td>
<td>David Thaler</td>
</tr>
</tbody>
</table>

**H. L. STAEBLER & Co., INSURANCE**

11 Queen South, Berlin

Agents for

**HAND-IN-HAND Insurance Company**

Established 1873

Old and time-tried.

---

GATEMAN LANE, from end of Peter
10 Albert Lackey
40 D C Hamacher
53 Vacant

GAUKEL ST, e side, from 103 King w to Joseph
15 M Erb & Co
27 Vacant
Berlin Heating Co
47 W J McCutcheon, butcher
51 McCutcheon Bros, tailors
53 Robt McCutcheon

**Hartford Fire Insurance Co.**

**A CENTURY OLD**

In San Francisco alone Ten Millions Paid.

C. A. BOEHM, Agent.

PHONES (Office 249; Residence 209)

---

LEMBKE & KRELLER, Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.
### THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

<table>
<thead>
<tr>
<th>24</th>
<th>33 Conrad May</th>
</tr>
</thead>
<tbody>
<tr>
<td>GLASGOW ST, s side</td>
<td>GROVE ST, w side</td>
</tr>
<tr>
<td>44 Herman Behling</td>
<td>2 Conrad Daub</td>
</tr>
<tr>
<td>122 Jacob W Fisher</td>
<td>10 Jos Weinstein</td>
</tr>
<tr>
<td>200 Wm Witter</td>
<td>14 Julius Michalofski</td>
</tr>
<tr>
<td>GORDON AV, n side, from 36 Lancaster to Frederick</td>
<td>20 Chris Vogel</td>
</tr>
<tr>
<td>2 D F Fries</td>
<td>24 John Borth</td>
</tr>
<tr>
<td>6 S Grasser</td>
<td>32 Robt Roehr</td>
</tr>
<tr>
<td>18 F W Roberts</td>
<td>42 A Hergenroeder</td>
</tr>
<tr>
<td>22 Fred Martin</td>
<td>54 Wm Plomski</td>
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<tr>
<td>28 Frank Tremain</td>
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<tr>
<td>32 E Slusmofski</td>
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<td>38 W Sour</td>
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<tr>
<td>46 Mathw Beitz</td>
<td></td>
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<tr>
<td>GORDON AVE, s side</td>
<td>HALL PLACE, from Gaukel to Francis</td>
</tr>
<tr>
<td>21 John Dechert</td>
<td>123 Geo Brighton</td>
</tr>
<tr>
<td>25 Mrs C Herman</td>
<td>130 W G Gough</td>
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<tr>
<td>31 W F Hall</td>
<td>139 Aug White</td>
</tr>
<tr>
<td>35 O Hallman</td>
<td></td>
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<tr>
<td>36-38 Berlin Light Commission</td>
<td></td>
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<tr>
<td>+Clarence st ends</td>
<td></td>
</tr>
<tr>
<td>Thos McWail</td>
<td></td>
</tr>
<tr>
<td>GREEN ST, from 385 King w</td>
<td>HEBEL AVE, from 59 St George to Courtland</td>
</tr>
<tr>
<td>21 Mrs M Kurschinski</td>
<td>11 August Herres</td>
</tr>
<tr>
<td>39 Mrs M Brunner</td>
<td>15 John Wendling</td>
</tr>
<tr>
<td>GROVE ST, east side, from 160 Charon to Waterloo</td>
<td>19 Chas Godlick</td>
</tr>
<tr>
<td>17 Norman Gerster</td>
<td>20 Minerva Stengel</td>
</tr>
<tr>
<td>21 Fred Gruhn</td>
<td>22 Jacob Gottsleben</td>
</tr>
<tr>
<td>25 Anthony Hock</td>
<td>27 Hugo Shoeneich</td>
</tr>
<tr>
<td>29 Angst Kurschinski</td>
<td>31 Richard Hartman</td>
</tr>
<tr>
<td>+DeKay commences</td>
<td></td>
</tr>
<tr>
<td>61 John M Miller</td>
<td>HEINES AVE, from 77 Joseph</td>
</tr>
<tr>
<td>65 J T Underwood</td>
<td>11 Conrad Schaefer</td>
</tr>
<tr>
<td>147 M Kruschefski</td>
<td>15 Gustave Priebel</td>
</tr>
<tr>
<td>+Strange st ends</td>
<td>New house</td>
</tr>
<tr>
<td>61 John M Miller</td>
<td>20 Henry S Lang</td>
</tr>
<tr>
<td>65 J T Underwood</td>
<td>21 A Niergarth</td>
</tr>
<tr>
<td>147 M Kruschefski</td>
<td>New house</td>
</tr>
</tbody>
</table>

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### THE MUTUAL LIFE OF CANADA

W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin

OFFICE PHONE 511

HOUSE PHONE 323

---

THE success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
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<tbody>
<tr>
<td>HEIMAN ST, from Mill</td>
<td></td>
</tr>
<tr>
<td>40 Mrs A Wildfong</td>
<td></td>
</tr>
<tr>
<td>40 Alvin Ott</td>
<td></td>
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<tr>
<td>M Ott &amp; Son, brick mfrs</td>
<td></td>
</tr>
<tr>
<td>108 August Erdman</td>
<td></td>
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<tr>
<td>169 Gottlieb Marcroft</td>
<td></td>
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<tr>
<td>HENRY ST, from the Park to Wilmot</td>
<td></td>
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<tr>
<td>7 John Warzecha</td>
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<tr>
<td>11 David Whiteman</td>
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<td>15 W Russell</td>
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<td>19 John Paleczny</td>
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<td>23 Peter La Bonte</td>
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<td>27 Emil Hoover</td>
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<td>31 Frank Dombreski</td>
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<td>35 Ernest Pascoe</td>
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<td>39 Wm Reimert</td>
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<tr>
<td>43 Mrs L Schaefer</td>
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<td>44 Wm Haskins</td>
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<td>47 Albert Martin</td>
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<td>48 A F Fischer</td>
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<td>51 Wm Braniff</td>
<td></td>
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<tr>
<td>52 J J Murray</td>
<td></td>
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<tr>
<td>HOFFMAN ST, e side, from Mill</td>
<td></td>
</tr>
<tr>
<td>86 Noah Dippel</td>
<td></td>
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<tr>
<td>92 Henry Paepke</td>
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<tr>
<td>164 John Budjesk</td>
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<tr>
<td>166 Fred Stephens</td>
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<tr>
<td>168 Vacant</td>
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<tr>
<td>174 Carl Genz</td>
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<tr>
<td>HOFFMAN ST, w side</td>
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<tr>
<td>85 John Manser</td>
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<tr>
<td>189 Henry Kehl</td>
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<tr>
<td>205 Vacant</td>
<td></td>
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<tr>
<td>HOMEWOOD AVE, from 226 Queen s to the Park</td>
<td></td>
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<tr>
<td>10 Victor Dolan</td>
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<tr>
<td>16 Fred Davey</td>
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<td>22 Martin Noegel</td>
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<td>26 James Woelfle</td>
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<td>32 Fred Kretz</td>
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<td>36 Chas C Weber</td>
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<td>42 Wolfgang Winter</td>
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<td>48 John House</td>
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<tr>
<td>52 Nicholas Kadel</td>
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<tr>
<td>58 Geo Hoffman</td>
<td></td>
</tr>
<tr>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
<td></td>
</tr>
<tr>
<td>11 Queen South, Berlin</td>
<td></td>
</tr>
<tr>
<td>Agents for NORTHERN BRITISH AND MERCHANTILE</td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td></td>
</tr>
<tr>
<td>Established 1809</td>
<td></td>
</tr>
<tr>
<td>Total funds exceed $8,985,000</td>
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<tr>
<td>Canadian investments, $8,320,742</td>
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<tr>
<td>HOPP ST, e of Albert</td>
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<tr>
<td>27 Alex Dusynski</td>
<td></td>
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<tr>
<td>40 Chas Pollakouski</td>
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<tr>
<td>IRVIN ST, north side, from 151 Frederick</td>
<td></td>
</tr>
<tr>
<td>10 John Moyer</td>
<td></td>
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<tr>
<td>14 Michael Roos</td>
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<tr>
<td>18 C L Laing</td>
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<td>22 R D Lang</td>
<td></td>
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<tr>
<td>26 H S Lagrange</td>
<td></td>
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<tr>
<td>30 Mrs Enoch Ziegler</td>
<td></td>
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<tr>
<td>34 Mrs A M Laird</td>
<td></td>
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<tr>
<td>38 Peter Shupe</td>
<td></td>
</tr>
<tr>
<td>40 Vacant</td>
<td></td>
</tr>
<tr>
<td>44 H J Brown</td>
<td></td>
</tr>
</tbody>
</table>

Lembke & Kreller, CIGARS, TOBACCO, ETC.

ÆTNA INSURANCE CO. HARTFORD, CONN.
Leading Fire Insurance Co. in America.

J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent Phone 249

You consult your own interests by calling upon
A. C. BENDER, REAL ESTATE DEALER, CONVEYANCER, ETC.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

26

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1825
Invested Funds $61,000,000
Canadian Investments $19,000,000
Annual Revenue 7,400,000
Profits Paid 35,000,000

48 John Shiry
52 Ernest Klem
56 Emil Hess

IRVIN ST, south side
11 F. W. Young
17 S Brubacher
21 A. E. Rudell
25 Rev A. T Haist
+ Scott st ends
27 Chas Germann
31 George Israel
35 Wm Hume
41 Moses B Clemens
47 Eph Shafer
51 Edwd Fehrenbach
61 A. R. Goudie

JOHN ST, north side, from Gaukel to limits
14 Martin Straub
+ Foundry st ends
32 Mrs Seth Potter
34 Geo Bucher
38 Mrs James Potter
42 Leander Klem

46 Alex Jacobs
50 John Berck

JOHN ST, south side
3 Mrs E Hartwig
5 Vacant
7 John Hammond
11 Peter Deitrich
15 Morris Panick
Jacob Simon
Public School
35 F. B. Hertel
+ David st commences
39 Wm J Smith
55 Edwin T Muldoon
59 Geo H Kalbfleisch
67 Adolph Tuchlinsky

JOSEPH ST, n side, from Gaukel to limits
Electric Light Works
21 John Maclay
+ Water st crosses
61 Angus Wolff
66 Henry T Roeder
68 J. H. Tail
71 Richard Wright
86 Charles Guenzler
+ Francis st ends
Lang's Tannery
+ Wilmot st crosses

JOSEPH ST, s side
9 John Witzel
10 Joseph Goreham
11 Henry Bauer
13 Mrs I Kittle
17 Vacant
21 Charles Harris

25 Daniel P. Knorr
+ Richmond av comns
29 E. J. Seip
33 David Gross
35 Mrs A Witzel
37 H. Bellinger
43 C. Trussler
+ Water st crosses
50 Robert Laughin
65 John Dietrich
66 Theodore Krueger
73 Vaughan Nesbitt
77 Chas P. Knapp
+ Heins ave comns
81 Peter Sauge
95 C. P. R. frght offices
+ Linden st commns
+ Wilmot st crosses

Berlin Interior Hardwood Co.
163 H. Bullock
165 Wm. Planz
167 Mary Mosser
169 Homer Ford
171 Chas Wiegandt
177 Roger T. Goffton
181 P. Uttley

KAISER ST, from 36 Lancaster e
11 Wm S Rau
14 Edwd Hahl
18 R S Sider
26 Isaac Musselman

KING ST east, n side, from Queen to limits
2 American Hotel
8 Garner & Co., furn.

The MUTUAL LIFE OF CANADA
All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>68 Calaraco Rose, fruit</td>
<td></td>
</tr>
<tr>
<td>74 H C Brechbill, mlr</td>
<td></td>
</tr>
<tr>
<td>76 Mrs L Willer</td>
<td></td>
</tr>
<tr>
<td>76 M Masson</td>
<td></td>
</tr>
<tr>
<td>78 R Boehmer &amp; Co, coal</td>
<td></td>
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<tr>
<td>80 John Forsyth &amp; Co, manfrs</td>
<td></td>
</tr>
<tr>
<td>82 M C Cressman, dry goods</td>
<td></td>
</tr>
<tr>
<td>84 D S Cullen, pianos</td>
<td></td>
</tr>
<tr>
<td>86 R A Dietrich, bkr</td>
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</tr>
<tr>
<td>90 A S Hallman, gro</td>
<td></td>
</tr>
<tr>
<td>94 E Kraft, bchr</td>
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<tr>
<td>96 Vacant</td>
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<tr>
<td>+ Scott st commences</td>
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<tr>
<td>98 A L Fischer, hrs</td>
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<td>100 Vacant</td>
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<tr>
<td>102 Ira Underwood</td>
<td></td>
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<tr>
<td>104 Mrs H Milburn, hair goods</td>
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<tr>
<td>106 C Seyler, shoes</td>
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<tr>
<td>110 M Thoman, blk</td>
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<tr>
<td>112 Henry Mertz</td>
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<tr>
<td>114-6 Longo Bros, ffrs</td>
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<tr>
<td>118 Warehouse</td>
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<tr>
<td>120 John Miller</td>
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<tr>
<td>122-4 Italians</td>
<td></td>
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<tr>
<td>126 Noah Knipe</td>
<td></td>
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<tr>
<td>128-30 J Eassy &amp; Co, fancy goods</td>
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<tr>
<td>132 G Niederheuser</td>
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<tr>
<td>134 John Johnson</td>
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<td>136 A Hertel</td>
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<td>140 Aaron Erb</td>
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<td>144 A J Spalding</td>
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<tr>
<td>146 J Bacon</td>
<td></td>
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<tr>
<td>150 N Wellheiser</td>
<td></td>
</tr>
<tr>
<td>152 Mrs J W Fischer</td>
<td></td>
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<tr>
<td>156 Germania Hotel</td>
<td></td>
</tr>
<tr>
<td>160 T W Wambold, dairy</td>
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</tbody>
</table>

**ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN**

**HEAD OFFICE, BERLIN, ONT.**

Amount of Risk, $22,000,000.00  
Total Assets, $550,000.00  
Government Deposit, $50,000.00

---

**LEMBKE & KRELLER, 7 KING ST. WEST**

CIGARS. TOBACCO, Etc.

**A. C. BENDER, REAL ESTATE & FARM PROPERTY, ADVANTAGEOUSLY.**

**INFORMATION CHEERFULLY GIVEN. 11 QUEEN ST. SOUTH, BERLIN, ONT.**

**MERCANTILE FIRE INSURANCE CO.**

C. A. BOEHM, Agent for Waterloo and Berlin

PHONES (Office 219  Residence 299)

---

**H. L. STAEBLER & CO., INSURANCE**

11 Queen South, Berlin

Agents for

**Commercial Union Assurance Company, Limited**

Total Funds Exceed $8,600,000

---

**162 John Scheifele**

**162 Alex Kolonski**

**164 Vacant**

**168 I Holman, miller**

**+ Cedar st n commences**

**170 J W Hett, painter**

**172 Jacob Koy**

**174 Elizabeth Taylor**

**178 Jacob G Good**

**182 Eph Miller**

**184 Adam Stieler**

**186 Herman Bender**

**188 Vacant**

**190 Dan Schneuker**

**+ Albert st n commences**

**196 Car barns**

**Head Office. Waterloo**
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President.
W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN


KING ST west, n side
2 A J Roos, drugst 2 Canadian Pacific Railway 2 Dominion Exp Co 2 C P R Tel Co 4 A H Hertel, dentst 4 J C Hertel, ltr J Wichels, pat med 6-8 H J Brown, confr 10 G M DeBus, brbr


H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

62 H E Copeland, phto 64 A Lockhart, coal 64 Electric Const Co 66 Zinkann Bros, shs 68 Victoria Hall 68 Miss A Pritchard 68 J C Smith 70 Miss Lowes, mlnr 72 Bk of Nova Scotia +Wipper Plc comns

74 The Lyric 74 H Wipper confry 76 The Grand 80-82 Telegraph Bldg 84 Stieler & Seibert, tailors 88-90 Grand Union Hll

Gore District Mutual FIRE Insurance Company
Established 1839
Net Cash Surplus, $333,772
C. A. BOBHM, Agent.
PHONES {Office 249 {Residence 209

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000.
Total Assets, $150,000,000. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

30

<table>
<thead>
<tr>
<th>VERNON’S DIRECTORY</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
</tr>
<tr>
<td>11 Queen South, Berlin Agents for Phoenix Insurance Company of Hartford, Conn. Established 1854</td>
</tr>
<tr>
<td>Total Assets, $9,900,000. Total Losses Paid, $65,669,377</td>
</tr>
</tbody>
</table>

| 82-94 John Waldschmidt, grocer |
| 100-2 P Hyman, hardware |
| 103 Edw Lipper, furn |
| 104 Bowling Alley |
| + Yonge st commns |
| 108 Brunswick Hotel |
| 110 Vacant |
| 112 B Latimer, brbr |
| 114 Henry Winterhalt |
| 116 Robt Stricker |
| 118 Vacant |
| 122 Kuntz Agency |
| 134 Vacant |
| + College st commns |
| 146 Mrs J C Weaver |
| Swedenborgen Ch |
| + Water st n commns |
| 160 Fred Rohledger |
| 162 Wm P O'Rourke |
| 170 Philip Gies |
| 176 Harry G Brown |
| 180 Wm Motz |
| 182 J J McCallum |
| + Francis st commns |
| 184 Sidney Harvey |
| 186 Ferd Ziball |
| 188-98 Kaufman Rubber Co, Ltd |
| 200 Jacob Plante |
| 202 N Matick |
| 204 A Metuchinik |
| 206 Albt Hasenjaeger |
| + Victoria st commns |
| 224 Berlin Lion Bwvy |
| G T R track |
| 246 Foster-Armstrong Co |
| + Breithaupt st commns |
| 254 J F Wilhelm |
| 256 E P Barnhard |
| 262 Fred Walter |
| 270 H L Yansen, nurseries |
| + Wellington st commns |
| 298 Vacant |
| 302 L Miglarini |
| 304 Mrs C Kessig |
| 308 Stahle Bros, bthcs |
| + Shanly and Andrew commence |
| 322 Casper Braun |
| 332 Mrs Henry Braun |
| 338 John Walters |
| 340 James A Law |
| 346 Samuel Dowsett |
| 348 Jas Lavinka |
| 348 Albert Barker |
| + Willow st commns |
| 350 J H Schnarr, gro |
| 356 Wilson Iler |
| Academy School |
| 380 Rev F E Waelchi |
| 386 Henry Gladly |
| 398 J Potheringham |
| 400 Geo E Ratz |
| 408 Frank Boegel |
| 416 Wm Weick |
| + Pine st commences |
| 422 Fred Molson |
| 426 Wm J Becker |
| 436 Vacant |
| 440 Adam Schaefer |
| 441 A Glebe |
| 444 G S Kertcher |
| 448 Geo Schnarr |
| 452 Martin Reidel |
| 454 Misses Edmunds |
| 460 Wm Frederick |
| Waterloo Town |

KING ST N, S side

1 J J McCallum, cgrs |
1 G N W Tel Co |
3-5 Walper House |
7 Lembke & Kreller, cigars, etc |
9 G T R City Ticket office |
11 Stahle & Burkholder |
13 Wolfhard & Co, hardware |
15 F E Macklin, dry goods |
17 W O Costello & Co |
19 Vacant |
19 United Canadian Club |
19 Vacant |
19 Vacant |
19 Vacant |
21 Singer Sewing Mach Co |
23 M Cowan, milnry |
25 Vacant |

W. M. O. LOCHHEAD, DISTRICT MANAGER.
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that THE MUTUAL LIFE OF CANADA IS THE COMPANY that merits the patronage of the insuring public.
27 Vacant
29 Jacob Seibel
31 News Record
33-5 Fred Snyder, tins
37 W A Zeigler, shoes
39 Concordin Hall
39 E D Heist, osteo
39 Mrs Dr E D Heist, osteo
39 J A Hilliard, dntst
41 Lang Bros & Co., dry goods
45 W Melcaife & Co., grocers
+ Foundry st s comns
45 Economical Fire Ins Co
47 Millar & Sims, barristers
49 Fennell & Son, hardware
51 Mutual Life of Can
51 Union Life
53 Julius Jaeger, brbr
55 Canadian Exp Co
57 Geo Harrison, tlr
59 I S K Weber & Co., insurance
59 Employers' Assn
59 Int Correspondence Schools
61 S O Schmitt, tlr
63 A G Schreiter, furn New bldg
71½ H Breimer, brbr
73 H E Ahrens, tlr
73½ Berlin Fish and Oyster Co
75 Royal Tailoring Co
75½ J P Bresnahan
77 S David
77½ F Hohlbein

79 Ontario Button Co
79½-81 W J McCutcheon
85 Ontario Button Co
87 M Erb Co
87 H Tolton, shirts
89 Max Rosenberg, tlr
93 W Meinke, cgr mfr
93 Star Shoe Co
95 F W Heiman, real estate
97 A Bricker & Son, livery
101 D P Knorr
103 Sam Wing, Indry
+ Gaukel st comns
113 J Stabler
115 Henry Berg
119 Vacant
121 Vacant
129 H J Hall & Son planing mill
135 Vacant
137 Harry Silver
139 John Schmidt
141 Sam Lee, Indry
143 Onward Mnfg Co
145 Vacant
147 My Valet, H Karrow Baptist Church
+ Water st s comns
155 C Braun, contr
159 L Lesin
163 Sam Pappernick
167 A J Gabel
171 Edwd Marrin
177 August Lang
+ Francis st s comns
203 Berlin Orphanage
+ Wilmot st comns

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

221 W H Bowly
231 R Boehmer & Co., coal
G T R track
235 Jacob Kaufman
Sash, etc
249 John Card
253 W Miller
257 Hugo Hammon
261 T Figures
267 Jacob Kaufman
275 Wm Henry
+ Daniel st comns
281 Robert Campbell
285 T S Kuhl
289 Geo Lippert
291 Henry Duench

C A. BOEHM
DISTRICT AGENT
THE
Employers' Liability Assurance Corporations, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued Prompt Settlements
PHONES Office 240 Residence 209

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871.
HEAD OFFICE, BERLIN, ONT.
Has had 35 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN
31

Lembke & Kreller,
7 King St. W., Walper Block.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING
A. C. BENDER,
REAL ESTATE DEALER,
AND MONEY ON PROPERTY, SEE
11 Queen St. S., Berlin, Ont.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

32

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada
Surplus to Policyholders, $613,417.72.

293-95 C E Moyer
297 Victor McIntyre
299 Noah Zeller
301 Miss P H Buckborough
303 Mrs C Kabel
305 J R Strickland
+Agnes st commences
Public school
317 August R Frost
323 Millon Zinkann
329 John N Zinkann
335 Mrs M Brauer
339 F M Zarnke
343 Geo J Deppisch
349 Warehouse
351 R W Schnarr, MD
355 Wm Pieper
Collegiate Inst.
Technical School
375 Rudlp Roseman
385 Richd Roschman
+Green st commences
Berlin and Waterloo
Hospital
+Mt Hope st commns
433 Everett Betts
455 Dell Mayberry

457 A Bowman
459 Harry Denyes
461 F C Gross
463 Wm Ging
465 Chas Glass
467 R G Appleby
473 Isaac Wirz
477 C S Schultz
Waterloo Town

KRUG ST, east side, 237 Lancaster e
5 I Hollman
9 Mrs E Knapp
13 W R Wilkinson
17 John McNally
21 Mrs Dal Wimer
25 Isaac Stinson
29 A H Seibert
33 Granson Snider
35 Aaron Schmidt
39 J G Scharlach
+York commences
13 W S Hood
17 Frank Seager
51 W G Sinclair
59 Clark Washburn
63 Mrs C Ritorshaus
+Troy commences
65 Hy Heintzman
69 C J J Fischer
73 Alex Koebel

KRUG ST, west side
6 Mrs R Cooper
12 Wm Seber
16 Mrs C Musselman
20 Jos Thaler
24 Bernhardt Zuber
28 Charles Bluhm

32 A W Hilborn
36 F W Welz
40 Otto Boettger
44 Philip Michael
48 Simon Miller
52 W C Schaefer
56 Jacob Green
60 G G Ahrens
70 N R Bugg
84 C Stapel
+Samuel st crosses
102 Louis Albrecht

LANCASTER ST east, north side, from end of Queen n to Scott
32 Daniel Fries
36 Jacob Fries
+Kaiser and Gordon
+aves commence
56 Harry Heintzman
70 Wellington Martin
74 David Moody
+Clarence st commns
100 Wm Shaw
102 Ed Oelheiser
104 Mrs Jane Boomer
+Frederick st crosses
122 P N Ulrop
128 B Hunengard
134 Theo Zoellner
138 Simon Bowman
+Bingeman st commns
134 Moses Devill
146 Mrs A Oberholtzer
150 Vacant
154 S Brunk
+Mennonite Ch
+Chappel st commns

W. M. O. LOCHEAD, District Manager
51 King Street West, Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.
<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>164 Wm Woeller</td>
</tr>
<tr>
<td>168 Mrs J Grischow</td>
</tr>
<tr>
<td>174 Herman Grischow</td>
</tr>
<tr>
<td>182 J-H Gorman</td>
</tr>
<tr>
<td>186 Charles Degar</td>
</tr>
<tr>
<td>190 Edward Eby</td>
</tr>
<tr>
<td>198 John C. Karn</td>
</tr>
</tbody>
</table>

+ Brubacher st commns
202 Mrs Geo Beckner
206 Mrs L Fisher
210 Noah Stauffer
+ Krug st commns

---

**LANCASTER ST. W, N**

side, from end of Queen n

| 8 W Perrin |
| 12 Harry Burrows |

+ Victoria st crosses

| 34 S A Brubacher, planing mill |
| 48 Joseph Smith |
| 60 John Hofstetter |
| 64 Soloman Michm |
| 68 Julius Goetz |
| 72 N F Longstreet |

+ Spring st commences

| 88 Lawrence Sieling |
| 94 Charles Letson |
| 98 Val A Hintz |
| 104 Geo Bremner |
| 110 Wm Schell |
| 124 Christian Timm |
| 131 Wm Luft |

+ Spring st commences

| 166 Benj Hinton |
| 172 Gustav Prager |
| 174 Marks Goss |
| 178 H Pearson |
| 190 Philip Luft |
| 200 Frank Meier |

+ Arnold st commns

| Jacob Giller |
| Wm Musclow |
| Wm Hopp |

---

**H. L. STAEBLER & CO., INSURANCE**

11 Queen South, Berlin
Agents for

**LONDON AND LANCASHIRE**

Guarantee and Accident INSURANCE COMPANY

**LANCASTER ST. W, S**

side

| 33 John Weiler |
| 39 Joseph Kieffer |
| 77 Jacob Affholder |
| 87 Geo B Schell |

+ Louisa st ends

| 153 Mathw Durrant |
| 169 A J Martin |

+ Union crosses

| Mrs M Dutzel |
| Louis Weber |
| Nicholas Ryder |

---

**WATERLOO MUTUAL FIRE Insurance Company**

Established 1863.
Net Cash Surplus, $199,769

C. A. BOEHM, Agent
Waterloo and Berlin.

**LEMBKE & KRELLER**

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

34

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire
and Marine
Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

LANE, from 170 Waterloo
28 Fred Krause
32 George Krause

LANE, from 191 Benton
James Willis
John Chalton

LANE, from 26 Young
Four new houses

LINDEN AVE, from 95 Joseph
20 Richard Ogram
36 S M Bauman
38 Jos German
42 Chas Dopp

LOCUST ST, from 298 Frederick
18 Alfred Hallman
26 David Hallman
23 Chas Kufske
25 Otto Pietz

LOUISA ST, east side, from 298 King w to Lancaster
+ Charon st crosses
71 Wm B Reinhart
75 Chas Lantz
79 M Steinberg
83 Isaac Green
87 A C Heldman
91 Geo Hilker
+ Waterloo st crosses
113 John Steiss
117 J P Becker
121 John Klaehn
125 Mrs E Beck
129 Wm Janke
133 Albert L Hergott
137 John Ringle
141 Robt McLaren
145 David Byers
+ Edward st crosses
163 Andrew Haus
169 Henry Hilker
173 Aug Kampmann
179 Lenhard Rockel
183 Henry Stein
+ Weber st ends
193 A J Smith
G T R Track
209 Steinberg & Co
+ Ahrens st crosses
243 Albert Stedman

247 George Gies
251 Ed Boll
255 Alfred O Lippert
259 Wm Carrie
275 Jos Hartleib
279 W E Strong
283 Henry Wagner
+ Margaret st crosses
+ St Leger st crosses

LOUISA ST, west side
8 G A McIntyre
12 C B Fischer
18 Geo J Lunz
26 Adolph Sloeser
New house
50 George Kechnie
Two new houses
58 Wm Dunker
+ Charon st crosses
66 Mrs W Kaminski
72 Philip Niergarth
78 Emil Casdorff
86 Philip B Schaefer
90 Mrs E Sheldor
94 Edwd Swartz
100 Henry Baumann
+ Waterloo st crosses
102 Wm Polokowski
118 Chas Scharf
122 Louis Schlieman
126 Fred Zarnke
130 Herman Oberer
134 Oscar Lauber
138 Henry Hass
146 John E Vogt
+ Edward st crosses
148 Chas Bierwagen
158 Jacob Kreiner
New house

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL, and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323

TOWN OF BERLIN

166 Herman Rogge
170 Wm Scharlach
178 R E Pinke
184 Geo Hertfelder
188 Philip Miller
198 Theo Lobstein
206 Louis W Roth
222 Luppert Furn Co

+Ahrens st crosses
246 Chas Adams
250 John Houser

+St Leger and Margaret av cross

LYDIA ST, from 289
Frederick
38 August Foss
42 Vacant

MANSION ST, e side,
from 28 Ellen e to
Lancaster
11 L Dotzenroth
15 Christian Woeller
21 J E Beckley
27 Mrs D Schnarr
39 John Hagen
39 Rev M Clemens
45 H D Huber
51 Geo L Miehm

MANSION ST, w side
12 Harry Germann
16 Misses Ahrens
20 Harry Tolton
24 Sam Holtzman
26 Fred G Chace

34 Henry Foreman
40 Charles Greb
44 Harry Hallman
48 A S Uttley
52 B H Warren
64 Simon Hinsberger

MAPLE AVE, from
Union to Arnold
Victor Balzer
Solomon Schaneski

MARGARET AVE, n s, from 108 Queen
to Zoeller
16 D S Bowly
22 Henry Sachs
32 E P Cornell
38 P Rieder
42 F P Fennell
46 E W Houston
50 Mrs D S Bowly
54 H J Bowman
66 W H Breithaupt

+Victoria st crosses
76 Herman Kreitzer

G T R Track
80 R E Cowan
84 Kimmel Felt Co
+Breithaupt st cros's
94 R S Porteous
+Wellington st cro's
Public School
+Louisa st crosses
+Adam st commens

MARGARET AV, s s
11 John Forsyth

H. L. STAEBLTER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire
Insurance Company

Total Assets
(including subscribed capital)
$429,000.

15 J U Clemens
17 Chas F Niehaus
19 Mrs J E Neville
21 J G Garden
23 R C Diefenbacker
25 Vacant
31 D Forsyth
37 Mrs Amelia Mylius
41 Rev L H Wagner
43 G Shimkoski

+Maynard av ends
55 Dilman Shantz
+Victoria st cros's
+Breithaupt st cros's
+Wellington st cros's
129 John Dunn

INSURANCE
COMPANY OF
NORTH AMERICA
Founded 1792
Losses Paid, $144,780,841
Surplus, - 5,089,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOERM, Agent
PHONES (Office 249
(Residence 209

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

If you want to buy or
sell Real Estate, see
A. C. Bender.
11 QUEEN ST. SOUTH, BERLIN, ONT.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
### THE CANADIAN BANK OF COMMERCE

- **Paid up Capital**: $10,000,000.
- **Reserve**: $8,000,000.
- **Total Assets**: $150,000,000.
- **Interest allowed on Deposits**: 
- **G. M. WEDD**, Manager Berlin Branch.
- **J. MOORMAN**, Manager Waterloo Branch.

### SHEET MUSIC BOOKS

- Everything in Music, Classic, Sacred and Secular, also Opera Scores, Catalogues, Methods and Studies.

### WANLESS' DIRECTORY

| H. L. STAEBLER & CO., INSURANCE |
| 11 Queen South, Berlin |
| Agents for Atlas Assurance Company, Limited |
| Established 1868 |
| Total Funds, $15,000,000 |
| Capital Paid up, 1,920,000 |
| Uncalled Capital, 9,050,000 |
| + Louisa st crosses |
| 155 Thos Green |
| 155 Granville Blood |
| + Wilhelm st ends |

**MARTIN ST, n side, from 157 Benton**
- 18 Alvin Willets
- 22 Daniel Eby
- 26 Henry Gerth

**MARTIN ST, s side**
- 13 J Hoeflle
- 15 New house
- 17 Ezra Kruspe
- 21 Otto C Kalbfleisch
- 25 Geo C Meisner

**MARY ST, from Pine to Waterloo Town**
- 17 Geo Scott
- 31 Conrad Schweitzer
- 35 Jos Heimler
- 39 John G Schweitzer
- 48 Jacob S G Erb
- 49 Aaron Erb

**MASCOTT LANE, from 91 Scott**
- 14 Mrs E Mandelslohh
- 15 Mrs L Scharach

**MASSEL PLACE, from 71 Frederick**
- 11 Carl F Schmidt
- 13 Mrs S Isch
- 15 Fred Hauser

**MAY PLACE, from 58 Cedar n**
- 7 Jos Pinchant
- 9 Allan Courtney
- 11 W Reischt
- 15 W C Bowden
- 19 James Blevins

**MAYNARD AVE, e s, from 74 Ahrens w to Margaret av**
- Hibner Place
- 13 R Cook
- 19 Casper Roehrig
- 25 J Klippert
- 31 L Yost

**MAYNARD AVE, w s**
- 16 Solomon Kaufman
- 20 John Burg
- 22 Robert Hall
- 28 Noah Wagner

**MICHAEL AVE, from Linden to Wilmot**
- 8 Andrew Zuber
- C A Ahrens & Co

**MILL ST, north side, from 175 Queen s to limits**
- 18 John Heppler
- 24 Philip Bish
- 34 A J Bock
- 38 Wesley Black
- 42 Adolph Tuerk

- + Benton st ends
- 56 C H Krohn
- 60 Wm Uhrig
- 66 Leo Tschirhart
- 68 Norbert Leyes
- 72 Mrs C Keller
- 76 Wesley Morish
- 80 W R Witzel
- 82 Robt Schack
- 84 Geo Robinson
- 88 John Steinberg
- 90 Mrs A Steinberg
- 112 Reiner Z Juergens
- 116 James Young
- 122 John Bindernagel
- 123 Conrad Kufski
- 132 Wm Weber
- 140 Felix Hauch
- 144 A H Stengel
- 150 Walter Reeve
- 178 Chas Davis

- + Albert st ends
- 180 Mrs Chas Kraus
- 182 Bernhard Fischer
- 200-2 Wm Sengbusch
- 216 Mrs F Dankwardt
- 226 Albert Kurt
- 236 Wm Radlke

---

**The Mutual Life of Canada**

Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.

**W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin**

**Office Phone 511**  **House Phone 323**
<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>37</th>
</tr>
</thead>
<tbody>
<tr>
<td>244 Bernhardt Kurt</td>
<td>MITCHELL AV, from 163 Queen s</td>
</tr>
<tr>
<td>250 Chas Scheel</td>
<td>10 Wm Mitchell</td>
</tr>
<tr>
<td>256 Fred Witte</td>
<td>11 S Burkholder</td>
</tr>
<tr>
<td>260 Christian Hagen</td>
<td>14 W O Mitchell</td>
</tr>
<tr>
<td>288 Henry Asmussen</td>
<td>20 E W Bursch</td>
</tr>
<tr>
<td>276 Chas Hartwig</td>
<td>24 Geo Hoelscher</td>
</tr>
<tr>
<td>292 Michl Ott</td>
<td>318 J Shroemaker</td>
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<tr>
<td>318 J Shoemaker</td>
<td>326 Mr J Stuckhardt</td>
</tr>
<tr>
<td>424 Mrs J Stuckhardt Louis Ernst</td>
<td>428 Mrs J Stuckhardt</td>
</tr>
<tr>
<td>MILL ST, south side</td>
<td>11 George Buck</td>
</tr>
<tr>
<td>11 Queen South, Berlin</td>
<td>13 Jos McCutcheon</td>
</tr>
<tr>
<td>19 Michael Israel</td>
<td>19 J E Wolfenberg</td>
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<tr>
<td>25 Jacob Baetz</td>
<td>25 Jacob Bernhardt</td>
</tr>
<tr>
<td>33 Henry Kinzie</td>
<td>63 Joseph Perrin</td>
</tr>
<tr>
<td>37 Chas Hoelscher</td>
<td>67 Jos Hoelscher</td>
</tr>
<tr>
<td>41 Vacant</td>
<td>185 Limus Wey</td>
</tr>
<tr>
<td>45 Mrs Jacob Doering</td>
<td>60 Vacant</td>
</tr>
<tr>
<td>51 J E Wolfenberg</td>
<td>14 W J Williams</td>
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<tr>
<td>57 Jacob Bernhardt</td>
<td>18 A M Schiedel</td>
</tr>
<tr>
<td>63 Joseph Perrin</td>
<td>22 August Gies</td>
</tr>
<tr>
<td>67 Jos Hoelscher</td>
<td>26 Benj Snyder</td>
</tr>
<tr>
<td>185 Limus Wey</td>
<td>OTTO ST, south side</td>
</tr>
<tr>
<td>+Shoemaker av coms</td>
<td>1 Rev G R Miller</td>
</tr>
<tr>
<td>245 Daniel Staufer</td>
<td>5 Mrs C Lackner</td>
</tr>
<tr>
<td>249 New house</td>
<td>11 W D Euler</td>
</tr>
<tr>
<td>263 F C White</td>
<td>17 E J Philips</td>
</tr>
<tr>
<td>291 Simon Gies</td>
<td>21 J K Master</td>
</tr>
<tr>
<td>+Heiman st comns</td>
<td>25 L S Weber</td>
</tr>
<tr>
<td>313 Jacob J Eby</td>
<td>29 John Laufer</td>
</tr>
<tr>
<td>317 Jacob Kesselring</td>
<td>OTTO ST, north side</td>
</tr>
<tr>
<td>393 Sim Weaver</td>
<td>20 Mrs Hannah Hett</td>
</tr>
<tr>
<td>409 Christian Eby</td>
<td>26 Andw S Schiedel</td>
</tr>
<tr>
<td>+Hoffman st comns</td>
<td>18 H. L. STAEBLER &amp; CO.,</td>
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<tr>
<td>Mrs John Rickert</td>
<td>INSURANCE</td>
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<tr>
<td></td>
<td>11 Queen South, Berlin</td>
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<tr>
<td></td>
<td>Agents for</td>
</tr>
<tr>
<td></td>
<td>Pacific Coast Fire</td>
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<tr>
<td></td>
<td>Insurance Company</td>
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<tr>
<td></td>
<td>Incorporated 1890</td>
</tr>
<tr>
<td></td>
<td>Surplus to Policyholders, $206,800</td>
</tr>
<tr>
<td>OAK ST, from 20 Linden to Wilmot</td>
<td>10 W J Williams</td>
</tr>
<tr>
<td>1 Adam Dengis</td>
<td>14 A M Schiedel</td>
</tr>
<tr>
<td>5 Aug Trump</td>
<td>18 Alex Shoemaker</td>
</tr>
<tr>
<td>6 Martin Hummel</td>
<td>22 August Gies</td>
</tr>
<tr>
<td>9 Jacob Beserer</td>
<td>26 Benj Snyder</td>
</tr>
<tr>
<td>13 Wm Fischer</td>
<td>OTTO ST, north side</td>
</tr>
<tr>
<td>15 Chas Schippling</td>
<td>20 Mrs Hannah Hett</td>
</tr>
<tr>
<td>17 Jos Wagner</td>
<td>26 Andw S Schiedel</td>
</tr>
<tr>
<td>25 Julius Koehler</td>
<td>33 A Plazek</td>
</tr>
<tr>
<td>LEMBE &amp; KRELLER</td>
<td>176 Frederick</td>
</tr>
<tr>
<td>Cigars, Tobacco, Etc.</td>
<td>2 Mrs Hannah Hett</td>
</tr>
<tr>
<td>7 KING STREET WEST</td>
<td>6 Andw S Schiedel</td>
</tr>
<tr>
<td>WALTER BLOCK</td>
<td></td>
</tr>
</tbody>
</table>
ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE, BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF BERLIN

48 Hy Isherwood
52 John Pletsch
62 John McKelvie

QUEEN ST north, east side, from King to Lancaster

9 E Hamel & Co, pnts
11 Lee Hing
13-15 Breithaupt
Leather Co
19 L F Cline, M D
21 Merchants' Ptg Co
23 E P Cornell, dntst
23 S H Middleton
23 Vacant
23 Vacant
23 Vacant
25 W A Lawrason, livery
27 A B Campbell
29 Mrs Mary Thorpe
31 A Gies, shmkr
33 James Armour
35 F K Ferguson, bkr
39 Ormand Mathews
St Peter's Luth Ch
49 Rev F Oblender
53 M M Bricker, ins
57 Mrs Fred Rittinger
+ Weber st e comns
Court House
75 Jonathan Cook
79 A H Heller
87 Oliver Kenzie
89 A G Schreiter
91 Mrs Geo Balzer
+ Ahrens st e comns
95 P Hymmen
97 A J Roos
101 David S Huber

105 Jacob B Shantz
109 Henry Knell
111 C N Huether
117 C E Hoffman
121 George Schlee
125 John Fennell
127 Geo E Avery
129 Thos G Forsyth
131 Lewis Arnold
135 E W Clement
+ Ellen e commences
139 James Harlock
143 Alex Dantzger
147 Michael Wunder
153 Mrs Lewis Timm
161 John Colombo
163 S A Brubacher
175 Philip Weber
179 Philip Forler
185 Aaron Metz
189 W M Davis

QUEEN ST north, w s

6-8 Wm Bernhart, wines
12 Kloepfer & Co, coal
16 John Quering
18 Harry Lobsinger, tailor
18 W M Reade
18 Vacant
22 Wiegand & Co, shirts
24-6 Wm Munro, bkr
30 M E Fitzgerald
+ Duke st commences
34 H G Lackner, M D
St Matthew's Luth Church
Public Library
+ Weber st w comns

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Boiler Inspection
Insurance Company
OF CANADA
Established 1875
Policies guaranteed by The Hartford Steam Boiler Inspection & Insurance Company.
Total Security to Policyholders, $4,000,000

Presbyterian Ch
62 Edwin Huber
68 M M Bricker
+ Roy st commences
76 George Lang
+ Ahrens st w comns
90 J R Eden
92 August Boehmer
96 Joseph Zuber
100 Alex Millar
108 L J Breithaupt
+ Margaret av comns
116 Wm Roos
128 Miss G Jackson
+ Ellen st w comns
132 Arden E Bott
134 Wm Weigand

Hartford Fire
Insurance Co.

A CENTURY OLD
In San Francisco alone Ten Millions Paid.

C. A. BOEHM, Agent.
PHONES Office 249, Residence 200

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000

Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

40

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company

Surplus to Policyholders, $293,889.95

136 J B Shantz
138 C A Richardson
140 C F Marklewitz
144 John Mangold
150 Chas Huetler
+ St Leger st comns
151 Vacant
156 John Cummings
158 Arnold Jansen
162 Geo Hellbriegel
166 Henry Dumart
170 James Lloyd
178 J E Bilger
182 Mrs S Reist
186 Mrs John Albert
188 Joseph Arnett
192 Wm Mumart

QUEEN ST South, e s, from King to limits
9 Christadelphia Hall
9 W R Wilkinson, dentist
9 T Hirties, drs mkr
11 H L Staebler & Co, ins
13 A C Bender, rl est
15 Rittinger & Motz, publishers
r15 John Collins, blk-smith
r15 B Ziegler, wagons
r15 G H Hackborn & Co, upholstrs
r15 J W Keyes, livery
r15 Jos Inglehart
r15 C Heiobuch
17-19 Vacant
21 Steinmetz & Son, repairers
23 Stuebing & Son, grocers
25 Chas Blankstein, cigars
25 Chas Holly
27 Louis Sattler
29 G F Gardner, pros
31 L Sattler, harns
33 Geo Seiler, photos
37 Vacant
39-41 C Meyer, repr
45 John Collins
47 Peter Kolbrenner
51 C Stein, liquors
53 Vacant
57 Skating Rink
57 G P Hagopian
59 Charles Gehl
61 F Tylinski, tailor
61 Ralph Cossey, elec
63 London Life
67 J J Walters, M D
+ Church st comns
St Paul's Church
79 Rev Wm Boose
81 Wm Beilstein
83 Vacant
87 Carl Kranz
89 Mrs Hugo Kranz
93 W H Schmaltz
+ St George st comns

97 Mrs M E Glick
103 Robert Smyth
109 Duncan Chisholm
115 Henry Stuebing
119 Philip Hills
129 Williams, Green & Rome
+ Courtland av cros's
133 W E Butler
145 E B Erb
H S LaGrange
149 J F McKay, grocr
+ Mitchell av comns
163 W E Mitchell
175 Fred Schmidt
+ Mill st commences
181 Miss M Cowan
183 Geo P Ziegler
185 Wm P Kress
187 John Dreger
191 Morley Wiegand
195 Geo DeKleinhaus
C P R Track
201 Joseph Rice
205 John Bramm
G T R Track
209 Berlin Gasoline
Engine Co
225 Wm Forwell
Berlin Table Mfg Co
Twin City Oil Co
Woodside Park

QUEEN ST South, w s
8 H Jaeger, barber
10 Arnold Jansen, jlr
12 Kaisershof Hotel Co
14 Chinese Restnt
18 Opera House
20 Berlin Dyeing Wks

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

PLANO? THAT MEANS GO TO WANNLESS.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

22 W A Brechbill, livery
24 A Henhoeffer, V S
26 O C Ball, brbr
28 S H Hessenauer
34 Randall & Roos, whol gros
38-40 A B Sararus & Co, undertakers
46 Vacant
48 D Stadelbauer
50 C E Hoffman, btms
54 Pearl Steam Lndry
56 Luckhard Specialty Co
58 J Juggisberg
62 Snyder Bros
64 New Bldg
66 Imperial Tea Co
68 Chicopee Store
72-4 Young Women's Christian Asscn
76 W H Fisher
80 A A Pipe
84 C J W Karn, M D
+ John st commences
86 Mrs A Devenr
90 C Asmussen
94 W Asmussen
96 Vacant
98 W O Costello
102 Mrs Mary Tuerk
106 John F Beck
112 Harry A Hagen
116 Mrs M Hallman
118 Chas A Ahrens
122 Edwin Green
126 P Pearce
128 Miss Alice Moyer
134 G W Stewart
138 W A Rolling
+ Courtland av cros's

142 Chas Kern
146 J H Heller
150 I S K Weber
154 Chas Blankstein
158 Frank Hodgins
160 Carl Luelo
162 Henry Lippert
166 John Fried
170 Joseph Schell
178 S B Schneider
+ Schneider av comns
194 J R Stouffer
198 Amos Shantz
204 George Bramm
C P R Track
214 Irvine Masler
G T R Track
220 A N Berlet
224 Vacant
226 J C Hahn
+ Homewood av coms
230 Wm Schaefer
+ Petersburg rd coms

RICHMOND AVE, e side, from 25 Joseph to Victoria Park
7 Abraham Harlach
11 Mrs Alex Eby
15 Henry King
19 Edward Fries
23 Alex Findley
New house

RICHMOND AVE, w s
12 John Walker
16 Anthony Forwell
20 Frank Hirth
24 Otto Schmidt
28 Nelsn Cunningham
30 A Wildfong

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
Insurance Company
Established 1873
Old and time-tried.

ROLAND ST, from
126 David to the Park
13 Wm Kruse
19 D A Bean
23 Carl Mueller
29 George J Lippert
33 John Derbecker
35 Wm Woodall
39 Menno Strome

ROY ST, n side, from
66 Queen n to Yonge
32 Rev R S Knechtel
36 Julius Jager
40 L A Mehlenbacher
44 Wm L Laird

ÆTNA INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co. in America.
J. B. HUGHES,
Special Agent. Phone 259
C. A. BOHM, Local Agent
Phone 249

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

<p>| H. L. STAEBLER &amp; CO., INSURANCE | 78 Geo Staehle |
| 11 Queen South, Berlin | 82 R Weber |
| Agents for ROYAL Insurance Co. | 86 Levi Seibert |
| LIMITED | 90 Henry Alles |
| Established 1843 | 94 Arthur Prittie |
| Assets, $71,000,000 | 96 L E Schaefer |
| | + Peter st crosses |
| | Water Tower |
| | 112 Nichlaus Dopp |
| | 118 John Skinner |
| | --- |
| ST GEORGE ST, s s | | --- |
| 23 Saml Thompson | | --- |
| + Benton st crosses | | --- |
| 45 Alfred Snyder | | --- |
| 49 A H Hewitt | | --- |
| 53 John Kessling | | --- |
| 57 A Z Garnier | | --- |
| 59 A E Eby | | --- |
| | + Hebel ave commines |
| | 63 Peter Hebel |
| | 67 J M Seibert |
| | 71 H M Tait |
| | 75 Arthur Foster |
| | 76 L F Swears |
| | 81 Mrs Sarah Sage |
| | 85 Henry Staub |
| | + Peter st crosses |
| | 91 — Mitchell |
| | 97 Julius Wurm |
| | 105 Gustav Draeger |
| | 119 John Oestreich |
| | 123 John Foster |</p>
<table>
<thead>
<tr>
<th></th>
<th>131 Wm Hergott</th>
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<tbody>
<tr>
<td>ST LEGER ST, n s, from 93 Queen s to Cedar</td>
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<tr>
<td>14 John L Mader</td>
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<td>18 L D Merrick</td>
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<tr>
<td>+ Benton st crosses</td>
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<tr>
<td>64 Ernst Rieck</td>
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<td>65 Conrad Byer</td>
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<td>70 Julius Hagen</td>
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<td>74 Adam Hedrich</td>
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<tr>
<td>18 Frank Carruthers</td>
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<tr>
<td>38 Dumart &amp; Co, hides</td>
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<tr>
<td>+ Victoria st crosses</td>
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<td>Wunder Furn Co</td>
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<td>G T R Track</td>
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<tr>
<td>52 Laura Sheppard</td>
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<td>60 Fred Sheppard</td>
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<tr>
<td>+ Breithaupt st cros's</td>
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<tr>
<td>100 Louis Dumart</td>
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<tr>
<td>+ Louisa st crosses</td>
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<td>122 Paul Steinke</td>
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<tr>
<td>ST LEGER ST, n side, from 247 Frederick</td>
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<tr>
<td>9 Leo B Clemens</td>
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<td>15 Rupert Hinsberger</td>
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<td>17 W B Mehlenbacher</td>
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<tr>
<td>21 Mrs Mary Dumart</td>
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<tr>
<td>25 Simon Hinsberger</td>
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<tr>
<td>29 Daniel Hinsberger</td>
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<td>31 John Gies</td>
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<td>33 John Pashak</td>
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<tr>
<td>+ Victoria st crosses</td>
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<tr>
<td>G T R Track</td>
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<tr>
<td>+ Breithaupt st cros's</td>
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<tr>
<td>+ Wellington st ends</td>
<td>---</td>
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<tr>
<td>+ Louisa st crosses</td>
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</tr>
</tbody>
</table>

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or mis-
appropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN

46 Walter Barrie
50 Allan Grauel
54 F Musselman
58 H Herchenrader
70 Frank Hamel
74 Vacant

+Chapel st crosses
+Brubacher & Krug sts cross
+Chapel st crosses
+Brubacher st crosses
+Krug st crosses

48 G H Nyland
52 Rudolph Kramer
58 Mrs Jacob Fidler
64 Arthur Strome
68 John Rooke
74 Philip Fehrenbach

__

SAMUEL ST, s side
9 Edmund Pequegnat
11 B C Schule
15 Fred H Boehmer
21 Philip Pequegnat
25 Jesse Conner
31 Geo Allendorf
35 S Robertson

+Chapel st crosses
+Krug st crosses

59 Norman Boehmer
63 Charles Zuber
71 Philip P Hollinger
81 Geo Kraemer
87 Otto Kuss

+Krug st crosses
+Brubacher st crosses

98 Albert Inrid
126 Vacant

+David st crosses
43 Tobias Shantz
59 John Gross
63 Vacant
71 I Master

SCHNEIDER AV, s s
New house
Carl Ide
21 Abe Moyer
23 V O Phillips
25 J M Snyder
27 D B Schneider
29 Edward Binkley
35 Geo Pequegnat
39 J H Schmidt

+David st crosses

SCOTT ST, east side,
from 96 King e to
Irwin

11 Levi Wiegand
15 Phares Eby
19 Mrs Peter Moyer
23 Simon Reid
27 A Waldron, V S
31 Mrs L Hisland
35 H C Wildfang
39 Fred Durst

+Elgin st commences

43 David Knipfel
47 H C Diebel
51 Mrs Thos Trussler
55 Mrs H Moyer

+Weber st crosses

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND
MERCANTILE
Insurance Company
Established 1890
Total funds exceed $8,805,000
Canadian investments, $8,590,742

79 Mrs Hannh Rudell
83 Urias Israel
87 John Hessenauer
91 Chas J H Massel

+Mascot Lane comns
95 Meno Shoemaker

SCOTT ST, west side
6 Alex Dietrich
8 E Kraft

Market
44 G C Schmidt
46 Mrs E Schmidt
50 Geo S Ziegler
54 Anthony Bieth
56 Alfred Heller

Head Office, Waterloo

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000.
Transactions a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin

The Standard Life
Assurance Company
Established 1823
Invested Funds $61,000,000
Canadian Investments $13,000,000
Annual Revenue $7,000,000
Profits Paid 35,000,000

60 Wm Benecick
62 H B Betzner
+ Weber st crosses
80 F Von Neubronn
86 Mrs C Godbold
+ Spetz st ends
100 Mrs L Stroh
104 John Mantz

SHANLY ST, w side
+ Andrew st commns
10 Mrs Hy Eizerman
36 Aug Schwalm
+Braun st commences
38 Herman Voge
46 Henry Dunker
54 Samuel Helmuth
64 Paul Grau
76 Mrs M Wieland
+ Charon st crosses
74 John B Schmidt
80 Mrs Mary Paetz
90 Chas Schack
96 Peter Voll
100 Thos Robertson
106 Chas Schilling
+ Waterloo av crosses
116 Chas Schaefer
126 Thos Klippert
130 Louis Freund
136 Jeremiah Steiner
152 Walker Bin and Store Fixture Co

SHOEMAKER AVE, e side, from Mill to limits
8 Cecil Walker
12 Irvin Walker
16 Chas Hagen
26 Henry Eby

SHOEMAKER AV, w side
New house
1? Ernest Kehl
27 Vacant
37 Chas J Weber

SHORT ST, from College to Water
14 A & C Boehmer
20 George Boehmer
21 Alfred Boehmer

SIMEON ST, from
269 Frederick
9 Albert Bernic
11 P M Martin
19 Louis Kieswetter
23 Vacant
25 Chas Kerby
26 Jacob Meyer
29 Wesley Deley

SPETZ ST, from 125
Frederick to Scott
10 Anthony Weiler
12 Wm Ott
13 John A Fuhrman
16 Chas M Schmidt
20 Henry Hamel
26 John B Histan
36 John G Kress

SPRING ST, from 72
Lancaster w
9 Ed Kimmel
13 M O'Neil
14 J M Jackson
17 Dan Thompson
18 R W Thompson
21 Oscar Marchand
28 Julius Luft
35 John Thompson
77 C Harnack
101 John Mitzlaff

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

STAHLS AVE, from
143 Edward
2 Mrs A Stahl
28 D Macnaughton
36 J Moskovitch
7 Richd Michalofski
11 John Robbie

STERLING AV, from
King e
Geo Voll

STRANGE ST, n side,
from Wilmot to
Glasgow
78 A Partica
88 J Fuhrman
92 L Minikowski
98 J Bialkowski
New house
110 A Bialkowski
114 H Oldenberg
128 J P Hannon
134 George Huderk
+Agnes st ends
156 John Krolitzki
206 John Olarek

STRANGE ST, s side
3 Val Eckstein
35 J Schatzke
53 M Minister
61 A Adolph
89 Frank Bialkowski
111 Frank Lemenski
115 Mrs And Oraszek
121 John White
135 I Lemenski
159 F Lemenski

165 John Alles
173 D S Oberholtzer
177 A Selke
185 F Lewandowski
199 Geo Karges
211 Fred Schardt
213 Charles Poll

THERESA ST, from
the Park to Wilmot
6 Leo Bialowski
9 A J Wendling
11 John Fischer
15 J D Smith
21 Herbert Kergus
31 Oliver Seibert
35 N Pernfus
38 Forest McCutcheon
39 L Reinhardt
42 Geo Schaab
43 I Haller
47 Eugene Wey
New house
51 Frank Hoch

TROY ST, from 63
Krug
Vacant
John Derry
George Atvward

TUERK ST, n side,
from 164 Wilmot
O Matthews, Jr
90 John M Koch
+Bramm st commns
158 Chas E Miller
164 Herman Melchin
250 Thomas Olinski

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union
Assurance
Company, Limited
Total Funds Exceed
$84,600,000

258 Frank White
270 Wm Rea
278 Mrs S Strub

TUERK ST, s side
+Cherry st commns.
119 Fred Monowski
127 Daniel Knorr
131 Harry Gunley
139 Frank Rabethge
153 S Droskevic
157 Andw Trushinski
165 A Pappenski
181 Fred Timm
+Agnes st crosses
253 Martin Herringer
261 Walter G Colyer

Gore
District Mutual
FIRE
Insurance Company
Established 1839
Net Cash Surplus, $333,772

C. A. BOEHM, Agent.
PHONES Office 249
Residence 209

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $5,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Capital paid up, $2,241,575
Total Cash Assets, 22,457,415

UNION, from Blucher to limits
52 John Goetz
56 Alth Spiegelberger
56 Wm Kimpel
+St Leger st ends
100 Christian Rosekat
111 Vacant
118 Charles Hagen
120 Anthony Hopp
+Lancaster st cros's
 B Bonoski
 Henry Meier
 Stephen Busher
 Henry Luft

UNION, from 131 Park s
72 Henry Brose

VICTORIA ST, e side, from 206 King w to limits
Berlin Felt Boot Co
49 Benj Bayliss
+Edward st cros's
71 H Schippanowski

73 Mrs C McCrosson
75 John Parre
79 Enoch Steffler
83 John Reinhardt
87 John Kreitzer
91 Henry Harmer
+Weber st cros's
115 Geo Hoeflich
119 John Zinn
123 August Litzkus
+Ahrens st cros's
159 B H Ziegler
165 Frank Spence
171 Mrs John Haddow
173 Mrs L Welsh
177 Mrs Jos Clemens
183 A Slumkowski
189 John Schlegel
+Margaret av cros's
224 Louis Pommer
229 Charles Anderson
235 Jos Adams
+Ellen st ends
245 John Bailey
249 Henry Eames
253 Henry Doberer
257 Abraham Sararus
269 Vacant
275 Walter Player
277 John Dietz
+St Leger st cros's
361 Geo C Ziegler
365 Louis Cline

VICTORIA ST, w side
Berlin Lion Brewy
16 Jackson, Cochrane & Co
+Waterloo st cros's

18-34 Berlin Felt Boot Co
+Edward st cros's
74 Stephen Polalc
76 Paul Schneider
80 Anthony Schneider
84 Mrs John Kline
G V Oberholtzer Co
+Weber st cros's
Berlin Furniture Co
+Ahrens st cros's
160 M J Collins
164 Albert Scharlach
168 Abraham Albright
172 Erwin Woelfle
176 C L Rose
182 Henry Arnold
186 Carl Emmerich
190 Chas Harnack
196 R H Sanford
200 Chas C Cowan
+Margaret av cros's
204 Louis Hartleib
208 Arthur Schafe
212 Richd C Cowan
216 August Hunt
220 Henry Rellinger
224 Joseph Hunt
236 Western Shoe Co
264 Baetz Bros & Co
+St Leger st cros's
280 Wunder Furn Co
326 P K Weber, coal
Pollock Mfg Co

WALTER ST, n side, from 22 Daniel to Glasgow

48 Mrs Wm Haslam
52 John Beith

W. M. Q. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

54 Samuel Garner
58 Nelson Fischer
60 James Pippin
New house
+Agnes st crosses
100 Louis Klehm
112 Bert Alles
116 Vacant
—

WALTER ST, s side

Nurseries
77 Chas Janzen
+Agnes st crosses
83 Mrs Carl Schaefer
89 Wm T Sass
113 Louis Schnarr
117 Wm Rieck
125 John Beese
129 Theo Hackborn
137 John S Koehler

WALNUT, from Wilmot to Cherry

48 Anthony Seaman

WATER ST north, e side from King w to Ahrens

New Jerusalem Ch
15 Rev D E Daniels
19 Rev J W J Andrew
St John's Church
+Short st ends
35 E D Lang
39 George Killer
43 Wm Latsch
47 Fred Heyl
51 C J Heyd

57 Dominion Button
Works
77 John Bristol
83 Mrs A Odrowski
+Weber st crosses
103 Fred Kreller
107 August Totzke
111 Mrs E Ringler
115 Philip Ringle
123 Michl Schlacher

WATER ST n, w s

24 John A Lang
34 David Gross
40 E E Featherston
46 John Killer
52 Henry Schmidt
58 Mrs A L Stephen
Christian Science Ch
+Francis st ends
80 A Rooke
86 W G Cleghorn
+Weber st crosses
100 Mrs A Schriber
102 R T Best
106 H Schlender
110 George Fisher
114 F A Pflug

WATER ST south, e s, from King w to Victoria Park

Baptist Church
27 Harry E Hagens
31 George Gordon
+Charles st crosses
53 L McBride Co, Ltd
59 John Cochrane
+Joseph st crosses
73 Otto Wachsmuth

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance
Company
Established 1871
Total Assets, $271,000

77 Chas Dillon
83 Mrs Mary Plate
89 Anthy Ohleusser
93 Edwd Arnold
95 Arch Lockhart
99 Geo J Schell
105 Mrs Mary A Yost
109 Harry Steimnetz
113 Harry Lobinger
119 Emil Huber
123 Henry Lauder

WATER ST s, w s

+Hall Place crosses
18 Henry Gaukel
24 Henry Popplow

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued Prompt Settlements
PHONES (Office 249 (Residence 200

LEMBKE & KRELLER,
7 King St. W., Walper Block.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $5,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch, J. MOORMAN, Manager Waterloo Branch.

VERNON'S DIRECTORY

G T R Track
+Breithaupt st cros's
28 H H Huenergard M D
28 Louis Huenergard
36 Andy Hofele
38 L Huenergard, bhr
42 Anthony Miller
46 Paul Kosky
50 Michl Seyler
+ Wellington st cros's
52 Ergar A Stahl, gro
54 Abe Sievenpeifer
62 Abrhm Affeldt
66 Vacant
70 Geo Schneider
+Louisa and Shanly st s cross
100 Frank Lawrence
102 A Brown
114 Henry Jones
126 Fred Hiller
130 August Gralke
136 Edwd Ludwig
140 Edwd Emmerich
142 Chas Schacht
144 Fred Bechler
148 Wm Nehls
+Bismark st commns
156 Fred Kudoba
162 Albert C Muller
170 Harry Schiller
176 Jacob D Schmidt
176 H B Herchenratter
184 Nicklaus Lier
188 Juls Kadatzschnier
192 Charles Hiller
200 August Sixlus
204 Ed Kurschinski
210 Richd Fellbaum
214 Chas Steiss
224 Ferd Bierwagen

WATERLOO ST, s s
Jackson, Cochrane & Co
G T R Track
Merchants' Rubber Co
+Breithaupt st cros's
35 Geo Schreiber
37 D Gurzi, shmk
39 Louis J Heit
41 Lawrence Daub
45 L Wellheiser, gro
+Wellington st cros's
65-71 W H Mansz, bhr
+Louisa st crosses
89 August Hass
+Shanly st crosses
111 J A Ziegler
115 Fred Hett
119 Jos Dunbrook
123 John Ludwig
127 Frank Ludwig
New house
133 Henry Karrow
139 Wm Schieltler
147 Otto Krueger
153 F C Stiefelmeyer
157 Theo Krauschinski
159 C G Miller
163 Fred Schulz
171 Albert Miller
175 August Steinke
+Grove st ends
197 Wm Plomski, jr
201 Bert Hofstedder
205 August Abbott
209 Herman Podam
213 Robt Bierwagen
229 Carl Wolfenberg
233 Chas Dechart

W. M. O. LOCHEAD, District Manager
51 King Street West.
Phone 511.  House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

OUR IMPORTED STOCK OF VIOLINS, Accordeons, and HARMONICAS LEADS A WANLESS!

WATERLOO ST, n s, from 16 Victoria
Rumple's Factory
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

WEBER ST east, n s, from Queen n to limits

Court House
+Frederick st crosses
32 W H Leeson
35 Jos Fehrenbach
38 Jos Wiest
44 Mrs C Schraeder
48 George Hickey
52 Lorenz Schelhaus
56 L H Pletsch
+Scott st crosses
60 George Ziegler
64 John Jaimet
68 Ed Matthews
74 H J White
76 Mrs Geo Bucher
82 August Weseloh
86 A H Watson
90 Mrs John Brown
94 Chas Weber
98 Chas Lederman
102 Nichls Ollheiser
104 A L Fischer
108 P A Plummer
+Cedar st crosses
+Krug st commences
116 Francis Hohlbein
122 Mrs A E Schwell
124 Henry Pfohl
128 J R Winterhalt
132 J S McNally
136 Wm Hamel
138 Stephn Hauser
144 August Herel
148 Aaron Betzner
158 Mrs Saml Ward
+Cameron, Fairview & Sterling aves cross

WEBER ST e, s side
13-15 W M Cram, barrister
17 S B Heist
+Frederick st crosses
35 W F Berner
39 Jess Hallman
43 Adam Walter
45 Geo Scharmann
51 Henry Euler
55 Mrs L Hack
+Cedar st crosses
59 Richard Reid
61 Hilkiah Martin
65 J F Whiting
67 Philip Becker
71 Mrs A L Meyers
75 Mrs Nicklaus Giesz
79 Albert L Fraser
83 W J Moody
87 C Meisner
91 Edwd Stuebing
95 Herbert Reiko
99 Jacob Seigel
101 Abraham Strohm
+Cedar st crosses
117 Christian Oberer
121 Albert Kropf
125 J C Heimbecker
129 Wm Gallagher
131 Jacob Benedick
+Albert st ends
145 George Wye
151 Aug Haren
151 Jacob Ingold
153 Theo Schmidt
155 Joel Gole
+Cameron st ends
201 Geo Kropf

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND
LANCASHIRE
Guarantee and Accident
INSURANCE
COMPANY

+Fairview, Sterling and Knoll Wood Park cross

WEBER ST west, n s, from Queen n to limits

St Andrew's Ch
14 J J A Weir
18 Rev Geo D Damm
22 Geo E Potter
28 John Moffsatt
Zion Church
36 H Pearce
40 Mrs M Hummelle
44 J S Anthes
48 Thos Jordan

WATERLOO MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769
C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249 Residence 209

A. G. BENDER,
RELIABLE REAL ESTATE DEALER
Office: 11 Queen St. South.
BERLIN, ONT.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.

Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERC

Reserve, $5,000,000.
Transacts a General Banking Business.
Total Assets, $150,000,000.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.

50

Vernon’s Directory

H. L. Staebler & Co., Insurance
11 Queen South, Berlin
Agents for Springfield Fire and Marine Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $40,763,346.40

50 Mrs Susan Robson
52 David Devitt
56 John Motz
+yonge st crosses
58 T Eagan
60 John Ruhl
64 Thos Gillespie
66 Vacant
70 Jacob Shoemaker
74 E J Lang
78 Jos Dorschel
+College st crosses
80 Michl Mathew
81 Mrs J Suddaby
88 Moses Bowman
94 Al C Scherer
96 Geo Daley
98 John Bristol, gro
+Water st crosses
100 Mrs A Schielbe
104 Fred Ehlers
108 Geo Faber, gro
110 Mrs C Houser
116 H Schroeder, shos
+Victoria st crosses
122 New Station Hotel
G T R Station
Alpha Chemiel Co

+Breithaupt st cros's
128 C H Doerr & Co
132 Robt Moody
136 C H Doerr
140 Henry Boeckner
142 August Frost
146 August Schmiedel
+Wellington st cro's
152 Fred Frey
154 George Foot
156 Vacant
160 Chas Sommers

WEBER ST W, s side

Public Library
7 W A Brechbill
11 G H Bowlby, M D
17 B K Robinson
19 John Benninger
+Foundry st ends
25 St Ann's Training School
31 Mrs W L Schmidt
33 R Schmidt
37 F Slukowski
39 Louis Hannenberg
41 Jos Quigley
43 A Frank
+yonge st crosses
St Jerome's College
+College st crosses
79 Geo Mansz
+Water st crosses
103 Mrs Agtha Meyer
111 Gustav Roehr
+Victoria st crosses
117 G V Oberholtzer & Co
G T R freight office

119 Breithaupt's wrhs
+Breithaupt st cros's
133 Wm Ariss
137 Gustav Badke
141 Mrs Mary Boyer
143 A A Perrin
+Wellington st cros's
157 J A Bain
161 John Wendling

WELLINGTON ST, e side, from 270 King w to St Leger
+Charon st crosses
47 W A Starnaman
51 Geo Rellinger
53 H Lackenbauer
55 Marks Bieb
59 Michael Clark
63 Fred Luening
67 John Reitz
71 John Riehm
79 Mathw Daub
+Waterloo st crosses
95 Emil Hornburg
104 Wm S Wagner
105 Mrs B Dettmer
109 Wm Hornburg
+Edward st crosses
133 Frank Hawthorn
135 S F Dipple
139 Adam Doerr
145 Edwd Stoll
149 G A Albrecht
155 A A Perrin
photo
+Weber st crosses
175 John Stricker
179 Mrs J Schell
183 Christian Reist

The Mutual Life of Canada

Canada's big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. Loohead, District Manager

51 King St. West, Phone 511
House Phone 323
**ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN**

**HEAD OFFICE, BERLIN, ONT.**


<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>51</th>
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<tbody>
<tr>
<td>G T R Track +Ahrens st crosses</td>
<td>132 Fred Kreiner</td>
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<tr>
<td>219 Henry Pinke</td>
<td>136 Wm Fabel</td>
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<tr>
<td>227 Louis Waechtel</td>
<td>140 John Lasso</td>
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<td>229 H Zimmerman</td>
<td>146 Casper Oberer</td>
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<td>235 Fred Ziehm</td>
<td>150 John Treusch</td>
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<tr>
<td>239 Val Schaus</td>
<td>156 Christn Gebhardt</td>
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<tr>
<td>245 Charles Conrad +Margaret av crosses</td>
<td>162 Andw Englert</td>
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<tr>
<td>271 August Schlegel +Weber st crosses</td>
<td>180 Vacant</td>
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<tr>
<td>275 Albert Knechtel G T R Track</td>
<td>186 Mrs S Englert</td>
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<tr>
<td>279 Mrs Annie Loney 188 Mrs S Englert</td>
<td>194 Abrahm Brinkert</td>
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<tr>
<td>281 Chas Miehm 200 Wm Wendling +Ahrens st crosses</td>
<td>208 Charles Smith</td>
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<td>291 Fred Gruhn 208 Charles Smith</td>
<td>212 Chas Schnarr</td>
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<td>297 John Robson 216 Wm Lasso</td>
<td>220 Chas Morley</td>
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<td>303 Fred Mason 224 Louis Hopp</td>
<td>228 Wm Doepel</td>
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<td>307 Henry Schroeder 234 Menno Lippert</td>
<td>234 Menno Lippert</td>
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<td>309 Albert Doepel 238 Henry Hanneburg</td>
<td>238 Henry Hanneburg</td>
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<tr>
<td>313 John McGuire 242 John L Bernhardt +Margaret av crosses</td>
<td>242 John L Bernhardt</td>
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<td>+Waterloo st crosses 246 Wm H Knechtel</td>
<td>246 Wm H Knechtel</td>
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<td>52 Henry Harloch +Margaret av crosses</td>
<td>292 Mrs H Stauffer</td>
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<td>66 Henry Hambrecht 292 Mrs H Stauffer</td>
<td>300 Alden Stauffer</td>
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<td>72 Simon Schroeder 302 John Voelker +St Leger st crosses</td>
<td>302 John Voelker</td>
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<td>76 Jacob G Zinkhann New house</td>
<td>+St Leger st crosses</td>
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<tr>
<td>80 Mrs A Zinkham</td>
<td>WHITNEY LANE, e from 173 Benton</td>
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<tr>
<td>+Charon st crosses</td>
<td>11 Albert Johnson</td>
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<td>4 Herman Steppler 15 W N Zinger</td>
<td>15 W N Zinger</td>
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<tr>
<td>8 Nurseries 20 Peter Dunn</td>
<td>20 Peter Dunn</td>
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<td>88 John Walter</td>
<td>WILDFONG PLACE, from 12 Edward</td>
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<td>92 W Miesner</td>
<td>21 A M Wildfong</td>
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<td>94 Fred Polokowski</td>
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<td>98 Ed King</td>
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<td>102 Henry Krantz</td>
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<td>106 Peter Jacobs</td>
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<td>110 John Nicklaus</td>
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<td>120 Wm Vogt</td>
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<tr>
<td>+Edward st crosses</td>
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</table>

**H. L. STAEBLER & CO., INSURANCE**

11 Queen South, Berlin

Agents for

The Rimouski Fire Insurance Company

Established 1876

Surplus to Policyholders, $285,358

(including uncalled capital stock)

<table>
<thead>
<tr>
<th>WILHELM ST, e side, from 134 Edward to Margaret</th>
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<tbody>
<tr>
<td>11 W J Heimbecker</td>
<td>1111,710,841</td>
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<tr>
<td>15 Ernest Brandau</td>
<td>209</td>
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<td>19 Edward Wilhelm</td>
<td>209</td>
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<tr>
<td>27 August Poddam</td>
<td>209</td>
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<tr>
<td>G T R Track</td>
<td>209</td>
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<tr>
<td>39 Vacant</td>
<td>209</td>
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<tr>
<td>43 Gottlieb Schalhorn</td>
<td>209</td>
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<tr>
<td>51 Rev J A Schmitt</td>
<td>209</td>
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<tr>
<td>57 John C Reitz</td>
<td>209</td>
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<tr>
<td>63 Chas Schlender</td>
<td>209</td>
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<tr>
<td>65 Arthur Smith</td>
<td>209</td>
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<tr>
<td>83 Wm Sargeant</td>
<td>209</td>
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<tr>
<td>91 Mrs F Hilker +Ahrens st crosses</td>
<td>209</td>
</tr>
</tbody>
</table>

**INSURANCE COMPANY OF NORTH AMERICA**

Founded 1792

Losses Paid, $114,760,841

Surplus, - 5,589,406

Fire, Marine, Automobile, Tourist, etc.

C. A. BOEHM, Agent

PHONES Office 249
 Residence 209

**LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.**

POOL AND BILLIARD PARLOR IN CONNECTION.

**7 KING ST. WES. - WALPER BLOCK.**
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Atlas Assurance Company, Limited

Established 1888

Total Funds, $15,000,000

Capital Paid up, 1,300,000

Uncalled Capital, $9,680,000

31 Edward Stahl
32 George Trupp
35 Edwd Mosser
42 Ed Weaver
16 J P Starnaman
18 Geo Starnaman
48 Aug Schipanowski
51 C Kladimirsky
109 W Hofferd
113 John Weiler
129 Jas Furlong

WILMOT ST, w side

64 A Lockhart, coal

+Joseph st crosses

72 Berlin Interior Hardwood Co

WILMOT ST, e side,

from 203 King w to

Strange

+Charles, Joseph and Oak cross

103 Henry Reinhardt
107 David Raddatz
108 Miller & Solomon, gros

Hagen Shirt and Collar Co

152 Anthony Haedek
164 Wm Watson

+Arthur Pl commns

170 Leo Bialkowski
174 John Kopperser
178 Ehrenfried Genz
182 G Lemenski

190 Frd Wunnenberg
192 Fred Gerber
194 W J Karn

196 J H Franks

Queen City Oil Co

+Walnut st commns

WIPPER PLACE,

from 72 King w

14 Benj Kramer
16 Jacob Sylvester

The Mutual Life of Canada

Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.

W. M. O. LOGHEAD, District Manager. 51 King Street West, Berlin

Office Phone 511 House Phone 323
Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

YOUNG ST, east side,
from King w to
Maynard
23 Star Whitewear
Mfg Co
+ Duke st crosses
R C Church
Notre Dame Convent
Separate School
St Mary's Hall
+ Weber st crosses
109 John Mosser
112 J McKay
+ Roy st crosses
119 Henry Braniff
125 J H Roedling
127 Wm K Weber
133 J M De Bus
+ Ahrens st crosses
149 A D Weber

YOUNG ST, west side
Hotel Brunswick
21 Berlin Cigar Co
26 Mrs E VonNeubron

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada
Surplus to Policyholders,
$213,447.72.

34 Mrs H J Hall
40 Fred Birch
+ Duke st crosses
64 Rev Wm Kloepfer
+ Weber st crosses
94 Timothy Egan
106 V F Weber
112 Mrs E Bohrer
118 Jos Winterhart
124 J S Schwartz
132 W E Woefle
136 Mrs W H Aldrich
+ Ahrens st crosses

YORK from 39 Krug
17 Henry Wilken
21 Eph Holtzman

ZOELLER ST, from G
T R Track to Alberta
18 Wm Arndt
52 Mrs L Klein
53 Wm Uebele
62 Gustave Krueger
66 Emil Walser

PERTH MUTUAL FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $302,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES Office 249
Residence 209

ESTABLISHED 1890
HENRY VERNON & SON
DIRECTORY PUBLISHERS
WRITE FOR TERMS FOR ADVERTISING IN
OUR 14 PUBLICATIONS
HEAD Office—127 JACkSON ST. WEST, HAMILTON, ONT.
WESTERN Office—CooTE BUILDING, - LONDON, ONT.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST WAlPER BLOCK.
THE CANADIAN BANK OF COMMERCE

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

Paid up Capital, $10,000,000.
Reserve, $3,000,000.
Total Assets, $150,000,000.

Transacts a General Banking Business.
Interest allowed on Deposits.

TOWN OF BERLIN

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Abbott, Augustus, carp, h 205 Waterloo
Ackernecht, Fred, cartkr, h 36 Frederick
Adams, Chas, masn, h 246 Louisa
Adams, Gustav, lab, h 98 Edward
Adams, Jos, lab, h 235 Victoria
Adloff, August, mason, h 61 Strange
Adloff, Chas (Hachborn & Co), h 56 Alma
Adloff, Gustv, gard, h 122 Albert s
Affeldt, Abraham, wks G T R, h 62 Waterloo
Affholder, Jacob, button wkr, h 77 Lancaster w
Affholder, Jas, slsmn Metcalfe & Co, 77 Lancaster w
Ahrens, C A, & Co, shoe mfr, Michael av
Ahrens, Carrie, h 16 Mansion
Ahrens, Chas A, h 118 Queen s
Ahrens, Emma, elk, 16 Mansion
Ahrens, Fred, acct C A Ahrens & Co, h 147 Benton
Ahrens, Geo S, trav, h 60 Krug
Ahrens, H E, mer tlr, 73 King w
h 39 Francis s
Ahrens, H J, grocer, phone 475, 210-212 Frederick
Albert, Mrs John, h 186 Queen n
Albrecht, Gustav A, shmkr, h 149 Wellington
Albrecht, Louis, shmkr, h 102 Krug
Albright, Abraham, elk, h 168 Victoria
Aldord, Harry, mason, h 132 Cedar s
Aldrich, Mrs W H, h 136 Young
Allen, Ethel, sldsy, 19 King e
Allendorf, Geo, cbnt mkr, h 41 Samue
Allendorf, John, slsmn Wolfhard & Co, h 48 Alma
Allenson, Geo, wine clk American House
Alles, Allen, slsmn Ernst & Co, 33 Shanley
Alles, Bert, florist, h 112 Walter
Alles, Harry, wine clk American House, h 90 St George
The list of the Company’s Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF BERLIN

Alles, Geo, florist, h 33 Shanley
Alles, John, h 165 Strange
Alles, Valentine, mason, h 40 Charon
Ament, Anetta, opr Bell Tel Co, 188 Queen n

American Hotel, Wm Witt, prop, 2 King e
Anderson, Chas, foremn Breithaupts, h 229 Victoria
Anderson, Roy, pntr E Hamel & Co, b Market Hotel
Anderson, S, anley Pt acct Bank of Toronto, h 96 Alma
Andrew, Rev J W J, pastor St John’s Ch, h 19 Water n
Andrews, Isabelle, clk W, G & R, 82 Queen s
Anthes, Furr Co, J S Anthes, mgr, 212 Breithaupt
Anthes, J S, mgr Anthes Furr Co, h 44 Weber w
Anthes, J T Frank, h 48 Roy
Anthony, Peter, lab, h 116 Cedar s
Appel, Philippina, h 180 Benton
Appleby, Robt G, wks Rubber Works, h 467 King w
Ariss, Mrs Eliz, h 112 Brubacher
Ariss, H Mabel, steno I S K Weber Co, Ltd, 133 Weber w
Ariss, Wm, lab, h 133 Weber w
Ariss, Wm, jr, farmer, 133 Weber w
Armbrust, A, sismn Thornton & Douglas, 146 Lancaster e
Armour, James, h 33 Queen n
Arndt, Albert, firemn, h 29 Edward
Arndt, Geo F, gro, h 202 Frederick
Arndt, Wm, mason, h 18 Zoeller
Arment, Jos, h 188 Queen n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company

Total Assets (including subscribed capital, $429,000

Arnold, Alfd, mech, h 26 Pequegnat av
Arnold, Edna, drsmkr Smyth Bros, 30 College
Arnold, Edwd, brbr, 122 Weber w, h 93 Water s
Arnold, Eliz N, bkpr Singer Sew Mach Co, 36 College
Arnold, Henry, sec Wunder Furr Co, h 182 Victoria
Arnold, Lewis, h 131 Queen n
Arnold, P H, h 36 College
Arnott Institute, Fred Krug, sup, 42-48 Frederick

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER,
Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
ESTABLISHED 1808
Total Funds, - $15,000,000
Capital Paid Up - 1,320,000
Uncalled Capital - 9,680,000

Asmussen, Chas, contr, h 90
Queen's
Asmussen, Henry, broommkr, h 268 Mill
Asmussen, John, h 197 Benton
Asmussen, Nicholas, brklyr, h 188 Benton
Athyward, Geo, lab, h Troy
Avery, Geo E, h 127 Queen n
Axt, Conrad, mach, h 70 Edward
Ayers, Miss S, h 72 Alma
Bacher, Wm, wks Trunk Fctry, h 84 Charon
Bacon, J, h 146 King e
Badke, Ferdinand, carp, h 48 College
Badke, Gustav, mech, h 137 Weber w
Badke, Saml, mech, h 97 Brubacher
Badtke, Edgar, wks Furn Fctry, h 44 Cameron s
Baegel, Nicholas, h 18 Church
Baer, Mrs A, h 88 College
Baetz & Boehmer, brick mfrs, Kin ge
Baetz Bros & Co, furn, 264 Victoria

Baetz, Chas J, (Baetz Bros), 25 Mill
Baetz, Fred, wks Kimmel's, h 49 Cedar s
Baetz, Jacob, bkpr, h 25 Mill
Baetz, Jacob H, (Baetz Bros), 25 Mill
Baetz, Walter, mason, 25 Mill
Baetz, Wm, upholstr, h 14 Bierwagen av
Bailey, John, mach, h 245 Victoria av
Bain, as A wks Doerr & Co, h 157 Weber w

Ball, J K, manager Bank of Toronto, h 35 Roy
Balzer, Mrs Geo, h 91 Queen n
Balzer, Mrs Lena, h 67 Ahrens w
Balzer, Victor, lab, h Maple av
Bamberger, Fred, lab, 209 King e
Banick, Morris, mech, h 15 John
Bank of Hamilton, C L Laing, mngr, King e, cor Queen
Bank of Nova Scotia, V D McLeod, mngr, 72 King w
Bank of Toronto, J K Ball, mgr, 40 King e
Bank, Wm, mech, h 22 Charon
Barber, W J, tnr, h 26 Adams ln

Bardon, Louis, baker, 64-66 Foundry.

Barker, Albt, gard, h 348 King w
Barley, Robt, wks Shirt facty, h 29 Cedar n
Barnes, Horace, wks Shoe facty, h 24 Filbert
Barrett, W H, glove etr, h 169 Wilmot
Barrie, Walter (Berlin Robe & Clothing Co) h 46 Samuel
Barringer, Miss S, drsmkr Lang Bros, Frederick
Barry, Mrs S, h 87 Lancaster e

THE MUTUAL LIFE OF CANADA
W. M. O. LEOHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511
HOUSE PHONE 323

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

Bass, Frank, wks Mer Rubber Co, h 47 David
Bastedo, Wm, acct, h 30 Samuel
 Bastian, Moritz, lab, h 145 Shanly
Batchelor, John, wine clk Walper Hotel
Battl, John, salmn Smyth Bros, b. Grand Union
Bauer, Henry, wks Kaufman's, h 11 Joseph
Baumann, Henry, wks Rubber facty, h 100 Louisa
Bauman, John A, mech, h 200 Ahrens w
Bauman, Sidney M, wks Power House, h 36 Linden av
Baurenfreud (German Newspaper), Rittinger & Motz, props, A
Weidenhammer, agt, Erb
Bayliss, Benj, lab, h 49 Victoria
Beam, Emanuel, h 28 Alma
Bean, D Alexander, mang editor
Daily Telegraph, h 19 Roland
Bean, Mrs Noah, h 79 Brubacher
Bean, Owen, mach, 78 Francis n
Beaumont, Ernst J, court clk, h 19 Bingeman
Bechler, Edwd, wdwkr, h 29
Braun
Bechler, Fred, button wkr, h 144
Water'oo
Bechtel, E S, mgr, h 155 Lancaster e
Beck & Schell, grocers, 12 King e
Beck, Mrs E, h 125 Louisa
Beck, John, tanr, h 20 Michael av
Beck, John F (Beck & Schell), h
106 Queen s
Becker, Christian, muscn, h 11
Cedar n
Becker, E W, h 125 Benton
Becker, Edwd, clk G T R Freight office, 11 Cedar n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
INTEGRATED 1890.
Surplus to Policyholders,$206,800

Becker, Geo, lab, h 12 Francis n
Becker, H O, brtndr Bowman Hse
Becker, Henry A, h 124 Blucher
Becker, J P, agent, h 117 Louisa
Becker, Jonas, wagon mkr, h 176
Frederick
Becker, Philip, h 67 Weber e
Becker, Stephn, contr, h 45 Courtland av e
Becker, Wm J, cabntmkr, h 426
King w
Becking, Mrs Chas, 188 Ahrens w
Beckley, Jacob E, awning mfr, h 21 Mansion

C. A. BOEHM
District Agent

The Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 209

Cigars, Tobacco, Etc.

7 King St. West, Walper Block.
Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(Wil Will Bond You)
Established 1866
Cash Capital, $1,700,000

Beckner, Mrs Geo, h 202 Lancaster e
Beese, John, bkr, h 125 Walter
Behring, Hermn, h 44 Glasgow
Behrend, Wm, formn Hibner & Co, h 90 Breithaupt
Beilstein, Wm, mech, 81 Queen s
Beith, John, carver, h 52 Walter
Bell Telephone Co, G. D Richmond, local manager, 28 Foundry n
Bell, Winifred, drsmkr Smyth Bros, 171 Queen n
Bellinger, Homer, mech, h 37 Joseph
Benaski, Fred, lab, h 91 Charles
Bender, Mrs A C, h 113 Frederick
Bender, A C, real estate and insurance, 11 Queen s, h 113 Frederick
Bender, G J, h 14 Samuel
Bender, Herman O, wks Rubber factory, h 186 King e
Bender, J P, stationer, fancy goods, and wall paper, 15 King e, h 169 Albert s
Bender, Manda, saldsly, M C Cressman, 70 Brubacher

Bender, Peter, wks Brewery, h 30 Caroline
Beneck, Wm, lab, h 60 Scott
Benedick, Jacob, watchmnn, h 131 Weber e
Benninger, John, wks Rubber factory, h 19 Weber w
Benz, Emanuel, wks Power Hse, h 143 King e
Berg, Conrad, mason, h 11 Clarence
Berlin & Bridgeport Electric Ry, W H Breithaupt, pres, 56 King w
Berger, Henry, junk, h 115 King w
Bergmann, Karl, manager Dominion Bank, h 79 Frederick
Berglund, August, wks Rumple's, h 96 Blucher
Berlet, A N, lab, h 220 Queen s
Berlet, V M, supt Robe and Clothing Co, h 198 Frederick

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.

W. M. O. LOOHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00

Total Assets, $550,000.00

Government Deposit, $50,000.00

TOWN OF BERLIN

Berlin Fuel Savers’ Co, Joseph Good, mgr, Old Market Bldg
Berlin Gasoline Engine & Thresher Co, Albert Steifelmeyer, mgr, 200 Queen s
Berlin Gauntlet & Glove Co, W J Williams, mgr, 16 Frederick
Berlin Heating Co, Gaukel
Berlin Interior Hardwood Co, W T Sass, mgr, 72 Wilmot
Berlin Lion Brewery, C N Huether, mgr, 224 King w
Berlin Nurseries, H L Jansen, prop, 8 Wellington
Berlin Plate Glass & Mirror Co, J H Tait, mgr, 30 Foundry s
Berlin Public Library, Miss B M Dunham, B A, librarian, Queen cor Weber
Berlin Racycle Mfg Co, A Pequegnat, mgr, 53-61 Frederick
Berlin Robe and Clothing Co, W T Barrie, mgr, 16-22 Foundry s
Berlin Shirt Co, Dreger & Erb, props, 109 King e
Berlin Soda Water Works, C H Norton, prop, 39 Foundry
Berlin Suspenders Co, Ltd, C K Hagendorn, pres, 111 King e
Berlin Table Mfg Co, Ltd, H T May, sec-treas, Queen s
Berlin & Waterloo Hospital, Mrs H M F Bowman, supt, King w
Berlin & Waterloo St Car Office, V S Mcintyre, sec-treas, 54 King w
Berlin Woodenware Co, D B Betzner, prop, 20 Cedar n
Berner, Emanuel, wks Glove Works, h 53 Albert n
Berner, Mrs Leah, h 65 Albert n
Berner, W F, contr, h 35 Weber e
Bernhardt, Jacob H, tanr, 57 Mill

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company

Total Security to Policyholders, $4,553,000

Bernhardt, John L, wks Rubber facty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernie, Albt J, mech, 9 Simeon
Besserer, Jacob, cabntmkr, 9 Oak
Besserer, John, lab, 16 Francis n
Besserer, Wm, pmtr Rittinger & Motz, h 139 Wilmot
Best, R T, wks G T R, h 102 Water n

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $100,760.

C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 240. Residence 200.

LEMBKE & KRELLER,
CIGARS. TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

VERNON’S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company

Surplus to Policyholders, $293,889.95

Bialkowski, Leo, cabntmk, h 170 Wilmot
Bialkowski, Leo F, fnshr, h 6 Theresa
Bier, E R, clerk Bank of Hamilton
Bierstock, Saml, pedlr, 89 Elgin
Bierwagen, Chas, cabntmk, h 98 Edward
Bierwagen, Chas, cabnmc, h 148 Louisa
Bierwagen, Emil, mason, h 100 Charon
Bierwagen, Ferd, contr, h 224 Waterloo
Bierwagen, Robt, contr, h 213 Waterloo
Bieth, Anthony, prntr, 54 Scott
Bieth, Marks, lab, 55 Wellington
Bieth, Mathw, mech, h 46 Gordon av
Bilger, J E, asst salsmn Breithaupt’s, h 178 Queen n
Bilhaz, Chas A, asst supt Prudential Ins Co, b Grand Central Hotel
Bilitzki, Frank, wks Krug’s, h 382 Breithaupt
Bilitzki, John, lab, h 215 Wilmot
Bilitzki, John, jr, lab, h 251 Wilmot
Bindernagel, Albt, prntr E Hamel & Co. 122 Mill
Bindernagel, Chas, lab, 122 Mill
Bindernagel, H. plmbr Wolfhard & Co, 122 Mill
Bindernagel, John, contr, h 122 Mill
Bindernagel, Wm, prntr, 122 Mill
Bingeman, Ella, D O, Osteopath, 40½ King e, h same
Binkley, Edwd, tmstr, h 29 Schneider av

THE MUTUAL LIFE OF CANADA

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

Birch, Fred, formn Piano facty, h 40 Young
Bird, Wm, lab, b Grand Central
Bish, Philip, mach, h 24 Mill
Bishop, Thos, ptr, E Hamel & Co, College
Bitschy, Wendell G, gard, h 22 Ellen w
Bitzer, A L, barrister, 63 Frederick, h 83 Benton
Bitzer, Armin, clk, 83 Benton
Bitzer, Mrs Conrad, h 83 Benton
Bitzer, Irmgard, asst Public Library, 83 Benton
Bitzer, L C, teller Bank of Hamilton, 83 Benton
Black, Wesley, sectn formn St Ry, h 38 Mill
Blankstein, Chas, cgr mfr, 25 Queen s, h 154 Queen s
Blevins, Jas, polcmn, h 19 May Place
Blinkhorn, Ernst, clk, 19 Peter
Blinkhorn, Ethel, clk, 19 Peter
Blinkhorn, Geo, wks Piano facty, h 19 Peter
Blood, Granville, wks Shoe facty, h 155 Margaret av
Bluhm, Chas, lab, h 28 Krug
Bluhm, Conrad, cabntmkr, h 50 Ellen e
Bluhm, Mrs Ferd, h 34 Braun
Blumen, Bernhard, lab, h 14 Caroline
Boecker, Henry, shipr C H Doerr & Co, h 140 Weber w
Boegel, Alex P, trav J Fennell & Son, 50 Cedar n
Boegel, Frnk, carp, h 408 King w
Boegel, Nicholas, wks W, G & R, 18 Church
Boehmer, A & C, box manfrs, 14 Short

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, $65,690,877

Boehmer, A O, h 39 Church
Boehmer, Alfd, mgr A & C Boehmer, h 24 Short
Boehmer, Arthur (Boehmer Bros), h 33 Elgin
Boehmer, August, wks Felt facty, h 92 Queen n
Boehmer Bros, jewelers and opticians, 46 King e
Boehmer, Chas (A & C Boehmer), h 68 Benton
Boehmer, Fred H, acct Dom Bk, h 15 Samuel

Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones-Office 219; Residence 209.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
7 KING ST. WEST, Walper Block.

REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.
The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

62

Queen City Fire Insurance Company

Established 1871
Total Assets, $271,000

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company

Boettger, Dani, firemn, h 80 Elgin
Boettger, Wm, glove ctr, h 68 Weber e
Bogdonewick, Peter, carp, h 99 Shanly
Bogue, Jas J, clk Bank of Toronto, Waterloo
Bohrer, Mrs Elenora, 112 Young
Bohrer, Emil W, mch, 112 Young
Boinoski, John H, finshr, h 262 Breithaupt
Boisson, Louis, shmkr, h 162 Ahrens w
Bolden, Jas, formn, h 23 Foundry s
Boll, Chas, carp, h 119 Church
Boll, Edwd, cabntmkr, h 251 Louisa
Boll, Harry, bkpr M Erb Co, 119 Church
Boll, Hermn, cabntmkr, h 162 Church
Boll, O C, brbr, 26 Queen s, h Waterloo
Bolitz, Edwd, cutr Shirt facty, h 120 Cedar s
Bolitz, Fred O, lab, 121 Cedar s
Bolz, Henry, 99 Benton
Bonfonte, Mrs Kate, 117 Edward
Bonofski, Bernhard, wks Rubber facty, h Union
Boomer, Mrs Jane, h 104 Lancaster e
Borchard, M P, cabntmkr, h 256 King w
Bornhold, Fred, h 127 Church
Bornhold, Henry S, shpr, h 80 Cedar s
Borth, John, mldr, h 24 Grove
Bossember, Fk, trnr, 53 Chapel
Bott, Arden E, mech, h 132 Queen n

Intelligent investigation will clearly prove that THE MUTUAL LIFE OF CANADA... IS THE COMPANY... that merits the patronage of the insuring public
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

Established 1871.
Head Office, Berlin, Ont.

Has had 38 Years' Experience in Fire Insurance Underwriting.

It's Growth Has Been A Steady Ont.

TOWN OF BERLIN

Boit, Geo, wks. W, G & R, h 18 Ellen w
Bowden, H C, clk W, G & R, 15 May Place
Bowden, W C, wks Shirt facty, h 15 May Place
Bowers, J C, elect, h 63 Alma
Bowlby, D S, barstr, h 16 Margaret av
Bowlby, Mrs D S, h 50 Margaret
Bowlby, G H, M D, h 11 Weber w
Bowlby, Ward H, barstr, h 221 King w
Bowling Alley, John F Stump, prop, 104 King w
Bowman, A O, custom officer, h 87 Church
Bowman, Allan, h 457 King w
Bowman, Alvin, drvr, 66 Albert n
Bowman, Mrs Angelina, 23 Roy
Bowman, Mrs B, h 66 Albert n
Bowman, Mrs C, h 43 Brubacher
Bowman, Rev C M, h 437 King e
Bowman, Dilman S, manfr, h 25 Bingeman
Bowman, Dora, opr Bell Tel Co, 30 Francis
Bowman, E, prop Bowman House, 58-60 King e
Bowman, E J, mech, h 52 Foundry n
Bowman, Mrs E M, h 60 Church
Bowman, Emanuel, wks Clock Works, h 12 Clarence
Bowman, H J, civ eng, h 54 Margaret av
Bowman, Mrs H M F, supt Berlin and Waterloo Hospital, King w
Bowman, Herbt, clk, 60 Church
Bowman House, E Bowman, prop, 58-60 King e
Bowman, John N, mech, h 81 Shanly

Lembke & Kreller,
7 King St. W., Walper Block.

CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

The Rimouski Fire
INSURANCE COMPANY

Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Bowman, J S, clk, h 23 Pandora
Bowman, Moses, finshr, h 88 Weber w
Bowman, Reuben, contr, h 30 Francis n
Bowman, Simon E, trav, h 138 Lancaster e
Bowman, Mrs Susan, h 38 Bingeman
Bowman, Wm, wks Rubber Wks, 150 King e
Boyer, Mrs Mary, h 141 Weber w
Boyer, Wilfred, bkpr, 141 Weber w

PERTH MUTUAL FIRE
INSURANCE COMPANY

Established 1863
Net Cash Surplus, $202,763.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

L&. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.
Interest
Breithaupt, A. L. (Breithaupt Leather Co.), h 166 Adams
Breithaupt, Mrs C, h 166 Adams
Breimer, Harry, brbr, 71½ King w, 154 Blucher
Breithaupt, L J, pres Breithaupt Leather Co, h 108 Queen n
Breithaupt Leather Co, Ltd, L J Breithaupt, pres; J C Breithaupt, sec-treas; 13-15 Queen n, tannery Adams
Breithaupt, Louis, Estate Office, 56 King w
Breithaupt, W H, M Inst C E, 56 King w, h 66 Margaret av
Bremner, Geo, tmstr, h 104 Lancaster w
Brenkolt, Jacob, cabntmk, h 54 Charon
Brenner, Miss Kate, wks W, G & R, 40 Weber w
Brent, C F, bkpr, h 49 Courtland av e
Brent, J, tchr, h 143 David
Bresnahan, J P, pianos, organs, gramophones & sewing machines, 7½ King w, h 89 David
Bricker, A, & Son, livery, 97 King w
Bricker, Aaron, h 230 Frederick
Bricker, Amos B, agent, h 215 Frederick
Bricker, Ephriam, h 17 Ahrens w
Bricker, Howard, opr, 215 Frederick
Bricker, John, h 68 Frederick
Bricker, Moses M, ins agt, 53 Queen n, h 68 Queen n
Brighton, Fred, h 26 Willow
Brighton, Geo, finshr, h 123 Hall Place
Brinkert, Abraham, mach, h 194 Wellington

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
ESTABLISHED 1845
Assets, $71,000,000

Boynton, Alb, wks Glass Wks, h 17 Peter
Bradley, Rev W A, pastor St Andrew's Ch, h 16 Ahrens e
Bramm, Geo, h 204 Queen s
Bramm, John, h 205 Queen s
Brand, Elmer A, agent Canadian Express Co, h 39 Bingeman
Brandau, Ernst, h 15 Wilhelm
Brandt, Jacob, shrmk, h 26 Francis n
Braniff, Henry, arch, h 119 Young
Braniff, Wm, wheelwright, h 51 Henry
Brauer, Mrs M, h 335 King w
Braun, Casper, contr, 149-155 King w, h 322 King w
Braun, Mrs Henry, h 322 King w
Braun, Mary, bkpr C Braun, 322 King w
Break, Gideon, wdwkr, 57 Elgin
Break, Jeremiah, bksmth, h 129 Elgin
Brechbill, H C, mlmr, 74 King e, h 7 Weber w
Brechbill, W A, livr, 22 Queen s, h 7 Weber w

The Canadian Bank of Commerce
Pald up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

W. M. O. LOCHHEAD, District Manager
51 King Street West.
Phone 511. House Phone 323

The Mutual Life of Canada
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

Brinkert, Edwd, mach, h 162
Breithaupt
Bristol, John, gro, 98 Weber w.
h 77 Water n
Brohm, Barney, drvr, P K
Weber, h 33 Lancaster w
Brose, Henry, cabntmkr, h 72
Union
Bross, Mrs Anthony, h 118
Ahrens w
Brown, Alvin, wks Shirt, jacty,
h 46 Ellen w
Brown, Amsey, bkpr, h 102 Waterloo
Brown, C M, wks News-record,
b Brunswick Hotel
Brown, Edwd, finshr, 102 Waterloo
Brown, H J, contr, 6-8 King w, h
44 Irvin
Brown, Harry G, trav, h 176
King w
Brown, Harry W, tchr, h 156
Benton
Brown, Henry, mason, h 138
Courtland av e
Brown, J, bkpr M Erb Co, 90
Weber e
Brown, Mrs John, h 90 Weber e
Brown, Wm, mech, h 45 Francis's
Brubacher, Frank A, lab, h 34
Foundry n
Brubacher, Solomon, sec finns
Wks, h 17 Irvin
Brubacher, S A, h 163 Queen n
Brubacher, S A, planing mill, 34
Lancaster w
Bruder, Bert, cutr, h 152 King e
Bruder, Chas, wine clk Grand
Central
Brunke, Simeon, salmsn A Wese-
loh. & Co, 454 Lancaster e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and
Marine
Insurance Company
INCOMPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Brunner, Mrs Mary, h 99 Green
Brunswick Hotel, George Moser,
prop, 108 King w
Bucher, Geo, carp, h 34 John
Bucher, Mrs Geo, h 76 Weber e
Bucher, Geo G, contr, h 71 Alma
Buchhaupt, J G, assessor, h 159
Church
Buck, Geo, salmsn Dunke & Co,
h 11 Mill
Buckberrough, Miss P H, h 301
King w
Budjesk, John, h 168 Hoffman

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

RELIABLE REAL ESTATE DEALER.
Office: II Queen St. South.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
**THE CANADIAN BANK OF COMMERCE**

- Paid up Capital, $10,000,000.
- Reserve, $5,000,000.
- Total Assets, $150,000,000.
- Transacts a General Banking Business.
- Interest allowed on Deposits.

G. M. WEDD, Manager Belfield Branch.
J. MOORMAN, Manager Waterloo Branch.

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**66 VERNON'S DIRECTORY**

| H. L. STAEBLER & CO., INSURANCE |
| 11 Queen South, Berlin |
| Agents for |
| Imperial Guarantee and Accident Insurance Company of Canada |
| Surplus to Policyholders, $213,447,72 |

Bugg, Nathan R., promoter, h 70
Krug
Bullas, John M (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Joseph (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Mrs Mary, h 189 Frederick
Bullock, Hazen, shipr, h 163 Joseph
Bunsch, Louis, h 65 Mount Hople
Burbach, Lorenz, tmstr Wolfhard & Co, h 41 Francis n
Burch, Edwin W, asst supt London Life, h 20 Mitchell av
Burg, John, tanr, h 20 Maynard
Burgoyne, Nellie, drsmkr Smyth Bros, 185 Queen s
Burhitt, Fred, wks Shoe facty, h 12 Michael av
Burkholder, Ezra, lab, h 160 Charon
Burkholder, Sylvester (Stahle & Burkholder), h 41 Mitchell av
Burks, N B, wks News-Record, 44 Foundry n
Burnham, Benj, mason, h 102 Ahrens w

| Burrows, Harry, wdwrk, h 12 Lancaster w |
| Busch, Adam, lab, h 40 Courtland av e |
| Buschert, Ira, formn Brubacher's, h 70 Brubacher |
| Buschlen, Frank, smkr, h 174 Cedar s |
| Busher, Stephen, tanr, h Union |
| Butler, W E, mgtr Merchants' Bank, h 133 Queen s |
| Byers, David, h 145 Louisa |
| Byrd, Wm, mech, h 81 Bingeman |
| Cairns, W, h 117 Lancaster e |
| Cairns, Wm, formrn, h 60 Ellen e |
| Callfas, C F, mgtr Dominion Creditors' Adjustment Co, b American Hotel |
| Campbell, A B, h 27 Queen n |
| Campbell, Ellen, drsmkr Scott Bros, 281 King w |
| Campbell, John B, baggage transfer, h 15 Glasgow |
| Campbell, Robert, gard, h 281 King w |
| Canada Furniture Co, Aaron Whiter, mgtr, 171-81 King e |
| Canada Furniture Manfrs (Simpson Furn Warerooms and Undertaking), 71 King w |
| Canadian Bank of Commerce, G M Wedd, mgtr, 48 King e |
| Canadian Express Co, E A Brand, agent, 55 King w |
| Canadian Kolonist, Rittinger & Motz, publishers, 15 Queen s |
| Canadian Pacific Railway Freight Office, J J Forbes, freight agent, 95 Joseph |
| Canadian Pacific Railway Telegraph, A J Roos, agt, 2 King w |

**The Mutual Life of Canada**

Canada's big and only Mutual Life Insurance Company. The Policyholders really own, really control, and really get everything.

W. M. O. LOCHHEAD, District Manager
51 King St. West, Phone 511
House Phone 323
TOWN OF BERLIN

Card, Miss E D, salsdy Metcalfe & Co, 249 King w
Card, John, formn G T R, h 249 King w
Carmichael, J F, tchr, h 73 Bingle-
Carrie, Wm E, finishr, h 259 Louisa
Carruthers, Frank, mach, h 18 St Leger
Casdorf, Emil, cabntmr, h 78 Louisa
Casel, Isaiah, carp, h 9 Bingleman
Cassel, Solmn, mech, h 269 Frederick
Censner, Frank, mech, h 48 Foundry s
Chace, F G, bkpr H Tolton, 28 Mansion
Chalton, John, forman Shoe fcty, h Lane off Benton
Chapman, Allan, tmstr, h 168 Benton
Chapman, Chas W, ticket agent, h 6 Hilda Place
Chicopa Woolen Mills Store, D L Weber & Sons, props, 68 Queen s
China Hall, L D Merick, prop, 20 King e
Chisholm, Duncan, judge, h 109 Queen s
Chistner, David, contr, 93 David
Chrysler, Edgar, clk J Fennell & Son, 29 Foundry
Clarendon Hotel, Eph Ferrier, prop, 16 King w
Clarendon Restaurant (Fred Grange, prop), 18 King w
Clarke Bros, druggists and booksellers, 14 King e
Clarke Geo H, sec Light Commission, h 18 Ahrens w

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Clark, Michael, h 59 Wellington
Clarke, W A (Clarke Bros), h 234 Frederick
Class, Ed, salsmn E Lippert, 24 Benton
Clayton, Zilliax, clk Randall & Roos
Cleghorn, W G, (L McBrine & Co), h 86 Water n
Clemens, B U, cutr Rubber facty, h 85 Foundry n
Clemens, Chas J, trav, h 71 Ahrens w
Clemens, H U, clk P O, h 45 Duke

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 219

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST. - WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile
Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Clemens, David H, contr, h 251
Frederick
Clemens, J U, h 15 Margaret av
Clemens, Mrs Jos, h 177 Victoria
Clemens, Leo B, trav, h 9 St
Leger
Clemens, Moses B, h 41 Irvin
Clemens, Rev M, h 39 Mansion
Clemens, R V, salsmn W O Costello & Co, h 15 Margaret av
Clement & Clement, 9 Foundry s
Clement, E P (Clement & Clement), h 51 Benton
Clement, E W (Clement & Clement), h 135 Queen n
Clement, W P, student Clement & Clement, 51 Benton
Cline, Mrs Herman, h 30 Courtland av e
Cline, L F, M D, 19 Queen n, h 28
Ahrens e
Cline, Louis, wks G T R, h 365
Victoria
Cloisonne and Art Glass Co, makers of all kinds art glass for exterior and interior decorations, phone 644, 62 Foundry s

Cochrane, John, (Jackson & Cochrane), h 59 Water s
Cohen, Jacob, lab, h 87 Albert s
Colarek, John, lab, h 379 Breithaupt
Cole, Jas C, drvr, h 42 Schneider
Collard, Hattie B, steno W, G & R, Queen s
Collings, Mrs Susan, h 52 Bingham
Collins, John, blksmith, r15 Queen s, h 45 Queen s
Collins, L H, mason, h 120 College
Collins, M J, tanr, h 160 Victoria
Colombo, John, agent, h 160
Queen n
Colyer, Walter G, lab, h 261
Tuerk
Compas, Moland, cbntmrk, h 220
Ahrens w
Connell, Patk, firemn, h 24 Breithaupt
Conner, Jesse, tlr, h 25 Samuel
Connor, Wm E, h 14 Mount Hope
Conrad, Chas, bkpr, h 245 Wellington
Cook, Bernice, nurse, 13 Maynard
Cook, Florence, steno Bank of Hamilton, 21 Church
Cook, Henry, mech, h 19 Bierwagen av
Cook, Jacob T, fire chief, h 21
Church
Cook, Jonathan, jailor, h 73
Queen n
Cook, John F, wdwrk, h 16 Arthur Place
Cook, M L, clk Bank of Toronto, 21 Church
Cook, Milton H, actuary, 13 Maynard av
Cook, Reinhardt, h 13 Maynard

The Mutual Life of Canada
W. M. O. LOCHHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511
HOUSE PHONE 323

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $3,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

Actual Policy results count. Examine our results and our present unequaled financial standing and be convinced.
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

Cooper, Mrs Robt, h 6 Krug
Copeland, H E, photos, 62 King w, h same
Corbeau, Harvey, b American Hse
Corbin, Wilfred V, wks Sugar factory, h 38 Ellen w
Cornell, E P, dentist, 23 Queen n, h 32 Margaret av
Coskey, James, lab, h 14 Arthur Place
Costello, W O (W O Costello & Co), h 98 Queen s
Costello, W O, & Co, men's furnishings, 15 King w
Courtney, Allen, wks Kaufman's, h 9 May Place
Cowan, Alice O, tehr, 212 Victoria av
Cowan, Chas C, arch, h 200 Victoria
Cowan, Miss M, mlnr, 23 King w, h 181 Queen s
Cowan, Richd C, h 212 Victoria
Cowan, Richd E, wdwnr, h 80 Margaret av
Cowan, Robt H, agent, 212 Victoria

Cram, W M, barrister, 13 Weber e, h 15 Weber e
Cressman, Mrs L, h 435 King e
Crews, Rev H W, pastor Meth Church, h 30 Ahrens
Crowarth, Samuel, wks Lang's, h 11 Cherry
Cudup, Mrs, h 101 King e
Cullen, D S, pianos, 84 King e
Culliton, Patk, lab, h 68 Courtland av e
Culp, Geo, lab, h 155 King e
Cummings, John L, trav, h 156 Queen n
Cunningham, Daniel, mech, h 36 Courtland av e

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for

Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Cressman, Mrs L, h 435 King e
Crews, Rev H W, pastor Meth Church, h 30 Ahrens
Crowarth, Samuel, wks Lang's, h 11 Cherry
Cudup, Mrs, h 101 King e
Cullen, D S, pianos, 84 King e
Culliton, Patk, lab, h 68 Courtland av e
Culp, Geo, lab, h 155 King e
Cummings, John L, trav, h 156 Queen n
Cunningham, Daniel, mech, h 36 Courtland av e

GORE DISTRICT MUTUAL FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST. WALPER BLOCK.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF BERLIN

Davis, Chas, flnshr, h 178 Mill
Davis, Geo, lab, h 133 King e
Davis, Geo, elect plater, h 43 Pequegnat av
Davis, John, brklyr, h 32 Filbert
Davis, S W, tlr, h 128 Courtland e
Davis, W M, town engineer, h 189 Queen n
Dean, David, tanr, h 60, Alma
Dean, Geo, hostlr, h 189 Benton
DeBus, G M, brbr, 10 King w, h 133 Yonge
DeBus, Louis K, clk Economical Mutual Ins Co, 133 Young
Decher, Conrad, lab, 61 Albert s
Decher, Chas, wks Rumpel's, h 233 Waterloo
Decher, Jacob, cabntmrk, h 15 Agnes
Decher, John, cabntmrk, h 21 Gordon av
Decher, Mayme, opr Bell Tel Co, 21 Gordon av
Decher, Norma, opr Bell Tel Co, 21 Gordon av
Decker, John, h 74 Ahrens w
Dedels, Addison, mech, h 17 Pequegnat av
Degan, Chas, lab, h 186 Lancaster e
Dehler, Edwd, bkpr Kaufman Rubber Co, Waterloo
Delrich, Peter, carp, h 11 John DeKleinhaus, Geo, clk h 195 Queen s
Delion, G H, wks News-Record, 22 Church
Delion, Harry, prntr Daily Telegraph, 62 Frederick
Dengis, Adam, contr, h 1 Oak
Dengis, Chas, carp, h 74 Cedar n
Dengis, Henry, shmkr, h 130 Church

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin.
Agents for
HAND-IN-HAND INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Dengis, Emma, slsldy, 74 Cedar n
Denyes, Harry, mech, 459 King w
Deppisch, Geo J, h 345 King w
Dermund, Sylvester, wtchmn, h 46 Edward
Derry, John, wtchmn, h Troy
DesCombes, Robt E, wks Shirt facty, h 61 Gaukel
Dessler, John, foremn, h 54 Ahrens w
Dettmer, Mrs Bertha, h 105 Wellington
Detweiler, D B (D V Oberholzer & Co), h 23 Ahrens e

Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASHIRE

Guarantee and Accident
INSURANCE COMPANY

Dettweiler, Jonas B, pntr, h 43 Bingeman
Dettweiler, Noah B (G V Oberholzer & Co), h 237 Frederick Deven, Mrs Annie, 86 Queen s
Devill, Moses, lab, h 144 Lancaster e
Devitt, David, coll, h 52 Weber w
Devitt, Florence, tchr, 52 Weber w
Dickert, Val D, wks Rubber fcty, h 229 Wilmot
Dickman, Henry, h 61 David
Diebel, Elizlth, drsmkr Smyth Bros, 154 Queen s
Diebel, Henry C, pntr E Hamel & Co, h 47 Scott
Diefenbacker, R C, glove ctr, h 23 Margaret av
Diemert, John, mech, h 150 Ahrens w
Diemel, Albert, mech, h 133 David
Diemel, Leona, salsldy, 133 David
Dietrich, Alex, bkr, h 6 Scott
Dietrich, Alfreda, salsldy, 88 King e

Dietrich, H A, baker and confectioner, 86 King e, h 88 King e
Dietrich, John, contr, h 65 Joseph
Dietrich, Simon, contr, h 29 Ellen w
Dietz, John, firemn Gas Wks, h 277 Victoria
Dillon, Chas, wks Felt fcty, h 77 Water s
Dillon, Fred, mech h 22 Church
Dingler, Leonard, cement wkr, h 54 Foundry s
Dingman, M J, mech, 63 Church
Dingman, Miss Maud, steno Mill & Sims, 63 Church
Dippel, Geo, pntr, h 19 Clarence
Dippel, Noah, lab, h 86 Hoffman
Dippel, S F, cabntmkr, h 135 Wellington
Doberer, Henry, mech, h 253 Victoria
Doepel, Albert, mach, h 309 Wellington
Doepel, Wm, mach, h 228 Wellington
Doering, Mrs Jacob, h 45 Mill
Doerr, Adam, firemn, h 139 Wellington
Doerr, C H, & Co, mfrs biscuits & confr, 128 Weber w
Doerr, C H (C H Doerr & Co), h 136 Weber w
Doerr, Elmer, letr car, 39 King e
Doerr, Geo, jr, wks Rubber fcty, h 40 Hermie Place
Doerr, John, firemn, h 51 Elgin
Doerr, John H, trav C H Doerr & Co, 141 Samuel
Doerr, Ralph, shipr C H Doerr & Co, 139 Wellington
Doerr, Webourne, acct C H Doerr & Co, 136 Weber w

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

Dolan, Victor, wks Shirt facty, h 10 Homewood av
Dolzenroth, Louis, car checker G T R Freight office
Dombreski, Frank, wks Rubber Factory, h 31 Henry
Dominion Bank, Karl Bergmann, mgr, 45 King e
Dominion Button Works, D B Shantz, pres, 57 Water n
Dominion Cigar Store & Billiard Parlor, Chas Rozens, prop, 36 King e
Dominion Creditors' Adjustment Co, C F Callfas, mgr, 28 King w
Dopp, Mrs Adeline, 26 Francis s
Dopp, Chas, wks Shoe facty, h 42 Linden av
Dopp, Edwd, wks Shoe facty, h 170 Cedar s
Dopp, Frank, brbr, h 147 King e
Dopp, John, prntr, 36 King w, h 53 Peter
Dopp, Nichlaus, h 112 St George
Dormer, Robt, formn, A Pequegnat, h 221 Frederick
Dorschel, Jos, carp, 78 Weber w
Dotzenroth, Henry, contr, h 8 Ellen e
Dotzenroth, Louis, mach, h 11 Mansion
Dowssett, Saml, wks Kaufman's, h 346 King w
Draeger, Gustav, bkr, h 105 St George
Draves, Michl, brklyr, h 33 Lancaster e
Dreger, Fred, button wkr, h 58 Courtland av e
Dreger, John W, shirt mfr, h 187 Queen s
Drongelen, Mrs Lena, h 22 Courtland av e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company

Total Assets (including subscribed capital, $429,000)

Droskevic, Stanistav, lab, h 153 Tuerk
Dübecker, John, bkpr Kaufman Rubber Co, h 33 Roland
Dubrich, Herman, drvr, h 225 Frederick
Duenesch, Albt, tlr, h 51 Francis s
Duench, Henry, h 291 King w
Dumart & Co, hides, 38 St Leger
Dumart, H, butcher, 60 King w, h 166 Queen n
Dumart, Louis, shmkr, h 100 St Leger
Dumart, Mrs Mary, h 21 St Leger

PERTH MUTUAL FIRE
INSURANCE COMPANY
ESTABLISHKD 1863
Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor in connection.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident
and Guarantee
Company

Surplus to Policyholders,
$293,889.95

Dumart, Walter, hide dlr, h 10
St Leger
Dumart, Wm, hide dlr, h 192
Queen n
Dunbrook, Jos, mach, h 123 Water-
loo
Dunham, Miss B M, B A, librarian
Public Library, 362 Frederick
Dunham, Martin, carp, h 362 Frederick
Dunke & Co, grocers, 35 King e
Dunke, Chas B (Dunke & Co), h
73 Benton
Dunke, Edwin (Dunke & Co), h
35 Courtland av w
Dunker, Henry, contr, 46 Shanly
Dunker, Wm, contr, h 58 Louisa
Dunley, J E, bkpr Dom Bank, 52 Bingeman
Dunn, Mrs Eliz, h 126 Breithaupt
Dunn, John, customs, h 129 Mar-
garet av
Dunn, Miss Maggie, steno G T R
Freight office, 41 Ellen w
Dunn, Peter, lab, h 20 Whitney
Lane
Dunn, Sidney, wdwrk, 126 Brei-
thaup t

Dunn, Wm, lab, h 41 Ellen w
Durrant, Mathw, eng, h 153 Lan-
caster w
Durst, Fred, wagon mkr, h 39 Scott
Durst, Lincoln, (Hollinger & Durst), h 73 King e
Duszynski, Alex, wks G T R, h 27 Hopp
Dutzel, Mrs M, h Lancaster w
Eagan, Timothy, prop Olympia
Confy, 58 Weber w
Eames, Henry, bage mstr, h 249
Victoria
Eassy, J, & Co, fancy gds, 128-30
King e
Eby, Mrs Alex, h 41 Richmond av
Eby, Allan A, editor Daily Tele-
graph, h 59 St George
Eby, Rev Amos, h 24 Chapel
Eby, Christian, gard, h 409 Mill
Eby, Danl, tmstr, h 22 Martin
Eby, David, h 246 King e
Eby, Mrs E E, h 41 Chapel
Eby, Edwd, gard, 190 Lancaster e
Eby, Ezra B, fish dlr, h 25 Fran-
cis n
Eby, Henry, farmer, h 26 Shoem-
aker av
Eby, Mrs Hermn, h 115 Benton
Eby, Ion, butcher, 214 Frederick, h 41 Chapel
Eby, Isaac H, trav, h 22 Samuel
Eby, Jacob J, gard, h 313 Mill
Eby, Mrs Menno, h 33 Eby
Eby, Phares, btchr, h 15 Scott
Eby, Rev Solomon, h 62 Chapel
Eby, Solomon E, h 238 King e
Eby, Susannah, h 178 Frederick
Echert, Fred, mason, 19 Charon
Economical Mutual Fire Insur-
ance Co, W H Schmalz, mngr,
45 King w

The MUTUAL LIFE OF CANADA
All funds handled as sacred trust
money. Not a dollar lost or mis-
appropriated since its inception 40 years ago. is the unique record of this company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511
HOUSE PHONE 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN

Eckstein, Val, lab, h 3 Strange
Eden, John R, brkr, 21 King e, h
86 Queen n
Eden, Wm, h 96 Courtland av e
Edmunds, Misses, h 454 King w
Edwards, Wm, h Brunswick Hl
Egan, Timothy, wks Doerr’s, h 96
Young
Ehlers, Fred, lab, h 104 Weber w
Eidt, David, drvr J L Eidt, 91
Church
Eidt, J L, flour and feed, 17 Benton, h 19 Benton
Eisenberg, Henry, pntr, E Hamel & Co
Eizerman, Mrs Hy, h 10 Shanky
Eke, Wm, wks W, G & R, h 35
Braun
Electric Cons Co, A Lockhart,
prop, 61 King w
Ellerbraunn, Stephen, mach, h 131
Park
Ellert, Jacob, lab, h 60 Mount Hp
Ellert, Peter, pntr, 60 Mount Hope
Ellis, Frank, elect, 41 David
Ellis, Frank O, insp Bell Tel Co,
41 David
Ellis, Henry P, mech, h 208
Ahrens w
Ellis, J T, trav, h 41 David
Ellis, Miss Mabel M, steno Eco-

nomical Mutual Ins Co, 41 David
Ellison, Miss Ray, drsmkr, h 111
Church
Emmrich, Carl, firemn, h 186
Victoria
Emmerich, Edwd, carp, h 140
Waterloo
Emmrich, O W, Bank of Hamil-
ton, 186 Victoria
Employers’ Assn of Waterloo
County, Leo McLaughlin, sec,
59 King w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,606,377

Englert, Andw, stone ctr, h 162
Wellington
Englert, Chas, mch, 91 Ahrens w
Englert, Mrs S, h 186 Wellington
Englert, Sebastian, clk, 186 Wel-
lington
Erb, A E (M Erb Co), 145
Queen s
Erb, Aaron, mech, h 49 Mary
Erb, Aaron (Berlin Shirt Co), h
140 King e
Erb, E B, mgr M Erb Co, h 145
Queen s

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transactions a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

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Vernon's Directory

H. L. Staebler & Co., Insurance
11 Queen South, Berlin
Agents for

The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Erb, E O, salsmn Lang Bros, 219 Frederick
Erb, E W (M Erb & Co), 12 Ahrens w
Erb, Jacob S G, h 48 Mary
Erb, M, Co, Ltd, gloves, etc, 87 King w
Erb, Mrs M, h 12 Ahrens w
Erb, Mrs Moses, h 222 King e
Erb, Moses S, carp, h 21 Eby
Erb, Uriah, wks G W R, h 219 Frederick
Erdman, August, tanr, h 108 Heiman
Erickson, Henry, wks Shirt fcty, h 148 Blucher
Erickson, Jno, tanr, h 140 Blucher
Ernst, Louis, farmer, h Mill
Ernst, S R, (S R Ernst & Co), h 19 Roy
Ernst, S R, & Co, dry gds, 32 King e
Erurn, Clara, opr Bell Tel Co, 206 Lancaster e
Esch, Emerson, mech, 58 Cedar n
Eschelman, Moses, h 51 Church
Eschelman, Mrs Sarah, h 176 Benton

Eular, Henry, cooper, h 51 Weber e
Euler, Henry H, wks Shoe facry, h 31 Brubacher
Euler, Ida, steno, 51 Weber e
Euler, W D, prin Business College, 11 Otto
Evans, Thos, h 77 Park
Fabel, Wm, tmstr, h 136 Wellington
Faber, Geo, gro, h 108 Weber w
Faber, John, lab, h 158 Edward
Fallis, F N, tellr Bank of Toronto, Waterloo
Farre, Jno, wdwrk, h 75 Victoria
Farrell, Edward J, box bowling, cigars and tobacco, 57 King e
Featherston, Elmer E, dressgt, h 40 Water n
Fehrenbach, Alvin, brbr, h 64 Bingeman
Fehrenbach, Mrs Annie, h 26 Samuel
Fehrenbach, C L, sadlr, 36 Weber e
Fehrenbach, Celia, mlnr, 26 Samuel
Fehrenbach, Edwd, matrsmkr, h 51 Irvin
Fehrenbach, J H, harness, 73 King e, h 36 Weber
Fehrenbach, Lucine, mlnr, 26 Samuel
Fehrenbach, Philip, sadlr, h 72 Schneider av
Fehrenbach, S, mlnr, 23 King e, h 26 Samuel
Fehrenbach, W F, sadlr, 96 Weber w
Feick, A W, mgr, h 29 Ahrens w
Feick, Mrs Elizbth, h 68 Alma
Feldman, Wolf, (Kushner & Feldman), h 155 Church

The Mutual Life of Canada
W. M. O. Lochead, District Manager, 51 King St. West, Berlin
Office Phone 811
House Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President.
W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

Feldman, Wm, lab, h 155 Church
Fellbaum, Richd, prntr, Ritten- 
gar & Motz, h 210 Waterloo
Felton, William A, formn Trunk 
facly, h 8 David
Fennell, J P (Fennell & Son), h 
42 Margaret av
Fennell, John, h 125 Queen n
Ferguson, F K, bkr, h 35 Queen n
Ferrier, Eph, prop. Clarendon 
Hotel, h 16 King w
Ferrier, Wm B, clk G T R freight 
office, 53 Eby
Fetter, John, lab, h 52 Braun
Fidler, Mrs Jacob, h 58 Schneider
Fidler, Wm H, gro, h 105 Court- 
and av e
Fife, Wm, house mover, 53 Eby
Figures, T, mesngr Bank of 
Commerce, 261 King w
Findley, Alex, roadmstr B & W 
St Ry, h 23 Richmond av
Fischer, Alvin F, h 48 Henry
Fischer, Rev A J, asst St Mary's 
Church, 64 Young
Fischer, A L, harnsmkr, 98 King 
e, h 104 Weber e
Fischer, Bernhard, méch, h 182 
Mill
Fischer, C J, contr, h 24 Braun
Fischer, C J, brbr, 89 King e, h 
69 Krug
Fisher, Chris H, janitor Coll Inst, 
h 53 Braun
Fisher, Conrad B, letr car, h 12 
Louisa
Fischer, Geo, conf., h 19 Shanly
Fisher, Geo, cartkr R C Ch, h 110 
Water n
Fischer, Mrs J W, h 152 King e
Fisher, Jacob W, h 122 Glasgow
Fischer, John, shmkr, 11 Theresa 
Fisher, Mrs L, h 206 Lancaster e

H. L. STAEBLER & CO., 
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire 
Insurance Company
Established 1871
Total Assets, $271,000

Fischer, Nelson, tmstr, 58 Walter
Fischer, Peter, tchr, h 11 Elgin
Fischer, Sebastian, carp, h 16 Ellen e
Fischer, Wm H, wks Shirt facty, h 13 Oak
Fisher, Wm H, mach, 76 Queen s
Fischer, Wm M, blksmith, 95 
King e, h 103 Shanly
Fitt, Fred J, brbr, h 92 Charles
Fitzgerald, M E, eng, h 30 
Queen n
Fleischauer, Robt, trav, 17 Agnes
Fleischaul, Geo, firmn, b 70 Krug

Waterloo Mutual FIRE 
Insurance Company
Established 1863.
Net Cash Surplus, $100,769.

C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 240. Residence 209.

LEMBKE & KRELLER,
7 KING ST. WEST, Walper Block.

CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company
Total Security to Policyholders, $4,551,000

Foot, Geo, mach, h 154 Weber
Forber, Philip L, drv P K Weber, 179 Queen n
Ford, Thos, mach, h 138 Water s
Ford, Homer (Ford & Son), h 169
Joseph
Ford, Normn, carvr, h 159 David
Forbes, J J, freight agent C P R & G P & H Rys, h 58 Ellen e
Foreman, Henry, mech, h 34
Mansion
Forler, Henry, tanr, h 95 Shanly
Forler, Jacob, carp, h 36 Cherry
Forrest, B I, wks People's Ry, h Grand Central
Forsthy, D, prin Collegiate Inst, h 31 Margaret av
Forsth, John, mgr John Forsthy & Co, h 11 Margaret av
Forsth, John & Co, shirts and buttons, 80 King e
Forsth, Thos G, trav, h 129
Queen n
Forster, John, mech, h 43 Foundry n
Forster, Philip, lab, 179 Queen n
Forwell, Edwd, carp, h 66 Peter
Forwell, Anthony, wks Brewy, h 16 Richmond av
Forwell, Sylvester, 98 Charles
Forwell, Wm, fndry, 225 Queen s, h 98 Charles
Foss, August, lab, h 38 Lydia
Foster-Armstrong Co, Ltd, mnfrs high-class pianos, J. Betzner, acct, 246 King w
Foster, Arthur, tchr, 75 St George
Foster, Arthur, trav, h 260 Frederick
Foster, John, formn Shoe facty, h 123 St George
Fotheringham, Jas, upholstr, h 398 King w
Franco, Max, clk, h 59 Eby
Frank, August (Kleopfer & Co), h 43 Weber w
Frank, C A, house mover, 53 Eby
Frank, Fred, pntr, h 144 Water s
Franke, Gottfried C, mech, h 10 Ellen w
Franks, John H, mgr Queen City Oil Co, h 196 Wilmot
Franz, Chas, wks Felt facty, h 14 Elgin
Francis, Jas, mech, 181 Frederick
Fraser, Albt L, letr car, h 79 Weber e
Fraser, J W, trav, C H Doerr & Co, h 212 Breithaupt
Frederich, Wm, formn, h 460 King w
Freeman, Wm, coachmn, h 59 Cameron s
Freund, John, plmbr Wolfhard & Co
Freund, John, pipe fltr, h 389 King e
Freund, John, sr, h 389 King e
Freund, Louis, fnshr, h 130 Shanly

W. M. O. LOCHEAD,
DISTRICT MANAGER.
51 King Street West, Berlin
PHONE 311 MOUSE PHONE 323

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

Frey, Fred, Ivry, h 152 Weber w
Frickey, Richd, cond St Ry, h 52 Camelon n
Fried, John, h 166 Queen s
Fries, Danl, tmstr, h 32 Lancaster e
Fries, Danl F, bchlr, 2 Gordon av, h 37 Lancaster e
Fries, Edwd, eng, h 19 Richmond av
Fries, Jacob, mason, h 36 Lancaster e
Fritz, John, mason, h 21 Bismark Fromm, Andw, mech, h 1 Pequegnat av
Frood, Oren, b American House Frost, August, h 142 Weber w
Frost, August R, upholstr, h 317 King w
Fuhrman, Andw A, lab, h 112 Wilmot
Fuhrman, F, plmbr, Wolfhard & Co
Fuhrman, John A, firemn, h 13 Spetz
Fuhrman, Jos, lab, h 88 Strange Fulton, Jas, finshr, 144 King e
Funk, H S, salsmn, 44 Foundry n
Funk, Idessa, clk, 44 Foundry
Funk, W H, salsmn W H Leeson, 44 Foundry n
Furlong, Jas, mech, h 129 Wilhelm
Further, Ethel, salsldy Smyth Bros, 343 King w
Further, Wm J, agent, h 343 King w
Gaber, Martin, tmstr, 86 Wilmot
Gabel, A J, jeweler and optician, 13 King e, h 167 King w
Gabel, Geo, lab, h 78 Alma
Gaeler, Fred, finshr, h 85 Chapel
Gaeler, John, finshr, h 36 Pinke

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin Agents for

United States Fidelity and Guaranty Co.

(We Will Bond You)

Established 1896
Cash Capital, $1,700,000

Gallagher, Wm E, prntr, h 129 Weber e
Galt, Preston & Hespeler and Canadian Pacific Freight Sheds, J J Forbes, agent, 95 Joseph
Garden, J G, h 21 Margaret av
Gardiner, F G, pianos, 29 Queen s, h 11 Courtland av e
Garner, Alex Z, men's furnishings, clothing and hats, 8 King e, h 57 St George
Garner, Saml, h 54 Walter

C. A. BOEHM

District Agent

THE

Employers' Liability

Assurance Corporation, Limited
Capital, $5,000,000.00.

Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 200

FOR REAL ESTATE, CONVEYANCING, AND MONEY ON PROPERTY, SEE

A. C. BENDER,

REAL ESTATE DEALER,

11 Queen St. S., Berlin, Ont.

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.
The Canadian Bank of Commerce
Paid up Capital, $10,000,000. Reserve, $6,000,000.
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.

Total Assets, $150,000,000
Interest allowed on Deposits.
J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
41 Queen South, Berlin

Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1808

Total Funds, $15,000,000
Capital Paid Up, 1,320,000
Uncalled Capital, 9,680,000

Gaukel, Henry, mason, h 18
Water's

Gauntley, Alice M, asst clk, 23
Foundry n

Gauntley, Herb, mech, 52 King w
Gauntley, Mrs R, h 23 Foundry n
Gebhardt, Christian, lab, h 156
Wellington

Gebhardt, Peter, lab, h 40 Pinke
Gehl, Chas, mech, h 59 Queen s
Gehl, Isaac, mech, 224 Ahrens w
Gellhei, Mrs M, h 44 Cedar s
Genz, Carl, lab, h 174 Hoffman
Genz, Ehrenfried, tanr, h 178
Wilmot

Gerber, Fred, wks Rubber facty, h 192 Wilmot
Gerbig, Geo, lab, h 21 Cedar s
Gerbig, Geo, wks Rubber facty, h 34 Bingeman
Gerbig, Henry D, wks livery, h 18 Peter
Gerbig, John, pnter E Hamel & Co
Gerbig, Julius, salsmn Thornton & Douglas, h 103 College
Germania Hotel, Henry Seppler, prop, 156 King e
German, Chas, salsmn Lang Bros, h 27 Irvin

Vernon's Directory

Gies, Geo, lab, h 247 Louisa
Gies, Jacob, shmrk, h 70 Water s
Gies, John, wks Rubber facty, h 31 St Leger

Gies, Philip, prop Berlin Foundry, h 170 King w
Gies, Simon, bchr, h 291 Mill
Giesz, Mrs Nickls, h 75 Weber e
Gilchrist, W J, bkpr Bank of Commerce, Waterloo
Gildner, Conrad, wtchmn, h 154
Edward
Giller, Mrs Geo, h 200 Frederick
Giller, Mrs Henry, h 68 Church
Giller, Jacob, mech, Lancaster w
Gillespie, C H, watchmkr, h 9
King e, h 19 Alma
Gillespie, Chas H, agt, h 15 Alma
Gillespie, Thos, mech, h 64
Weber w
Gillner, Alb, wdkr, h 197
Breithaupt
Ging, Wm, formn, h 463 King w
Glady, Henry, upholstr, h 386
King w
Glass, Chas, lab, h 465 King w
Glebe, Adam, turner, 444 King w
Glebe, Louise, asst bkpr C H
Doerr & Co, 163 King e
Glick, M E, milnr, 30 King e, h
97 Queen s
Godbold, Mrs Carrie, h 86 Scott

W. M. O. LOCHHEAD, District Manager
51 King Street West,
Phone 511, House Phone 323

The Mutual Life of Canada
Low Expense Rate, Low Death Rate and care in
respect of investments are the items that count.
Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance
Company, Limited

ESTABLISHED 1845

Assets, $71,000,000

Gough, Wm G, watchmn, h 130
Hall Place
Graber, Henry, wks W, G & R, h 118 Courland av e
Graber, Wm H, (Berlin Dye
Works), h 112 Courtland av e
Gralke, August, tanr, h 130 Waterloom
Grand, John F Stump, prop, 76
King w
Grand Central Hotel, Joseph Zu-
ber, prop, 53-7 King e
Grand Union Hotel, Wm Zinger,
prop, 88-90 King w

Head Office—WATERLOO

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

7 KING STREET WEST, WALPER BLOCK.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Office: 11 Queen St. South.

Pool and Billiard Parlor
in connection.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada

Surplus to Policyholders, $213,447.72

Grand Trunk Railway, City Ticket Office, Geo D LaCourse, agt, 9 King w
Grange, Fred, prop Clarendon Rest, b 25 Queen s
Grant, Cyrus, ctr W, G & R, h 52 Chapel
Grasser, Solomn, slsmn Metcalfe & Co, h 6 Gordon av
Grau, Paul, gdnr, h 64 Shanly
Grauel, Allan, ctr, h 50 Samuel
Grauel, Henry, h 250 King e
Grauel, Norman, 250 King e
Gray, Jas E, supt Rubber Works, h 42 College
Graybill, Ethel, stenog Bank of Hamilton, 75 St George
Great North Western Telegraph Co, R G- Davidson, mgr, 1 King w
Greb, Chas, h 40 Mansion
Green & Co, photos, (L Yost, prop), 12 King w
Green, A S, h 25 Ahrens w
Green, Edwn, eng, h 122 Queen s
Green, Gordan, mech, h 40 Cherry
Green, J M, clk Bank of Nova Scotia, 25 Ahrens w

Green, Isaac, h 83 Louisa
Green, Jas W, agt, h 56 Krug
Green, Robt C, h 29 College
Green, Thos, wks GTR, h 155 Margaret av
Green, Thos H, wks Erb’s, h 29 Lancaster e
Greelees, Albt, carp, h 94 Wilmot
Gregor, Eliz, slsdy, 161 Benton
Gregor, Fred, ctrkr Meth Ch, h 161 Benton
Grieve, Wm, carp, h 31 Cedar s
Grischow, Elvina, opr, 168 Lancaster e
Grischow, Herman P, mach, h 174 Lancaster e
Grischow, Mrs John, h 168 Lancaster e
Groess, Chas, mech, h Brunswick av
Grody, John W, rubber boot mkr, h 15 Clarence
Groff, Anthony, mach, h Grand Central
Gross, Christian, h 26 Elgin
Gross, David, h 33 Joseph
Gross, F C, foremn, h 461 King w
Gross, Geo, mason, h 121 David
Gross, Nelson, garage, 8 Gaukel, h 33 Joseph
Grover, Walter, bkr, h 32 Albert s
Gruhn, Fred, tanr, h 291 Wellington
Gruhn, Fred, wks Rubber Fetry, h 21 Grove
Guenzler, Chas, turnr, h 80 Joseph
Guuley, Harry, gard, h 131 Tuerk
Guizi, Dominick, shmkr, h 37 Waterloo
Hackborn, G H, & Co, uphlstr, h 5 Queen s

The Mutual Life of Canada
Canada’s big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager
51 KING St. WEST, Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

TOWN OF BERLIN

Hackborn, Geo H, (Hackborn & Co), h 121 Courtland av w
Hackborn, Theo, carp, h 129 Walter
Häckborn, Theo H, upholstr, 129 Walter
Hackborn, Wm, mech, 129 Walter
Hack, Mrs L, h 55 Weber e
Haddow, Em, mlr, 171 Victoria
Haddow, Mrs John, h 171 Victoria
Haedek, Anthony, mason, h 152 Wilmot
Haedke, E C, bkpr Bank of Toronto, Waterloo
Haff, Herman, h 136 Water s
Hagedorn, Chas K, pres Berlin Suspender Co, h 64 Francis n
Hagen, August, lab, h 151 Weber e
Hagen, C J carp, 17 Edwin
Hagen, Chas, tmstr, h Cedar Grove av
Hagen, Chas, h 16 Shoemaker av
Hagen, Chas, lab, h 118 Union
Hagen, Christian, wks Shirt Fcty, h 260 Mill
Hagen, H A, (Sippel & Hagen), h 112 Queen s
Hagen, Henry C, cbnt mkr, h 159 Courtland av e
Hagen, Harry E, h 27 Water s
Hagen, John, plmbr, h 33 Mansion
Hagen, John, lab, h 153 Courtland av e
Hagen, Julius, ctr Shirt Fctry, h 70 St George
Hagen, Louis, pntr, h 175 Cedar s
Hagen, Naomi, steno, 112 Queen s
Hagen Shirt & Collar Co, 122-130 Wilmot

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Hager, Otto, mech, h 26 Arthur Place
Hagopian, G D, mess Merchants Bank, h 57 Queen s
Hahl, Edward, wks Rubber Fcty, h 14 Kaiser
Hahn, Adam, cbnt mkr, h 42 Agnes
Hahn, Chas C, mayor, h 160 Benton
Hahn, John C, mech, h 220 Queen s
Hahn, John D, h 7 Glasgow
Hahn, Valentine, h 25 Elgin

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
INCorPoRAtED 1890.
Surplus to Policyholders, $206,800

Hainsworth, John, plumbing, hot
water, steam and hot air heating,
electric wiring, stoves and ranges,
phone 516, 12-14 Foundry n, h 8 same
Haist, Rev A T, h 25 Irwin
Hall, H J, & Son, planing mill,
M C Hall, mgr, 129 King w
Hall, M C, mgr H J Hall & Son,
h 22 College
Hall, Robert, wks Rubber Fctry,
h 22 Maynard av
Hall, W F, bkpr G E Potter, h 31
Gordon av
Haller, Ignatz, shoemkr, h 43
Theresa
Halliwell, Wm H, letr car, h 74
Courtland av e
Hallman, A S, gro, 90 King e, h
117 King e
Hallman, Alfred, wks Button Fcty,
h 18 Locust
Hallman, Arch, carp, h 11 Pequegnat av
Hallman, David, wks Kaufman's,
h 26 Locust
Hallman, Ellen, steno Merchants
Printing Co, 31 Bingeman
Hall, Mrs H J, h 34 Young

Hallman, Harry, crvr, h 44 Mansion
Hallman, Henry S, mgr Merchants Printing Co, 31 Bingeman
Hallman, J A, mach, h 216 Breithaupt
Hallman, Jesse, wks Button Wks, h 39 Weber e
Hallman, Mrs Jonas, h 26 Ellen w
Hallman, Lucy, slsldy Lang Bros, 1 Bridgeport
Hallman, Mrs M, h 116 Queen s
Hallman, Oliver, mach, h 35 Gordon av
Hamacher, D G, letr car, 40 Gate
man Lane
Haman, Ivey, h 76 Benton
Hambrecht, Henry, mech, h 66
Wellingotn
Hamel, E, & Co, painters, decora
tors, wall papers, etc, phone
138, 9 Queen n
Hamel, Emanuel, ( E Hamel & Co), h 20 Spetz
Hamel, Frank, bch, h 70 Samuel
Hamel, Wm, wks Rubber Fctry, h
136 Weber e
Hamilton, Lily, bkpr Smyth Bros, 92 Charles
Hammon, Hugo, mech, h 257
King w
Hammond, John, lab, h 7 John
Hanneburg, Henry, mech, h 238
Wellington
Hannenberg, Louis, mech, h 39
Weber w
Hannusch, Arthur, mech, h 158
Ahrens w
Hannusch, Theo, gro, h 108 Ah
rens w
Hannusch, Theo, gro, h 66 Blucher

The Mutual Life of Canada
W. M. O. LOGHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323

Actual Policy results count. Examine our results and our present unequaled financial standing and be convinced.
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.

Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

Hannon, Jos P, lab, h 128 Strangé
Hansman, Harry, mech, h 38 Courtland av e
Hepell, Annie, h 163 King e
Happke, Fred, mason, h 50 Braun
Harbach, John, milkman, h 104 Albert s
Harbash, Theo, pntr E Hamel & Co, King e
Hardy, Mrs Mary A, h 45 Chapel
Harlach, W J, mech, h 105 Charles
Harley, C, mgr Berlin Fish & Oyster Co, 73½ King w
Harlock, Abram, drvr Metcalfe & Co, h 7 Richmond av
Harlock, Geo, ctr Shoe Fctry, h 32 Ellen e
Harlock, Henry, uphstr, h 52 Wellington
Harlock, Jas, h 139 Queen n
Harmer, Edwd, wks Rubber Fcty, h 91 Victoria
Harmer, John, finshr, 91 Victoria
Harnack, Chas, wtchmn, h 190 Victoria
Harnack, Christian, lab, h 77 Spring
Harnack, Jos, coal oil dlr, h 155 Wilmot
Harold, Wm, firemn, h 24 Breithaupt
Harper, G C, clk Merchants Bnk
Harris, Chas, junk dlr, h 21 Joseph
Harrison, George, merchant tlr, 57 King w, h 25 Ahrens e
Hartleib, Jos, wdwkr, h 275 Louisa
Hartleib, Louis, wks Rubber fcty, h 204 Victoria
Hartmann, Gustave, wks Rubber fcty, h 50 Breithaupt

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company LIMITED

Total Funds Exceed $84,600,000

Hartman, Richd, wks Felt fcty, h 31 Hebel av
Hartwig, Chas, tmstr, h 276 Mill
Hartwig, Mrs E, h 3 John
Harvey, Sidney, finshr, h 184 King w
Hasenjaeger, A, h 206 King w
Hasenjaeger, Albt, wks Power House, h 20 Arthur Place
Haskins, Wm, carp, h 44 Henry
Haslam, Mrs Wm, h 48 Walter
Hass, August, bctr, 89 Waterloo
Hass, Chas, wks Crook’s, h 38 Breithaupt

CORE DISTRICT MUTUAL
FIRE
Insurance Company

Established 1839.
Net Cash Surplus, $333,772.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST

A. C. BENDER
ESTATE
II Queen St. S.
ESTATES MANAGED.
HOMES RENTED.
RENTS COLLECTED.

KINQ STREET VS^ES ES^WEB » BLOGK.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $8,000,000.
Transactions a General Banking Business.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

86 VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE
ASSURANCE COY
ESTABLISHED 1823

Invested Funds, $61,000,000
Canadian Investments, 18,000,000
Annual Revenue, 7,400,000
Profits Paid - 35,000,000

Hass, Henry, mldr, h 138 Louisa
Hastings, Alice, mlnr, Mills & Co., Courtland av
Hauch, Felix, h 140 Mill
Hauch, Fred R, tmstr, h 41 Roy
Hauch, Levi, h 110 College
Haus, Andw, wks G T R, h 163 Locust
Hauser, Conrad, shmkr, h 13 Edward
Hauser, Fred, wks Rubber fcty, h 15 Massel Place
Hauser, John, h 250 Louisa
Hauser, Stephn, sr, 138 Weber e
Hautar, Nicklaus, lab, h 152 Blucher
Havana Cigar Co., Wm Witt, prop, 17 King e
Hawthorne, Frank, biscuit brkr, h 133 Wellington
Hawthorne, Herbt, bkpr Kloepfer & Co, 133 Wellington
Healey, John, h 151 King e
Hearth, Abraham S, carp, h 54 Braun
Heath, Robt, help House of Refuge, h Frederick
Hebel, John, mason, h 172 Benton

Hebebrandt, Martin, mach, h 44 Braun
Hebel, Peter, h 63 St George
Hedrich, Adam, lab, h 74 St George
Heiman, F W, real est, 95 King w, h same
Heiman, H J, lab, 95 King w
Heimbach, M C, cigars, 20 King w, h 143 Frederick
Heimbecker, Edwd A, formn, h 55 Ellen w
Heimbecker, George, 99 Benton
Heimbecker, J C, gro, 149 King e, h 125 Weber e
Heimbecker, W J, mach, h 11 helm
Heimbach, C H, 143 Frederick
Heimler, Jos, h 35 Mary
Heinrich, Chas, wdwrk, h 34 Breithaupt
Heinrich, Jacob, mach, 54 Agnes
Heinrich, Otto, finshr, h 159 Albert s
Heintzma, Harry, wks Sugar fcty, h 56 Lancaster e
Heintzma, Henry, carp, 65 Krug
Heintzma, Michl, wks Piano fcty, h 57 Breithaupt
Heinbach, Chas, lab, h 115 Queen s
Heiser, Henry, lab, h 46 Cameron n
Heiser, Herman, pntr, h 221 Lancaster e

Heist, Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heist, Mrs Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heist, Mrs John, h 40 Ellen e
Heist, Mrs Louisa, h 79 Ahrens w
Heist, S B, h 19 Weber e
ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE. BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF BERLIN

Heit, Louis J, wks Robe & Clothg Co, h 39 Waterloo
Heit, Wm C, cabntmkr, h 13 Francis n
Held, Albt, carp, h 65 Breithaupt
Heldman, A C, shipr, h 87 Louisa
Heldman, Henry, tanr, h 122 Breithaupt
Heldt, Louis, finshr, h 184 Ahrens w
Helker, Milton, salsmn Mills & Co, h 91 Louisa
Hellbriegel, Geo, designr, h 162 Queen n
Hellem, John, wks Shirt facto, 152 King e
Heller, A & E, grocery and china palace, 12-18 Frederick
Heller, A H, h 79 Queen n
Heller, Albert (A & E Heller), h 63 Ellen e
Heller, Alfred (Heller Bros), h 58 Scott
Heller Bros, jewelers, 37 King e
Heller, Mrs Casper, h 121 Frederick
Heller, Edna, salsldy A & E Heller, 51 Ellen e
Heller, Edward (A & E Heller), h 51 Frederick
Heller, Fred H (Heller Bros), h 52 Alma
Heller, Henry (Heller Bros), h 146 Queen s
Heller, J H, jewelers, 139-41 King e
Heller, J H, h 146 Queen s
Heller, Normn, salsmn A & E Heller, 43 Ellen e
Helm, Louis, wks Rubber facto, h 88 Charles
Helmuth, Saml, cabntmkr, h 54 Shanly
Hendry, Wm, h 275 King w

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Henhoeffer, A, V S, 24 Queen s, h 48 Benton
Henigman, Sol, 48 Walnut
Hennigan, Solomon, pedlr, h 48 Walnut
Henteger, Philip, wd trnr, h 85 Brubacher
Hepller, John, sadlr, h 18 Mill
Herenrader, Aug, lab, 157 Park
Herenrader, Con, mech, h 53 Park
Herenrader, Hermn, formn, h 58 Samuel

Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.

C. A. BOHLM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND
Lancashire
Guarantee and Accident
INSURANCE COMPANY

Herchenratter, H B, lab, h 176
Waterloo.
Hergenroeder, August, shipr, h
42 Grove.
Hergott, Albt L, finshr, h 133
Louisa.
Hergott, Alex, drvr, h 135 Samuel
Hergott, Michl, lmstr, h 191 Ben-
ton.
Hergott, Wm, drvr, h 131 St
George.
Herringer, Martin, mach, h 253
Tuerk.
Herris, August, lab, h 11 Hebel av
Hertel, A, h 136 King e
Hertel, A H, dntst, 4 King w, h
18 Elgin.
Hertel, August, carp, h 144 Weber e
Hertel, Carl W, Sleemen’s Agey,
31 Courtland e
Hertel, F B, mech, h 35 John
Hertel, Fred, agt Sleeman’s, h 31
Courtland e
Hertel, Hermn E, carp, h 195 Lan-
caster e
Hertel, J C, merch tir, 4 King w,
h 18 Elgin.
Hertfelder, Geo, mech, h 184
Louisa.
Hertfelder, H, clk Bank of Tor-
onto, 219 Wilmot
Hertfelder, Mrs M, h 219 Wilmot
Hertis, Eugene, blksmth, 20
Foundry n
Hertz, W D, lab, h 56 Braun
Hess, Emil, asst supt Met Life
Ins Co, h 56 Irvin
Hess, John W, asst supt W, G &
R, h 137 David
Hessenauer, J, & Son, shoe home
for all kinds of foot wear, 50
King w
Hessenauer, J W, insp Bell Tel
Co, 87 Scott.
Hessenauer, John (J Hessenauer
& Son), h 87 Scott
Hessenauer, S H, blksmth, 28
Queen s, h 264 Frederick
Hessenauer, Wm F (J Hessenauer
& Son), 87 Scott.
Hett, A N, optormeterist, 115
King e
Hett, Conrad, shmkr, h 25 Peter
Hett, Fred, wks Rubber facty, h
115 Waterloo.
Hett, Mrs Hannah, h 2 Otto
Hett, Henry, pntr, h 103 Church
Hett, J E, M D, h 115 King e
Hett, J W, pntr, 170 King e
Hett, Jacob, wchmn, h 111 Benton
Hett, John B, 115 King e
Hett, Miss Mary A, steno Eco-
nomical Mutual Ins Co, 2 Otto
Hewitt, A H, exprsmn, h 49 St
George
Hewitt, C A, clk Merchants Bnk,
85 Foundry n
Hevd, C J, wks Gas Wks, h 51
Water n
Heyl, Fred, mech, h 47 Water n

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Interest Allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

Vernon’s Directory

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND
Lancashire
Guarantee and Accident
INSURANCE COMPANY

Herchenratter, H B, lab, h 176
Waterloo.
Hergenroeder, August, shipr, h
42 Grove.
Hergott, Albt L, finshr, h 133
Louisa.
Hergott, Alex, drvr, h 135 Samuel
Hergott, Michl, lmstr, h 191 Ben-
ton.
Hergott, Wm, drvr, h 131 St
George.
Herringer, Martin, mach, h 253
Tuerk.
Herris, August, lab, h 11 Hebel av
Hertel, A, h 136 King e
Hertel, A H, dntst, 4 King w, h
18 Elgin.
Hertel, August, carp, h 144 Weber e
Hertel, Carl W, Sleemen’s Agey,
31 Courtland e
Hertel, F B, mech, h 35 John
Hertel, Fred, agt Sleeman’s, h 31
Courtland e
Hertel, Hermn E, carp, h 195 Lan-
caster e
Hertel, J C, merch tir, 4 King w,
h 18 Elgin.
Hertfelder, Geo, mech, h 184
Louisa.
Hertfelder, H, clk Bank of Tor-
onto, 219 Wilmot
Hertfelder, Mrs M, h 219 Wilmot
Hertis, Eugene, blksmth, 20
Foundry n
Hertz, W D, lab, h 56 Braun
Hess, Emil, asst supt Met Life
Ins Co, h 56 Irvin
Hess, John W, asst supt W, G &
R, h 137 David
Hessenauer, J, & Son, shoe home
for all kinds of foot wear, 50
King w
Hessenauer, J W, insp Bell Tel
Co, 87 Scott.
Hessenauer, John (J Hessenauer
& Son), h 87 Scott
Hessenauer, S H, blksmth, 28
Queen s, h 264 Frederick
Hessenauer, Wm F (J Hessenauer
& Son), 87 Scott.
Hett, A N, optormeterist, 115
King e
Hett, Conrad, shmkr, h 25 Peter
Hett, Fred, wks Rubber facty, h
115 Waterloo.
Hett, Mrs Hannah, h 2 Otto
Hett, Henry, pntr, h 103 Church
Hett, J E, M D, h 115 King e
Hett, J W, pntr, 170 King e
Hett, Jacob, wchmn, h 111 Benton
Hett, John B, 115 King e
Hett, Miss Mary A, steno Eco-
nomical Mutual Ins Co, 2 Otto
Hewitt, A H, exprsmn, h 49 St
George
Hewitt, C A, clk Merchants Bnk,
85 Foundry n
Hevd, C J, wks Gas Wks, h 51
Water n
Heyl, Fred, mech, h 47 Water n

The Mutual Life of Canada
W. M. O. Lochhead, District Manager, 51 King St. West, Berlin
Office Phone 511

The success of this company attests its
merit. Obtain an honest statement of
the facts from the undersigned.

Piano? That Means Go To Wanless
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

Heyd, Miss E, wks News-Record, 51 Water n.
Hibner, D, mgr Hibner Furn Co, h 42 Francis n
Hibner D. Furn Co, Ltd, D Hib-ner, mgr, 39 Edward
Hickey, Geo, slsmn Ernst & Co, h 48 Weber e
Hilborn, A W, tchr, h 32 Krug
Hilborn, Mrs Henry C, h 95 Church
Hilborn, Wm, drvr A & E Heller, 127 Samuel
Hilburn, J W, trav, 57 Bingeman
Hilker, Ames, wks W, G & R, h 101 Church
Hilker, Mrs Fred, h 91 Wilhelm
Hilker, Geo, mach, h 91 Louisa
Hilker, Henry, cabn mkr, h 169 Louisa
Hill, J E, clk Kaufman Rubber Co, b 375 King
Hiller, Chas, lab, h 192 Waterloo
Hiller, Ernst, fmshr, h 25 Willow
Hiller, Fred, tanr, h 126 Waterloo
Hilliard, J A, dentist, 39 King w, h 289 Frederick
Hiltz, Philip, marble mason, h 119 Queen s
Himburg, C H, trav, h 17 Cameron n
Hing Lee, Indry, 11 Queen n
Hinsberger, Danl, wks Rubber fcty, h 29 St Leger
Hinsberger, Rupert, wks Button fcty, h 15 St Leger
Hinsberger, Simon, mach, h 25 St Leger
Hinsberger, Simon P, btchr, h 64 Mansion
Hinton, Benj, tanr, h 166 Lancaster w
Hintz, John, gard, h 45 Park

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire
Insurance Company

Total Assets (including
subscribed capital, $429,000

Hintz, Louis E, wks Gas Wks, h 4 David
Hintz, Val, cabntmkbr, h 98 Lancaster w
Hitreis, Theresa, drsmkr, 9 Queen s
Hirth, Frank, wks Brewy, h 20 Richmond av
Histand, John B, carp, h 26 Spetz
Histand, Mrs Leah, h 31 Scott
Hoag, Chas, wks Shirt fcty, h 159 Benton
Hobden, W, b Grand Central
Hoch, Anthony, lab, h 25 Grove

PERTH MUTUAL
FIRE INSURANCE COMPANY

ESTABLISHED 1863
Net Cash Surplus, $202,703.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.
Pool and Billiard Parlor
in connection.
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company

Surplus to Policyholders, $293,889.95

Hoch, Frank, wks Rumpel’s, h 54
Hoch, Jos, cutr, h 189 King e
Hodel, Mrs Rosannah, h 34
Hodgins, Frank, sec, h 158
Hoefle, Jos, carp, h 195 Benton
Hoelfich, George, cabntmk r, h 115
Hoelscher, Chas, plmbr Wolfhard
& Co. h 37 Mill
Hoelscher, George, “The Tailor Man,” 39 King e, h 24 Mitchell ave
Hoellng, F J. chef, h 214 King e
Hoelscher, Jos, tmstr, h 67 Mill
Hoefele, Andw, h 36 Waterloo
Hofferd, W, h 109 Wilhelm
Hofert, Anbl, shmk r, h 72 Breithaupt
Hoefle, Jos, carp, h 13 Martin
Hoffman, C E, button mfr, 50 Queen s, h 117 Queen n
Hoffman, Rev E, pastor Luth Ch, h 43 Alma
Hoffman, Fred, wdwrk r, h 84
Hoffman, Geo, h 58 Homewood av
Hoffman, Marie, salsldy, 84
Hofstedler, Bert, wks Rubber facty, h 201 Waterloo
Hofstedler, John, lab, h 60 Lancaster w
Hofstedler, Jos, h 175 David
Hofstedler, Oscar, mach, h 86
Wilhelm
Hohlbein, Francis, dry gds, 77
King w, h 116 Weber e
Hohmeier, Chas, salsmn Lang Bros, lvs Waterloo
Hohner, John S. contr, h 194
Breithaupt
Hollinger & Durst, plumbing and Heating, 65 Frederick
Hollinger, Chas (Hollinger & Durst), h 61 Chapel
Hollinger, Edward, prop Walper House, 3 King w
Hollinger, Malinda, drsmkr, 71
Samuel
Hollinger, Philip P, brklyr, h 71
Samuel
Holly, Chas, salsmn Berlin Fish and Oyster Co, 25 Queen s
Holman, Isaiah, millor, 168 King e, h 5 Krug
Holtze, Gustv, clk, 48 Cameron s
Holtze, Hnry. finshr, h 7 Clarence
Holtze, J L, fornv Kimmel’s, h 51
Brubacher
Holtze, Jacob, salsmn Sippel & Hagen, 42 Ellen w
Holtze, Mrs John, h 48 Cameron s
Holtzman, Ephr. mach, 21 York
Holtzner, Saml, cabntmk r, h 24
Mansion
Homer, Chas, wine clk Brunswick Hotel
Honsberger, J F, M D, h 97 Frederick
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN 91

Hood, Wm S, vocalist, 43 Krug
Hooever, Emil, pntr, h 27 Henry
Hopp, Anthony, lanr, h 120 Union
Hopp, Mrs Christian, h 222 Albert s
Hopp, Louis, button wkr, h 224 Wellington
Hopp, Wm, milkman, h Lancaster w
Hornburg, Emil, mech, h 95 Wellington
Hornberg, F, wks News-Record, 109 Wellington
Hornburg, Wm H, wtchmn, h 109 Wellington
Horst, Enoch G, salsmn J A Eidt, h 37 Pequegnat av
House, Andw, wdwkr, h 36 Francis n
House, John, h 48 Homewood av
Houser, Mrs C, h 110 Weber w
Houston, D W, lchr Coll Inst, h 46 Margaret av
Howard, Mrs John S, h 56 Francis n
Howden, Robt, brbr, J J McCallum, b Grand Central
Hoy, Chas W, brklyr, h 167 Ahrens w
Huber, Miss A D, steno, 101 Queen n
Huber, Allen, b American Hotel
Huber, Mrs Amelia, h 135 Benton
Huber, David S, shipr, h 101 Queen n
Huber, Edwin, town treasurer, h 62 Queen n
Huber, Emil, pntr, h 119 Water n
Huber, Herbt D, acct, 45 Mansion
Huber, John A, dairy, h 22 Albert n
Huck, Jos, h 76 Water s
Huderk, Geo, lanr, h 134 Strange

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile
Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Hueghlin, Adam, pntr, 133 Park
Huehn, C, acct Breithaupt, Lea Co, 31 Roy
Huenergard, Chas, btchr, h 43 Hill
Huenergard, H H, M D, h 28 Waterloo
Huenergard, John W, wks Trunk facty, h 25 Foundry s
Huenergard, Louis, btchr, h 28 Waterloo
Huelher, Chas, h 150 Queen n

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMKE & KRELLER,
CIGARS, TOBACCO, Etc.
7 KING ST. WEST
Walper Block
Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

THE RIMOUSKI FIRE INSURANCE COMPANY

Established 1876

Surplus to Policyholders, $285,358 (Including uncalled capital stock)

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Hymmen, Harvey (P Hymmen & Co, Ltd), h 281 Frederick

Hymmen, Henry, supt Water Works, h 47 Alma

Hymmen, Homer (P Hymmen & Co, Ltd), h 285 Frederick

Hymmen, Millie, photo Green & Co, 107 Church

Hymmen, P (P Hymmen & Co, Ltd), h 95 Queen n

Hyatt, Elmer, cabntmkfr, 60 Bingeman

Hummel, Ida, saltsidy Lang Bros, 6 Oak

Hummel, Jacob, cement wkr, b Grand Central

Hummell, Mrs Marie, h 40 Weber w

Hummel, Martin, tanr, h 6 Oak

Hummell, Philip, wks Brewery, h 9 Pine

Humphrey, Robt, brbr B Latimer, 54 Courtland Av e

Humphrey, Thos, eng, h 54 Courtland Av e

Humphries, Mrs Ellenor, h 261 Frederick

Hunengard, Bernard, h 128 Lancaster e

Hunt, August, lab, h 216 Victoria

Hunt, F J, fnshr, h 60 Foundry n

Hunt, Geo, cabntmkfr, h 23 Ellen e

Hunt, Jos, fnshr, h 224 Victoria

Huss, Eugene, h 240 King e

Hutton, E, steno, 28 Ellen e

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President.
W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

Jackson, Mrs Geneva, h 128 Queen n
Jackson, J M, whitewasher, h 14 Spring
Jackson, Wm, h 58 Ahrens w
Jacobs, Alex, carp, h 46 John
Jacob, Geo, prmr Rittenger & Motz
Jacques, Jos (Berlin Furn Co), h 155 Frederick
Jaeger, Herman, brbr, 8 Queen s, h 81 Cedar s
Jaeger, Julius, brbr, 53 King w, h 36 Roy
Jaimet, John, tlr, h 61 Weber e
Jameson, David, plmr, h 247 Frederick
Janes, Rev Jos, pastor King St Baptist Church, h 61 Duke
Janke, Mrs E, h 47 Ahrens w
Janke, Wm, cgrmk, h 128 Louisa
Jansen, Arnold, jeweler and optician, 10 Queen s, h 153 Queen n
Jansen, H L, prop Berlin Nurseries, h 270 King w
Jantzi, Johannes, h 53 Elgin
Janzen, Chas, florist, h 77 Walter
Jervis, Geo, cbntmk, 254 King w
Joachimi, Mrs Cath, h 53 Courtland av e
Johannes, Wm, mech, h Fairview av
Johnson, Albt, mech, 11 Whitney Lane
Johnson, Herbt, town survyr, h 130 Lancaster e
Johnston, Mrs J, h 55 Church
Johnson, John, carp, 134 King e
Johnston, John, mach, h 66 Mount Hope
Jonas, Barney, cgrmk, h 62 Breithaupt

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Jonas, Henry, mach, h 114 Waterloo
Jordan, Thos, wks Gas Wks, h 48 Weber w
Joseph, Chas, h 335 Courtland e
Juergens, Reimer, steward Berlin Club, 112 Mill
Juggisberg, Mrs Jno, 58 Queen s
Kabel, Mrs C, h 303 King w
Kadel, Nicholas, lab, h 52 Home-wood av
Kadstzchner, Julius, lab, h 188 Waterloo

Waterloo Mutual FIRE Insurance Company
Established 1863.
Net Cash Surplus, $199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PONES
Office 240. Residence 209.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, $9,900,000
Total Losses Paid, 63,606,377

Kaempf, Fred, h 118 College
Kaiser, Alb t E, blkstmr, h 54
Cedar s
Kaiser, Jos, tinsmth Wolfhard &
Co, h 17 Ellen w
Kaiserhof Hotel Co, 12 Queen s
Kalbfleisch, Fred C, carp, h 73
Brubacher
Kalbfleisch, Geo II, cabnt mkr, h
59 John
Kalbfleisch, J H, M D, 33 Benton
Kalbfleisch, Otto, shipr, 79 David
Kalbfleisch, Otto C, dentist, h 21
Martin
Kaminski, Mrs W, h 66 Louisa
Kampmann, Aug, wtchmn, h 173
Louisa
Kampmann, Fred, cabntmkr, h
217 Breithaupt
Kannapin, Wm, lab, h 117 Alber t
s
Kapison, Mrs Annie, h 130
Blucher
Kaplin, Chas, mgr Royal Tailor-
ing Co, 89 David
Karger, Emma, h 133 Louisa
Karges, Geo, cabntmkr, h 199
Strange

Karn, C J W, M D, h 84 Queen s
Karn, Casper, h 220 Frederick
Karn, E J, brklyr, h 181 Ahrens w
Karn, Henry, lab, h 109 Cedar s
Karn, John, mason, h 107 Shanly
Karn, John C, ptr, h 198 Lan-
caster e
Karn, Wm J, formn Button facty,
h 194 Wilmot
Karpinski, Herman, tanr, h 27
Albert s
Karrow, Henry, clothes cleaner,
147 King w, h 133 Waterloo
Kassel, Mrs F, h 60 Cameron n
Kaufman, A R, see Kaufman
Rubber Co, h 267 King w
Kaufman, Jacob, plng mill, 235
King w, h 267 King w
Kaufman, Roy, drvr Dunke & Co,
h 84 Elgin
Kaufman Rubber Co, A R Kauf-
man, sec, 188-198 King w
Kaufman, Solomon, formn Kauf-
man's, h 16 Maynard av
Kechnie, Ed, brbr, 65 King e, h
47 Cameron n
Kechnie, Geo, wks Rubber facty,
h 50 Louisa
Keef, Fred, mech, h 71 Albert s
Keefski, Wm, tinsmth Wolfhard
& Co
Keffe, Abrhm, janitor, 50 Peter
Keffe, Ivan, plmbr, 50 Peter
Keffe, O A, formn Piano facty,
h 54 Frederick
Kehl, Ernst, lab, h 13 Shoemaker
Kehl, Henry, lab, h 189 Hoffman
Keiswetter, Edwd, plmbr, h 46
Bingeman
Keiswetter, Peter, wks Gas Wks,
46 Bingeman
Keller, Mrs Caroline, h 72 Mill
Kennedy, Harvey, wks Button Works, h 196 Ahrens w
Kennedy, John, miller, h 110 Albert s
Kenzie, Oliver, sec, h 87 Queen n
Kerby, Chas, lab, h 25 Simeon
Kergus, Herbl, lab, h 21 Theresa
Kergus, L, clk, b Grand Central
Kern, Chas, agent, h 142 Queen s
Kertcher, Chas S, trav, h 444
King w
Kesselring, Jacob, lab, 317 Mill
Kesselring, John, h 53 St George
Kessig, Mrs Christna, 304 King w
Kessig, John, mach, 304 King w
Keuhner, Milton, wks Rubber facty, h 37 Bingeman
Keys, J W, livery, r 15 Queen s, res Waterloo
Kidder, John, pntr, h 42 Eby
Kieffer, Jos, lab, h 39 Lancaster w
Kiefer, Mathias, h 133 Frederick
Kiefer, Nora, salsdy Mills & Co, 133 Frederick
Kieswetter, Louis, lab, 19 Simeon
Kilbeg, Henry, wks Tar Wks, h 23 Pequegnat av
Killian, Fred, wks Felt facty, h 65 Blucher
Killion, August, finshr, h 228 Ahrens w
Killer, Geo, mgr Western Shoe Co, h 39 Water n
Killer, John, adjuster fire ins, h 46 Water n
Kimmel, A J, trav, h 12 Ahrens e
Kimmel, Edwd, h 9 Spring
Kimmel Felt Co, A J Kimmel, mgr, 84 Margaret av
Kimmel, John, wks Felt Wks, h 51 Samuel
Kimmel, John, agt, h 137 Frederick

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000
Kimpel, Wm, mldr, h 56 Union
Kimpel, Wm, mldr, h 157 Edward
King, Edwd, polshr, h 98 Wellington
King, Henry, wks Robe facty, h 15 Richmond av
Kingsley, R J, wks Rubber facty, h 2 Charon
Kinzie, Eden D, acct G V Oberholzer Co, Ltd, h 87 Queen n
Kinzie, Henry, tmstr, h 33 Mill
Kipper, Jos, tmstr, h 118 Elgin

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.
Phones — Office 249; Residence 209
The Canadian Bank of Commerce
Paid up Capital: $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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Vernon’s Directory

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808
Total Funds, $15,000,000
Capital Paid Up 1,320,000
Uncalled Capital 9,680,000

Kirby, John P., acct, 37 Ahrens w
Kittle, Mrs Isabella, h 43 Joseph
Kladimirsky, Oscar, pedir, h 51 Willow
Klaehn, John, mach, h 121 Louisa
Klappholtz, Jacob, lab, h. 40 Charles
Klein Bros, butchers, 22-24 Benton
Klein, Mrs Ludwig, h 52 Zoeller
Klein, Otto (Klein Bros), 22 Benton
Klentschmidt, Roy, foremnn, h 192 Benton
Kleist, Herman, bkr, h 9 Brubacher
Klem, Ernst, carp, h 52 Irvin
Klem, Mrs H, h 229 Frederick
Klem, Leander, mech, h 42 John
Kleim, Louis, h 100 Walter
Kline, Mrs John, h 84 Victoria
Kline, Wm, wks Kaufman’s, 84 Victoria
Klippert, J, h 25 Maynard av
Klippert, Thos, wks Felt factory, h 126 Shanly
Kloepfer & Co, coal and wood, 12 Queen n and 107 Breithaupt

Kloepfer, Rev Wm, C R, rector
St Mary’s, h 64 Young
Klosky, Paul, h 46 Waterloo
Klugman, Arthur, trav, Randall & Roos, 34 Queen’s
Klugman, Frank, tanr, h 217 Ahrens w
Knapp, Chas P, brbr G M DeBus, h 77 Joseph
Knapp, Mrs E, h 9 Krug
Knechtel, Albt T, wks Rubber factory, h 275 Wellington
Knechtel, Chas, arch, 40½ King e, h 31 Courtland av w
Knechtel, Rev R S, h 32 Roy
Knechtel, Mrs Susan, h 16 Pine
Knechtel, Wm H, contr, h 246 Wellington
Knechtel, Wm O, mach, h 19 Francis n
Knell, Bertha, mgr Henry Knell, 109 Queen n
Knell, Fred, h 48 Ellen w
Knell, Fred, h 132 Breithaupt
Knell, Henry, real est, 9 King e, h 109 Queen n
Knell, Wm (Wm Knell & Co), 132 Breithaupt
Knell, Wm, & Co, hardware, etc, 27 King w
Knipfel, D, prop Pearl Steam Laundry, h 43 Scott
Knipfel, Mrs, h 123 King e
Knipfel, Noah, draymn, h 126 King e
Knorr, D P, pntr, 101 King w, h 25 Joseph
Knorr, Danl, wks Water Wks, h 127 Tuerk
Knox, S H, & Co, 5, 10 and 15 Cent Store, A J Prittie, mngr, 25 King e

W. M. O. Lochhead, District Manager
51 King Street West.
Phone 511. House Phone 323

The Mutual Life of Canada
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count.
Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Kraemer, Benj, pedlr, h 14 Wipper Place
Kraemer, Rudolph, butn mkr, h 52 Schneider av
Kamp, Louis, drvr, h 104 Brubacher
Kraentel, Adorf B, chemist, h 17 Hilda Place
Krantz, Henry, mech, h 102 Wellington
Kraun, Carl, fire, life and accident insurance, 38 King e, h 37 Queen s

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $8,000,000. Total Assets, $150,000,000.

Transactions a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

98 VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada

Surplus to Policyholders, $213,447.72

Kranz, C R, bkpr Bank of Commerce, Waterloo
Kranz, Mrs Hugo, h 89 Queen s
Krause, Mrs Chas, h 180 Mill
Krause, Fred carp, h Lane, off Waterloo
Krause, Geo, carp, h Lane, off Waterloo
Krauth, Rev C S, h 33 Chapel
Kreh, John, pianos, 7 King e, h 34 Cedar n
Kreh, Peter, elect, h 225 Lancaster e
Kreiner & Co, urn mfrs, 26 Wilhelm
Kreiner, Fred, carvr, h 132 Wellington
Kreiner, Jacob, finshr, h 158 Louisa
Kreiner, Jacob, sr, finshr, h 82 Edward
Kreitzer, Hermn, finshr, h 72 Margaret av
Kreitzer, John, wks Piano facty, h 87 Victoria
Kreller, Chas, drvr, h 80 Courtland av e
Kreller, Fred, btchr, 103 Water n

Kreller, Phillip (Lembke & Kreller), 18 Albert n
Kreller, Wm, tmstr, 130 Edward
Kress, Cora, drsmkr, Smyth Bros, 95 College
Kress, Fred, button wkr, h 95 College
Kress, John G, mach, h 30 Spetz
Kress, William, mgr Hagen Shirt and Collar Co, 185 Queen s
Kress, Wm P, mgr Hagen Shirt and Collar Co, 185 Queen
Kressler, Mrs Kate, h 64 Breithaupt
Kretz, Fred, wks G T R, h 32 Homewood av
Kriesel, Jacob, h 85 David
Kroetch, Alfd, drvr, 152 King e
Krogmann, A, shmkr, 28 Benton, h 156 Church
Krohn, Carl H, mech, h 56 Mill
Krolitzki, Jno, lab, h 156 Strange
Kronenberg, Mrs F, h 49 Foundry s
Kropf, Albt, cabntmkr, h 121 Weber e
Kropf, Geo, packr, h 201 Weber e
Krube, Henry, h 67 Petersburg rd
Krueger, Fred, h 104 Blucher
Krueger, Fred, jr, tanr, h 104 Blucher
Krueger, Gottlieb, wks W, G & R, h 47 Peter
Krueger, Gustav, h 62 Zoeller
Krueger, Hermn, tanr, h 84 Water n
Krueger, Otto, wks Felt facty, h 147 Waterloo
Krueger, Theodore, wks Felt facty, h 69 Joseph
Krueher, Chris, wks Button facty, h 45 Brubacher

The Mutual Life of Canada
Canada’s big and only Mutual Life Insurance Company. The Policyholders really Own, really Control and really Get EVERYTHING.

W. M. O. LOGHEAD, District Manager
51 King St. West, Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

TOWN OF BERLIN

Krueger, R, h 40 Blucher
Krug, Fred, supt Arnot Inst, h 63 Frederick
Krug Furn Co, 111-13 Ahrens w
Krug, Hartman, h 67 Foundry n
Krugman, August, h 156 Church
Kruschinski, M, finshr, h 147
Glasgow
Kruschinski, August, lab, h 29
Kruschinski, Theo, mech, h 157
Waterloo
Krule, Chas, plmbr, h 138 Church
Krule, Fred, cartkr, h 152 Albert
Kruschinski, Wm, tanr, h 13 Roland
Kruspe, Ezra, h 17 Martin
Kuboba, Alfd, h 108 Blucher
Kuch, Chas, ptr, h 15 Brubacher
Kudoba, Fred, mech, h 156 Waterloo
Kuehn, John, lab, h 98 College
Kuehner, Adam, shmr, h 42 Ahrens w
Kuehner, Lincoln, mech, h 45 Ahrens w
Kuempenel, Ferd, mech, h 25 Ellen w
Kuenemann, Mathw, wk Rubber facty, h 48 Wilhelm
Kufski, Chas, contr, 23 Locust
Kufski, Conrad, wtchmn, h 128
Mill
Kuhl, T S, gro, h 285 King w
Kuhlthau, Wm, h 47 Ellen e
Kuhn, A, porter, b American Hse
Kuhn, Fred, cartkr Cemetery, 66
Willow
Kuntz Lager Beer Agency, G
Ziegler, mgr, 122 King w
Kurschinski, Edwd, wks Brwy, h 204 Waterloo
Kurschinski, Erns, h 115 Park

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Kurchinski, Mrs M, h 21 Green
Kurchinsky, Gustav, eng, h 96
Elgin
Kurt, Albt, tanr, h 226 Mill
Kurt, Bernhardt, lab, h 244 Mill
Kushner & Feldman, furriers, 63
King e
Kushner, Wm (Kushner & Feldman), 63 King e
Kuss, Otto, brklyr, h 87 Samuel
LaBonte, Peter, eng, h 23 Henry
Lackenbauer, Henry, finshr, h 53
Wellingtom
Lackner, Mrs C, h 5 Otto

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Address</th>
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<tr>
<td>Lackner, H. G. M. D.</td>
<td>h 34 Queen n</td>
<td>LaCourse, Geo, b</td>
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<tr>
<td>LaCourse, G. D.</td>
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<td>LaCourse, Geo, b</td>
</tr>
<tr>
<td>LaGrange, H. S.</td>
<td>mfr, h 26 Irvin</td>
<td>Laing, C. L. mgr</td>
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<tr>
<td>Laing, C. L.</td>
<td>Bank of Hamilton, h 18 Irvin</td>
<td>Laird, Mrs A. M.</td>
</tr>
<tr>
<td>Laird, Mrs B.</td>
<td>h 34 Irvin</td>
<td>Laird, L. L.</td>
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<td>Laird, L. L.</td>
<td>clk Dom Bank, 34</td>
<td>Laird, Wm L. salsmn, h 44</td>
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<td>Lalonde, A.</td>
<td>prop Skating Rink, b</td>
<td>Grand Central</td>
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<tr>
<td>Lang, Albt B.</td>
<td>agt Raymond Sewing Mach</td>
<td>Lang, Augst (Lang Tanning Co), h 177 King w</td>
</tr>
<tr>
<td>Lang, Augst</td>
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<tr>
<td>Lang, E. D.</td>
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<td>Lang, C. bkpr Bank</td>
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<td>Lang, Edw G.</td>
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<td>h 20 Heines av</td>
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<tr>
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<td>10 Gateman Ine</td>
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<td>brbr, 112 King w, b</td>
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<td>h 134 Louisa</td>
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<td>h 166 Frederick</td>
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<td>Lautenschlager, R W</td>
<td>bkpr, 166 Frederick</td>
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<td>Law, Jas</td>
<td>bkpr, h 340 King w</td>
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<td>livery, 25 Queen n, b Market Hotel</td>
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<tr>
<td>Lawrence, Frank</td>
<td>wks Felt facty, h 100 Waterloo</td>
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</table>
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>101</th>
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<tbody>
<tr>
<td>Leaper, Mrs Elizbth, h 39 Ellen e</td>
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<tr>
<td>Learn, Miss Mary, h 98 Church</td>
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<td>Lecuyer, Laurent, clock mkr, h 38 Elgin</td>
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<tr>
<td>Lederman, Agnes, clk P O, 98 Weber e</td>
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<td>Lederman, Mrs Chas. 98 Weber e</td>
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<tr>
<td>Lee, Sam, Indry, 141 King w</td>
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<td>Leeson, W H, general store, 38 King w, h 32 Weber e</td>
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<td>Leffersis, Louis, hat cleaner, 22 King w, h 134 King e</td>
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<td>Lehman, Jos, wks C P R, h 73 Petersburg rd</td>
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<td>Leitch, A J, trav, h 32 Samuel</td>
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<tr>
<td>Lembke &amp; Kreller, cigars, tobacco, etc, billiard parlor in connection, 7 King w</td>
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<td>Lembke, C G, (Lembke &amp; Kreller), h 18 Albert n</td>
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<td>Lemenski, F, h 159 Strange</td>
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<tr>
<td>Lemenski, Frank, h 111 Strange</td>
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<td>Lemenski, G, h 182 Wilmot</td>
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<td>Lemenski, I, h 135 Strange</td>
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<td>Lepek, Martin, h 188 Breithaupt</td>
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<td>Lesewski, Anthony, h 68 Breithaupt</td>
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<td>Leslin, Lazarus, shmkr, h 159 King w</td>
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<tr>
<td>Letson, Chas, wks G T R, h 94 Lancaster w</td>
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<td>Letson, Elmore, drvr Dom Exp, h 55 Foundry s</td>
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<td>Levan, Zeph, wks Rubber fcty, h 28 Pinke</td>
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<td>Lewandowski, Anthony, lab, 185 Strange</td>
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<td>Lewandowski, Frank, lab, h 185 Strange</td>
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<td>Lewis, Alma, steno W, G &amp; R, 62 Courtland av e</td>
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<td>Leyes, Norbert, brbr, h 68 Mill</td>
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<td>Leyes, Oswald S, asst clk, 68 Mill</td>
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H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company LIMITED
Total Funds Exceed $84,600,000

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<thead>
<tr>
<th>LEMBEK &amp; KRELLER</th>
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<td>Cigars, Tobacco, Etc.</td>
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H. L. STAEBLER & CO., INSURANCE
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Agents for
Commercial Union Assurance Company LIMITED
Total Funds Exceed $84,600,000

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<td>Cigars, Tobacco, Etc.</td>
</tr>
<tr>
<td>7 KING STREET WEST</td>
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</tbody>
</table>
Lloyd, Alice, opr Bell Tel Co, 170
Queen n
Lloyd, Jas, wks Breithaupt's, h
170 Queen n
Libsien, Theo, wks Breithaupt's,
h 198 Louisa
Lobsinger, Geo M, h 142 Water s
Lobsinger, Harry, Jr, 18 Queen
n, h 113 Water s
Lockhart, Archbl, coal, 64 Wil-
mot and 64 King w, h 36 Court-
land av w
Lockhart, Alex, bkpr, h 109 Wat-
er s
Lockhart Cartage Co. A Lockhart,
mgr, 61 King w
Lochead, W M O, district mngr
Mutual Life of Canada, 51 King
w, phone 511, res George st,
Waterloo, phone 323
London Life Ins Co, 63 Queen s
Loney, Mrs Annie, h 279 Wel-
lington
Longo Bros, fruit, 114-6 King e
Longo Fruit Co, 42 King w
Longstreet, Norman F, mech, h
72 Lancaster w
Looker, John, brklyr, h 169
Ahrens w
Loos, Wm H, mgr F I Wéaver's,
199 Ahrens w
Lorentz, Martin, lab, h 44 Pinke
Lorentz, Norm, lab, 44 Pinke
Lossing, Chas, ptr, h 86 Court-
land av e
Lowes, Miss A F G, mlgr, 70
King w, h 29 Roland
Luckhard, G F, mgr Luckhard
Specialty Co, 56 Queen s
Luckhard, Ottile M, sleno Luck-
hard Specialty Co, h 35 Scott
Luckhard Specialty Co, G F Luck-
hard, mgr, 56 Queen s
The list of the Company’s Policy-holders includes some of the largest corporations and most influential business men of the country.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND LANCASTER

Guarantee and Accident
INSURANCE COMPANY

McDonald, Clara, drsmkr Smyth Bros, 48 Duke
McDonald, Mrs P, h 34 Courtland av
McDonald, Peter, tinsmth, h 48 Duke
McFadyen, A, telr Merchants' Bank, 41 David
Macfarlane, R M, dentist, 28 King w, Union
McGillawee, J, M D, h 52 King w
McGinnis, Beatrice, steno W & R, 200 Albert s
McGinnis, J, salsmn, h 40 Cameron s
McGinnis, John, wks W & R, h 200 Albert s
McGuire, John, drvr, h 313 Wellington
McGuire, Mary, cashr Smyth Bros, 59 Wellington
McHachlin, T H, clk Merchants' Bank, 74 Lancaster e
McIntyre, G A, insurance & conveyancing, I S K Weber Co, Ltd, h 8 Louisa
McIntyre, Victor S, sec Berlin & Waterloo St Ry, h 297 King w

McKay, J F, gro, 159 Queen s
McKay, J W, h 113 Young
McKeller, H D (Berlin Bedding Co), h 130 Frederick
McKelvie, John, wdwkr, h 62 Pinke
McKenzie, Wm, shmkr, b 29 Queen n
McKersie, S A, wks Indry, h 30 Breithaupt
McLaren, John, M D, h 87 Frederick
McLaren, Robt, eng, h 141 Louisa
McLaughlin, Leo, see Employers' Assn of Waterloo Co; Waterloo
McLeod, A B, trav, h 18 Chestnut
McLeod, Vernon D, mgr Bank of Nova Scotia, h 50 Church
McMeekin, J, ins agt, 40½ King e, h 54 Ellen e
McNally, John, h 17 Krug
McNally, Jno S, agt, 132 Weber e
Macnaughton, Danl, mech, h 28 Stahls av
McNulty, Henry, b Brunswick Hotel
McPhail, Geo, agent pianos, h 39 Ellen e
McWall, Thos, firemn, h Gordon
Mackie, Leonard, brbr, b 133 Weber w
Macklin, F E, dry goods, 15 King w, h 30 Courtland av
Mader, John L, salsmn, h 14 St George
Maecker, John, tmstr Sugar fcty, h Arnold
Maehler, Henry, mach, 30 Cherry
Mager, Armina, h 70 Peter
Mager, Violet, h 70 Peter
Maguire, Saml, drvr, h 272 Breithaupt

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

W. M. O. LOCHEAD, District Manager, 51 King St. W., Berlin
OFFICE PHONE 511
HOUSE PHONE 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire
Insurance Company

Total Assets (including
subscribed capital), $429,000

Martin, Hilkiah, cabntmkr, h 61
Weber e
Martin, Hiram, clk, 61 Weber e
Martin, Mrs Jean, h 74 Edward
Martin, John, mech, 74 Edward
Martin, Miss Mamie, steno Millar
& Sims, 155 Weber e
Martin, Otto, pntr, h 21 Cherry
Martin, Peter M, wks Sugar fcty,
h 11 Simeon
Martin, Wellington, shipr Al-
pha Chemical Co, h 70 Lancas-
ter e
Martin, Geo, tanr, h 68 Cedar n

PERTH MUTUAL
FIRE
INSURANCE COMPANY

Established 1863
Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 219; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

You consult your own
interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER,
CONVEYANCER, ETC.
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Office Phone</th>
<th>House Phone</th>
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</thead>
<tbody>
<tr>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
<td>11 Queen South, Berlin</td>
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<tr>
<td><strong>Sterling Accident and Guarantee Company</strong></td>
<td><strong>Surplus to Policyholders, $293,889,95</strong></td>
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<tr>
<td>Martz, Alex</td>
<td>wks Elect Lt Wks, h 150 Church</td>
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<td>Martz, Henry W</td>
<td>pntr, h 99 Benton</td>
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<td>Mason, Fred</td>
<td>sectn formn, h 303 Wellington</td>
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<td>Massel, Chas J H</td>
<td>wks Rumple’s, h 91 Scott</td>
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<td>h 76 King e</td>
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<td>Massel, Otilia</td>
<td>slsldy Snyder Bros, 24 Alma</td>
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<td>Master, Irvine</td>
<td>City Flour Mills, 214 Queen s, h 71 Schneider av</td>
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<tr>
<td>Master, J K</td>
<td>supt Kimmel Felt Co, h 21 Otto</td>
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<td>Master, Mrs Lydia</td>
<td>h 27 Ellen e</td>
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<tr>
<td>Master, David</td>
<td>carp, h 66 Charon</td>
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<td>Mathis, Jacob</td>
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<td>h 80 Weber w</td>
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<td>h Tuerk</td>
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<tr>
<td>May, August</td>
<td>contr, h 30 Ellen w</td>
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<tr>
<td>May, Conrad</td>
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<tr>
<td>May, Hannah</td>
<td>salsldy China Hall, 30 Ellen w</td>
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<tr>
<td>May, Henry</td>
<td>carp, 44 Elgin</td>
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<td>sec-treas Berlin</td>
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<td>Mealeh, A.</td>
<td>tobcnst, h 40 Roy</td>
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<td>Meisner, Louis</td>
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<td>Melchin, Hermn</td>
<td>tanr, 164 Tuerk</td>
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<td>Menges, Conrad</td>
<td>h 45 Elgin</td>
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<td>E Butler, mngr, 46 King w</td>
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<td>Merchants’ Printing Co, printers and publishers</td>
<td>23 Queen n</td>
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<td>Merchants’ Rubber Co</td>
<td>51 Breithaupt</td>
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<tr>
<td>Merner, Alex W</td>
<td>deputy registrar, h 11 Alma</td>
<td></td>
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<tr>
<td>Merrick, L D</td>
<td>prp China Hall, 20 King e</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The MUTUAL LIFE OF CANADA</td>
<td>All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>W. M. O. LOCKHEAD, District Manager, 51 King St. West, Berlin</td>
<td>Office Phone 511</td>
<td>House Phone 323</td>
<td></td>
</tr>
</tbody>
</table>
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN

Mertz, Henry, pntr, h 182 Frederick
Mertz, Henry, pntr, h 112 King e
Metcalfe, Geo R (W Metcalfe & Co), h 20 Ahrens e
Metcalfe, Miss K, bkpr Metcalfe & Co, 20 Ahrens e
Metcalfe, Wm (W Metcalfe & Co), h 148 Frederick
Metcalfe, Wm, & Co, grocers & liquors, 43 King w
Metropolitan Life Ins Co, Emil Hess, asst supt, 40½ King e
Metuchinik, Abram, lab, h 204 King w
Metz, Aaron, drvr P K Weber, 185 Queen n
Meyer, Mrs Agatha, 103 Weber w
Meyer, Chas, shmkr, 26 Simeon
Meyer, Conrad, gen repairs, 39-41 Queen s, h 55 Francis n
Meyer, Geo, box mkr, 26 Simeon
Meyer, H H, gen repairing, 17-21 Foundry n
Meyer, Jacob H, shoemkr, h 26 Simeon
Meyers, Mrs A L, h 71 Weber e
Meyers, Mrs E, h 12 Dill
Miaskowski, Chas, lab, h Cedar Grove av
Michael, Martin, eng, h 56 Foundry n
Michael, Philip, caretkr, 44 Krug
Michael, Tony, pdlr, h 46 Cedar s
Michalofski, Julius, tanr, h 14 Grove
Mick, W G, wks News-Record, 206 Lancaster
Middleton, S H, impr, 23 Queen n, h 15 Ahrens e
Middleton, T H, imprtr, h 15 Ahrens e
Miehm, Chas, contr, h 55 Ellen e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(WE WILL BOND YOU)
Established 1896
Cash Capital, $1,700,000

Miehm, Chas, contr, h 281 Wellington
Miehm, Geo L, carp, 51 Mansion
Miehm, Jos L, carp, h 44 Ellen e
Miehm, Olivia, pntr Rittenger & Motz, 44 Ellen e
Miehm, Solomon, mason, h 64 Lancaster w
Mielhausen, John, h 22 Bingeman
Mielke, Chas F, bkpr Randall & Roos, 264 Frederick
Miesner, Wm, mech, h 92 Wellington

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

A. C. Bender, ESTATE+
REAL CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.
+++ INFORMATION
CHEERFULLY GIVEN.
12 QUEEN ST. SOUTH.

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & KRELLER, 7 KING ST. WEST
Walper Block
Pool and Billiard Parlor in connection.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserved, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

108 VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,338
(Including uncalled capital stock)

Miglarini, Laso, Jr., h 302 King w
Mihm, Rev A P, pastor German
Baptist Church, h 84 Benton
Millburn, Mrs Helen, hair gds, 104
King e, h 270 King e
Millar & Sims, barristers, 47
King w
Miller & Solomon, grocers, 108
Wilmot
Miller, A B, bkstmth, 159 King e,
h 182 King e
Miller, A H, town clerk, Town
Hall, 100 Queen n
Millar, Alex (Millar & Sims), h
100 Queen n
Miller, Anthony, shmr, h 42
Waterloo
Mills, C H, & Co, dry goods, 22-4
King e
Mills, C H (C H Mills & Co), h 51
Alma
Miller, Carl, lab, h 11 Albert s
Miller, Chas E, mech, 158 Tuerk
Miller, Chas G, wks Felt facty,
h 150 Waterloo
Miller, Rev C R, h 1 Otto
Miller, Eph, bkstmth, h 182
King e
Miller, Fred, pnt, E Hamel & Co
Miller, Fred, wks Kaufman's, h
92 Charon
Miller, John, box mkr, h 120
King e
Miller, John M, tanr, h 61 Glass-
gow
Miller, Oscar (Miller & Solomon),
158 Tuerk
Miller, Philip P, firemn, h 188
Louisiana
Miller, Mrs Rose, h 25 College
Miller, Simon, carp, h 48 Krug
Miller, Mrs Simon, h 55 Alma
Miller, W, mech, h 253 King w
Miller, Wm, lab, h 9 Albert s
Miller, Wm, h 55 Albert s
Miller, Wm, lab, h 100 Wilmot
Miller, Wm, mech, h 13 Pine
Mills, Fred, lab, h 34 Caroline
Minchin, D J, M D, h 60 Found-
dry s
Minikowski, L, gro, h 92 Strange
Minister, Michl, mach, 53 Strange
Mitchell, —, h 91 St George
Mitchell, Herbt, cabntmkr, h 26
Courtland av e
Mitchell, W E, bkpr, h 163
Queen s
Mitchell, W O, h 14 Mitchell av
Mitchell, Wm, h 10 Mitchell av
Mitzlaff, John, lab, h 101 Spring
Mode, John L, clk Smyth Bros,
14 St George
Moebus, Louis, h 116 Benton
Moffatt, John, trav, h 28 Weber w
Mogk, Mrs E, h 143 King e
Mohr, H C, gro, 62 Frederick, h
9 Foreman Place
Moier, Ella, saisidy A & E Heller,
21 Schneider av
Molson, Fred, finshr, 422 King w
Moody, David, trav, h 74 Lancas-
ter e

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager, 31 King St. West, Berlin
Office Phone 511
House Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the super-
iority of this Company.
Moody, Edna, opr Bell Tel Co, 132 Weber e
Moody, Gertie, steno, 83 Weber e
Moody, Jas, bkpr, 83 Weber e
Moody, Robt, bkpr, 132 Weber w
Moody, W J, mgr Alpha Chem Co, h 83 Weber e
Moore, John D, registrar, h 138 Frederick
Moore, Mrs Patk, h 186 Frederick
Morgan, Robt, pntr, h 17 Edward
Morish, Wesley, tanr, h 76 Mill
Morley, Chas, mach, h 220 Wellington
Morley, Mrs Geo, h 66 Braun
Morrison, J, forem, b Grand Central
Morrison, Wm, mgr Baetz & Boehmer, h 450 King e
Moser, Emma, salsldy A Weseloh & Co, Waterloo
Moser, J K, sadlr, h 161 Weber w
Moser, Otto, salsmn A J Gabel, 99 College
Moskovitch, Jacob, mech, h 30 Stahls av
Moss, John, clk Bank of Hamilton, res Freeport
Mosser, Anthony, wdwr, h 55 DeKay
Mosser, Edwd, drv, h 38 Willow
Mosser, John, wks Robe facty, h 34 Cedar n
Mosser, John, h 109 Young
Mosser, Leo, salsmn Lang Bros, 99 College
Mosser, Mary, h 167 Joseph
Mosser, Robt, salsmn W O Costello & Co
Motz, John, sheriff, h 56 Weber w
Motz, W J (Rittinger & Motz), h 180 King w
Mowat, Mrs Oscar, h 86 Wilhelm

H. L. STAEBLER & Co.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance Company
Established 1871
Total Assets, $271,000

Mowat, T J, mangr R Neill, h 83 Ahrens w
Moyer & Shantz, implmnts, 77-79 King e
Moyer, A (Moyer & Shantz), Schneider av
Moyer, Abram, implmnt agt, h 21 Schneider av
Moyer, Miss Alice, h 128 Queen s
Moyer, Allan A, genl store, 32-34 Frederick, h 57 Duke
Moyer, C E, pntr, 293-5 King w
Moyer, Edna salsldy, 21 Schneider av

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $190,769.

C. A. BOEHM, Agent
Waterloo and Berlin
OFFICE
249. Residence 209.

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. W., Walper Block.
The Canadian Bank of Commerce

Paid up Capital, $10,000,000.
Reserve, $5,000,000.
Total Assets, $150,000,000.
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets,  $9,900,000
Total Losses Paid, 65,000,000

Moyer, Ella, steno W, G & R, 159 Lancaster e
Moyer, Mrs H, h 55 Scott
Moyer, Herbt J, clk W, G & R, 128 Queen s
Moyer, John, h 10 Irvin
Moyer, Mrs Peter, h 19 Scott
Moyer, Peter L, horse dir, 17 Eby
Moyer, S C, h 57 Duke
Moyer, S S, bkpr, h 159 Lancaster e
Moyer, Vernon, bkpr J Fennell & Son, 21 Brubacher
Mueller, Carl, pntr, h 23 Roland
Muldoon, Edwin T, cabtinkr, h 55 John
Muldoon, Jos, finshr, 203 King e
Muller, Albt C, h 162 Waterloo
Munro, Wm, brokr, 24-6 Queen n
Murawsky, Martin, finshr, h 136 Blucher
Murawski, Peter, shipper, h 288 Breithaupt
Murawski, Theo, carvr, h 124 Ahrens w
Murdie, R, telr Dom Bank, Union
Murray, John J, bkr, h 52 Henry

Musclow, Wm, tmstr Sugar fcty, h Lancaster w
Musselman, Amos, bkpr W, G & R, 121 Weber e
Musselman, Mrs C, h 16 Krug
Musselman, Frank, wks Button fcty, h 54 Samuel
Musselman, Mrs D M, h 36 Cameron n
Musselman, Isaac, wks Rubber fcty, h 26 Kaiser
Musselman, Walter, salmsn S H Knox & Co, 51 Church

Mutual Life of Canada, W M O Lochead, dist mgr, 51 King w
Mylius, Mrs Amelia, h 37 Margaret av
My Valet, H Amelia, prop, 147 King w
Nahrgang, Mrs Cath, h 43 Cameron n
National Furniture Co, Ltd, 231 Albert s.
Near, Wm J, wks Trunk fcty, h 21 Francis n
Nehls, Wm, lab, h 148 Waterloo
Nelbergall, E, clk Light Comsn
Nechel, August, lab, h 75 Elgin
Neill, R, boots and shoes, trunks and valises T J Mowat, mngr, 19 King e
Nesbitt, Vaughan, button wkr, h 73 Joseph
Neville, Mrs J E, h 19 Margaret
News-Record Publishing Co, Wm Uttley, mngr, 31 King w
Nicholson, Mrs Geo, 105 St George
Nicklaus, ohn, mason, h 110 Wellington
Niederheuser, Gottlob, h 132 King e

W. M. O. LOCHEAD,
DISTRICT MANAGER.
51 King Street West, Berlin
PHONE 311 HOUSE PHONE 222

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public

Used by Patti, Eames' Wanless

Haines Bros' pianos

by Patti, Eames' Wanless
## ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
**ESTABLISHED 1871.**
**HEAD OFFICE, BERLIN, ONT.**
**Has had 38 Years’ Experience in Fire Insurance Underwriting.**
**IT'S GROWTH HAS BEEN A STEADY ONT.**

### TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Niergarth, Arthur</td>
<td>h 21 Heines av</td>
<td>mac</td>
</tr>
<tr>
<td>Niergarth, Henry</td>
<td>h 60 Breithaupt</td>
<td>brdng</td>
</tr>
<tr>
<td>Niergarth, Philip</td>
<td>h 72 Louisa</td>
<td>mgr Star Shoe Co.</td>
</tr>
<tr>
<td>Niehaus, Chas F.</td>
<td>17 Margaret av</td>
<td>postmaster</td>
</tr>
<tr>
<td>Nihal, Edwd</td>
<td>h 25 Eby</td>
<td>lab</td>
</tr>
<tr>
<td>Nihls, Ludwig</td>
<td>h 47 Albert s</td>
<td>street sprinkler</td>
</tr>
<tr>
<td>Noegel, Martin</td>
<td>h 22 Homewood av</td>
<td>grdnr</td>
</tr>
<tr>
<td>Noll, August</td>
<td>h 282 Breithaupt</td>
<td>mach</td>
</tr>
<tr>
<td>Noll, Gustave</td>
<td>h 55 Foundry n</td>
<td>firemn</td>
</tr>
<tr>
<td>Norman, Lambert</td>
<td>h 1 3 Lancaster e</td>
<td>lehr</td>
</tr>
<tr>
<td>Northern Life Ins Co, 9 Foundry n</td>
<td>C H, prop Berlin</td>
<td>Water Works, h 41 Foundry n</td>
</tr>
<tr>
<td>Norton, C H</td>
<td>prop Berlin</td>
<td>Noll, August mach h 282 Breithaupt</td>
</tr>
<tr>
<td>Nowach, John</td>
<td>h 22 Campbell Place</td>
<td>wks Glue fac ty h 47 Albert s</td>
</tr>
<tr>
<td>Nowak, Frank</td>
<td>h 43 Shanly Nyland, Geo H, mech h 48 Schneider av</td>
<td></td>
</tr>
<tr>
<td>Oberer, Casper,</td>
<td>h 146 Wellington</td>
<td>lab h 146 Wellington</td>
</tr>
<tr>
<td>Oberer, Christian</td>
<td>h 117 Weber e</td>
<td>lab h 117 Weber e</td>
</tr>
<tr>
<td>Oberer, Hnry</td>
<td>h 82 Cedar s</td>
<td>mach h 82 Cedar s</td>
</tr>
<tr>
<td>Oberer, Herman</td>
<td>h 130 Louisa</td>
<td>shoemkr h 130 Louisa</td>
</tr>
<tr>
<td>Oberholtzer, Mrs</td>
<td>h 146 Lancaster e</td>
<td>Annie h 146 Lancaster e</td>
</tr>
<tr>
<td>Oberholtzer, D S</td>
<td>h 173 Strange</td>
<td>shoemkr h 173 Strange</td>
</tr>
<tr>
<td>Oberholtzer, I H</td>
<td>h 19 Pandora av</td>
<td>wks Rope Fcty h 19 Pandora av</td>
</tr>
<tr>
<td>Oberholtzer, J B</td>
<td>h 19 Courtland av e</td>
<td>shmkr h 19 Courtland av e</td>
</tr>
</tbody>
</table>

### H. L. STAEBLER & CO., INSURANCE
**11 Queen South, Berlin**
**Agents for**

### BOILER INSPECTION
**INSURANCE COMPANY OF CANADA**
**Established 1875**
**Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company**
**Total Security to Policyholders, $4,552,000**

- Oberholtzer, G V, & Co, Ltd, shoe mfrs, N B Detwiler, pres, 117 Weber w
- Oberlander, Rev F, pastor St Peters Ch, h 49 Queen n
- Odrowski, Mrs, h 83 Water n
- Odrowski, Ann, clk, 83 Water n
- Oelheiser, Edwd, mech, h 102 Lancaster e
- Oelschlager, Wm, eng, h 15 Hilda place
- Oestreich, John, h 119 St George

### C. A. BOEHM
**District Agent**

**THE**

**Employers’ Liability Assurance Corporation, Limited**
**Capital, $5,000,000.00.**
**Accident, Sickness, Employers’ Liability and Guarantee Bonds**
**Liberal Policies Issued. Prompt Settlements.**

**Phones — Office 249; Residence 200**

---

**Lembke & Kreller,**
7 King St. W., Walper Block.

**CIGARS, TOBACCO, Etc.**

**Pool and Billiard Room in connection.**
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1898
Total Funds, $15,000,000
Capital Paid Up, 1,320,000
Uncalled Capital, 9,680,000

Ogram, Richd, h 20 Linden av
Ogram, Robt, h 58 Cedar s
Ohlheiser, Edwd, slsmn Ernst &
Co, 102 Weber e
Ohlheiser, Anthony, cbnt mkr,
h 80 Water n
Olarek, John, h 206 Strange
Oldenberg, Fred, tanr, h 44
Cherry
Oldenberg, Herman, tanr, h 114
Strange
Olinski, Thos, lab, h 250 Tuerk
Olympia Confectionery, Timothy
Eagen, prop, 40 King w
O'Neil, George, chief of police,
h 71 Alma
O'Neil, Michel, lab, h 13 Spring
O'Neil, Ralph, asst mgr S H
Knox & Co, Frederick
Ontario Button Co, S Moyer, mgr,
85 King w
Ontario Glocke, Rittinger &
Motz, publishers, 15 Queen s
Ontario Sugar Co, R E Gordon,
mgr, Arnold
Onward, Mfg Co, 143 King w
Opperman, Wm, slsmn Mills &
Co, 84 Church

Oraszek, John, finshr, h 127
Courtland av e
Oraszek, Jos, tanr, h 105 Peter
O'Rourke, Wm P, h 162 King w
Oschman, Casper, turner, h 22
Daniel
Oswald, Henry, clk Smyth Bros,
h 22 Francis n
Oswald, Milton, slsmn Lang
Bros, 121 College
Oswald, Jacob B, h 46 Ahrens w
Oswald, Wm, pearl ctr, h 121
College
Ott, Alvin, foremn, h 40 Heiman
Ott Brick Co, M Ott, mgr, Heiman
Ott, Chas F, bkpr 1 S K Weber
Co, Ltd, h 14 Bingeman
Ott, John, wtchmn, h 199 Court-
land av e
Ott, Michl, (Ott Brick Co), h 292
Mill
Ott, Saml, tmstr, 292 Mill
Ott, Wm, carp, h 12 Spetz
Otterbin, Henry, carp, h 110
Water s
Paepke, Henry, mason, h 92 Hoff-
man
Paetz, Geo, plstr, h 73 Ahrens w
Palesczyn, John, mech, h 19
Henry
Pampenski, Abram, lab, h 165
Tuerk
Pappernick, Sam, agt, h 159
King w
Partica, Adam, tanr, h 78 Strange
Pascoe, Ernest, lab, h 35 Henry
Pashak, John J, blksmith, h 33
St Leger
Pearce, Hambly (Alpha Chemical
Co), h 36 Weber w
Pearce, Percy, sec Alpha Chem
Co, h 126 Queen s

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in
respect of investments are the items that count.
Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

Pearce, Thos, pub school insp, h 8 Ahrens e
Pearl Steam Laundry, D Knippel, prop, 54 Queen s
Pearson, Mrs C L, h 30 Alma
Pearson, H, lab, 178 Lancaster w
Pearson, John, h 26 Charon
Pearson, Wesley, trav, h 24 Andrew
Peerless Leather Co, 44 Water s
Peltz, Mrs Mary, h 55 Cedar s
People's Railway, The, 65 King w
Peppiapp, Miss Francis, sec Y W C A, 72 Queen s
Pequegnat, Arthur, mgr Berlin Racycle Mfg Co, h 241 Frederick
Pequegnat, Arthur, Clock Co, 53-61 Frederick
Pequegnat, Edmond, bkpr Berlin Racycle Co, h 9 Samuel
Pequegnat, Geo, clock mkr, h 35 Schneider av
Pequegnat, Leon A, bkpr, 35 Schneider av
Pequegnat, Paul, watchmaker & jeweler, 30 King w, h 53 Duke
Pequegnat, Philip, jwlr, h 21 Samuel
Pernfus, Norman, ptrnkr, h 35 Theresa
Perrin, A A, photo, 155 Wellington, h 143 Weber w
Perrin, Benjamin, coal oil dir, h 52 Foundry s
Perrin, Jos, h 63 Mill
Perrin, Gordon, uphlsr, 52 Foundry
Perrin, Wellington, mach, h 8 Lancaster w
Pershbacher, J H, trmr, h 21 Willow

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INCORPORATED 1849

Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Pert, Alex M, cbntmkr, h 119 Cedar s
Petch, Jas E, cond St Ry, h 64 Cedar n
Petch, Saml, constable, h 69 Church
Peters, Harry, clk, 165 Benton
Peters, John, h 165 Benton
Petersen, Neils, butr turnr, h 11 Edward
Pfaff, Bertha, mlnr Mills & Co, 25 Foundry
Pflanzer, Edwd, salsmnh Smyth Bros, 153 Weber e

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
Plummer, P A, mason, h 108 Weber e
Poddam, August, mec', l. 27 Wilhelm
Podam, Gustav A, coal dir, h 104 Ahrens w
Podam, Herman, mason, h 209 Waterloo
Pollahousky, Ella, drsmkr Smyth Bros, 40 Hopp
Pollakousky, Chas, mach., h 40 Hopp
Pollakowski, Fred, prntr Ritten-ger & Motz, h 94 Wellington
Polad, Stephen, lab, h 74 Victoria
Poll, Chas, lab, h 213 Strange
Pollock, Art B (Pollock Mfg Co), 68 Benton
Pollock Mfg Co, gramaphones, 380 Victoria
Polokowski, Wm, wks G T R, h 102 Louisa
Polson, John, lab h 114 Elgin
Polzin, August, lab, h 24 Cameron n
Polzin, August, jr, glzr, 24 Cameron n
Pomer, Annie drsmkr, 29 Andrew
Pomer, Danl, cabmtmkfr, h 29 Andrew
Pomer, Louis, wdwrk, h 221 Victoria
Popplow, Henry, fnsfr, h 24 Water s

W. M. O. LOCHEAD, District Manager
51 KING ST. W., Phone 511
House Phone 323

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee and Accident Insurance Company of Canada
Surplus to Policyholders, $213,447.72

Pflug, Fred A, h 114 Water n
Pfohl, Henry, lab, h 124 Weber e
Phi'p, Geo O, prop Theatorium, h 9 Ahrens w
Philips, E J, supt Elec Lt and Gas Works, h 17 Otto
Phillips, V O (Twin City Oil Co), h 23 Schneider av
Pialkowski, Louis, tanr, h 74 Breithaupt
Pieper, Wm, h 355 King w
Piez, Otto, pntr, h 25 Locust
Pincknat, Jos, mech, h 7 May Pl
Pinke, Geo, mason, h 24 Pinke
Pinke, Henry, lab, h 219 Wellington
Pinke, Robt E, contr, h 178 Louisa
Pipe, A A, coal and wood, 36 Foundry, h 80 Queen s
Pippin, Agnes, h 60 Walter
Pippin, Jas, florist, w Walter
Plantz, Jacob, h 200 King w
Plantz, Martin, lab, h C Gaukel
Planz, Wm, wks Rubber facty, h 165 Joseph
Player, Walter, wks G T R, h 275 Victoria

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders really Own, really Control and really Get EVERYTHING.

LEMBKE & KRELLER, CIGARS. TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000.
Reserve, $5,000,000.
Total Assets, $150,000,000.
Interest allowed on Deposits.
J. MOORMAN, Manager Waterloo Branch.

Vernon's Directory

H. L. Staebler & Co.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Rabethge, Frank, tanr, h 139
Tuerk
Raddatz, Alfd, pntr, 107 Wilmot
Raddatz, David, lab, h 107 Wilmot
Radtko, Wm, bchtr, h 236 Mill
Rake, Adam, h 134 Edward
Ramthun, Mrs L, h 123 Church
Randall, Chas, lab, h 48 Albert s
Randall & Roos, whol grocers,
34 Queen s
Ransom, Thos, wks G T R, h 36
Caroline
Rathman, A J, bkpr H Wolfhard
& Co, h 90 Frederick
Rathman, Herman, foremn Can
Furn Co, h 91 Frederick
Rathman, Hugo, wks Piano fcty,
h 41 Brubacher
Ratz, Geo E, carp, h 400 King w
Rau, Fred, cbnt mkr, h 13
Chapel
Rau, Harry, mech, 24 Courtland
ave e
Rau, Harry, clothes prsr, 11 King
w, h 22 Courtland av e
Rau, Wm S, wks Rubber fctry,
h 11 Kaiser

Rausch, George, shmkr, h 58 Al-
bert s
Rausch, Jacob, wks Gas Works,
h 211 Ahrens w
Rea, Wm, lab, h 270 Tuerk
Read, Wm J, lab, h 49 Foundry n
Reade, W M, barrister, 18 Queen
n, res Waterloo
Reck, Fred, h 46 Charon
Reeve, Walter, mach, h 150 Mill
Refeski, Michael, tanr, h 20
Mount Hope
Rehman, John C, tanr, h 198
Breithaupt
Rehman, Wm, h 110 Wilhelm
Reiber, Jacob, lab, h 42 Bru-
bacher
Reid, Richd, tchr, h 59 Weber e
Reid, Simon, agt, h 23 Scott
Reidel, John, h 59 Ellen e
Reidel Martin, coal and wood, h
452 King w
Reiko, Herbt, cement worker, h
95 Weber e
Reimert, Wm, lab, h 39 Henry
Reiner, E R, (Schulte & Reiner),
h 54 Frederick
Reinhardt, Geo H, tmstr, h 166
Ahrens w
Reinhardt, Henry, wks G T R,
h 103 Wilmot
Reinhardt, John, lab, h 83 Vic-
toria
Reinhardt, Leander, tmstr, h 39
Theresa
Reinhart, Wm B, drvr, h 71
Louisa
Reist, Christian, gard, h 183 Wel-
lington
Reist, Florence, opr Bell Tel Co,
182 Queen n
Reist, Philip, wks Rubber fctry,
h 35 Ellen e

The Mutual Life of Canada
W. M. O. Lochhead, District Manager, 51 King Street West, Berlin
Office Phone 511
HousE Phone 323
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.

Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

Reist, E, steno, 182 Queen n
Reist, Mrs S, h 182 Queen n
Reitz, J, & Co, pntrs, 81 King e
Reitz, J C, shipr, 67 Wellington
Reitz, John, chntmkr, h 67 Wellington
Reitz, John C, shipr C H Doerr & Co, 57 Wilhelm
Reitz, Julius, (J Reitz & Co), h 36 Cameron s
Reitzel, Ed C, ctr Whitewear Co, h 64 Alma
Bellinger, Geo, lab, h 51 Wellington
Reilinger, Henry, lab, h 220 Victoria
Reilinger, Mrs Jos, h 159 Frederick
Reilinger, Saml, lab, h 126 Ahrens w
Remington, Bruce, bkr, h 65 Chapel
Rendell, C C, tellr Bank of Commerce, Waterloo
Rennie, M E, bkpr Canada Furn Co, 57 Bingeman
Reischl, Wendel, lab, h 11 May Place
Reith, Mrs C, h 40 Cedar s
Rey, Mrs W, h 25 Courtland av e
Reynold, Arthur J, acct Bank of Comm, 41 David
Rhodes, A W, glove ctr, 11 Foreman Place
Rhodes, Wm, jr, slsmn J J McCallum, h 17 Foreman Place
Rhodese, Wm J, asst Fire Chf, h 11 Foreman Place
Rice, Joseph, lab, h 201 Queen s
Richardson, J J, bkpr, h 298 Frederick
Rich finger, Julius, clk American Hotel, h 176 Ahrens w

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Richardson, C A, h 92 Church
Richert, John B, wdwkr, h 133 Church
Richert, M B, milkman, h 25 Cedar s
Richmond, G D, local manager
Bell Tel Co, 28 Foundry n
Rickerman, Albt, foremn Sewers, h 171 David
Rickert, Irvin, foremn, h 79 Lancaster e
Rickert, J A, milkman, h 24 Albert s
Rickert, Mrs John, h Mill
Rieber, Saml, h 12 Ellen e

GORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco; Etc.
7 KING STREET WEST

Pool and Billiard Parlor in Connection.

A. C. BENDER
REAL ESTATE
II Queen St. S.
ESTATES MANAGED,
HOUSES RENTED,
RENTS COLLECTED,
Etc.

WALPER BLOCK.
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rittinger, Charlotte</td>
<td>Steno</td>
<td>193 Frederick</td>
</tr>
<tr>
<td>Rittinger, Mrs Fred</td>
<td>h 57 Queen</td>
<td>n Frederick</td>
</tr>
<tr>
<td>Rittinger, Herman</td>
<td>prnr 44</td>
<td>King w, h 21 Ahrens w</td>
</tr>
<tr>
<td>Rittinger, John</td>
<td>(Rittinger &amp; Motz), h 50 Ahrens w</td>
<td></td>
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<tr>
<td>Rittinger, Wm</td>
<td>ins agrl h 193 Frederick</td>
<td></td>
</tr>
<tr>
<td>Ritz, E O</td>
<td>(Ritz &amp; Co), h 34 Francis n</td>
<td></td>
</tr>
<tr>
<td>Ritz, E O &amp; Co</td>
<td>druggists, 26 King e</td>
<td></td>
</tr>
<tr>
<td>Ritz, Mrs Mary</td>
<td>31 Francis n</td>
<td></td>
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<tr>
<td>Ritz, Meta</td>
<td>slsdy Mills &amp; Co, 31 Francis n</td>
<td></td>
</tr>
<tr>
<td>Ritz, R E</td>
<td>prnr h 132 Water s</td>
<td></td>
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<tr>
<td>Ritz, Roat</td>
<td>Edwd, trav, h 38 Alma</td>
<td></td>
</tr>
<tr>
<td>Robbie, John</td>
<td>wks A Lockhart, h 11 Stahl's av</td>
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<tr>
<td>Roberton, Saml</td>
<td>wks Sugar Factory, h 55 Samuel</td>
<td></td>
</tr>
<tr>
<td>Roberton, Thos</td>
<td>eng, h 100 Shanley</td>
<td></td>
</tr>
<tr>
<td>Roberton, A E</td>
<td>ticket atg G T R, h 50 Elgin</td>
<td></td>
</tr>
<tr>
<td>Roberton, B K</td>
<td>trav, h 17 Weber w</td>
<td></td>
</tr>
<tr>
<td>Roberton, Geo</td>
<td>mech, h 84 Mill</td>
<td></td>
</tr>
<tr>
<td>Roberton, John</td>
<td>mech, h 11 Hilda Place</td>
<td></td>
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<tr>
<td>Robson, John</td>
<td>finshir, h 297 Wellington</td>
<td></td>
</tr>
<tr>
<td>Robson, Mrs Susan</td>
<td>h 50 Weber w</td>
<td></td>
</tr>
<tr>
<td>Robson, Thos</td>
<td>wks Trunk Factory, 50 Weber w</td>
<td></td>
</tr>
<tr>
<td>Rockel, Lenhard</td>
<td>shmkr, h 179 Louisa</td>
<td></td>
</tr>
<tr>
<td>Roedding, Ezra</td>
<td>slsmn A Wese- loh &amp; Co, 169 Albert</td>
<td></td>
</tr>
<tr>
<td>Roehr, Robt</td>
<td>wdwrk h 32 Grove</td>
<td></td>
</tr>
</tbody>
</table>

**THE CANADIAN BANK OF COMMERCE**

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEEDED, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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**H. L. STAEBLER & CO., INSURANCE**

11 Queen South, Berlin
Agents for

**THE STANDARD LIFE ASSURANCE COY**

Established 1825

<table>
<thead>
<tr>
<th>Invested Funds,</th>
<th>$61,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canadian Investments,</td>
<td>18,000,000</td>
</tr>
<tr>
<td>Annual Revenue,</td>
<td>7,400,000</td>
</tr>
<tr>
<td>Profits Paid,</td>
<td>35,000,000</td>
</tr>
</tbody>
</table>

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**Rieck, Ernst**, carp, h 64 St George

**Rieck, Fred**, button wkr, h 134 David

**Rieck, Wm**, glove mkr, h 117 Waller

**Rieck, Mrs Wm**, h Lane, off Park

**Rieder, Mrs David**, h 33 Edward

**Rieder, Peter**, trav, h 38 Margaret

**Rieder, T H**, wks Rubber facrty, h 58 Roy

**Riehl, Geo V**, lanr, h 108 Peter

**Riehl, Jacob**, h 39 Peter

**Riehm, Jacob**, cfr Shoe facrty, h 71 Wellington

**Riener, Gisela**, slsdy, 80 Water n

**Ringle, John**, bch, h 137 Louisa

**Ringle, Philip**, wks Shirt facrty, h 115 Water n

**Ringler, Mrs Elizabeth**, h 111 Water n

**Ringler, Geo**, h 209 King e

**Rittershaus, Mrs Chas**, h 63 Krug

**Ritter, Waller**, porter, Grand Central

**Rittinger & Motz**, publishers,

**Journal Glocke**, Kolonist and Bauerfreund, 15 Queen s
ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN  
HEAD OFFICE, BERLIN, ONT.

The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>119</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roeder, Henry T, mach, h 66 Joseph</td>
<td></td>
</tr>
<tr>
<td>Roedling, J H, foremn Rubber fcty, h 123 Young</td>
<td></td>
</tr>
<tr>
<td>Roehr, Gustav C, bdng, h 111 Weber w</td>
<td></td>
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<tr>
<td>Poehrig, Casper, wks Randall &amp; Roos, h 19 Maynard av</td>
<td></td>
</tr>
<tr>
<td>Roesch, Thos, fnshr, h 152 Ahrens w</td>
<td></td>
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<tr>
<td>Rogers, Fred, piano tunr, h 85 Frederick</td>
<td></td>
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<tr>
<td>Rogge, Herman, cbntmkrc, h 106 Louisa</td>
<td></td>
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<tr>
<td>Rohleder, Fred, h 160 King w</td>
<td></td>
</tr>
<tr>
<td>Pohleder, John, cgrmkr, h 52 Francis n</td>
<td></td>
</tr>
<tr>
<td>Rohleder, Jos, mech, 52 Francis n</td>
<td></td>
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<tr>
<td>Rohleder, Wm, h 55 Courtland av e</td>
<td></td>
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<tr>
<td>Roland, Fred, wks Sugar Fctry, h 99 Lancaster e</td>
<td></td>
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<tr>
<td>Rolling, W A, brbr, h 138 Queen s</td>
<td></td>
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<tr>
<td>Roose, A W, fnshr, h 80 Water n</td>
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<tr>
<td>Roose, J E, brndr Germania Hotel, 68 Schneider av</td>
<td></td>
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<tr>
<td>Roess, A J, drugs, 2 King w, h 97 Queen n</td>
<td></td>
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<tr>
<td>Roos, Mich, trav Randall &amp; Roos, h 14 Irvin</td>
<td></td>
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<tr>
<td>Roos, Wm, h 116 Queen n</td>
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<tr>
<td>Roschman, Richd, button mfr, h 385 King w</td>
<td></td>
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<tr>
<td>Roschman, Rudolph, button mfr, h 375 King w</td>
<td></td>
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<tr>
<td>Rose, Alex A, milnr, 24 King w, h 95 Ahrens w</td>
<td></td>
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<tr>
<td>Rose, C L, button wkr, h 176 Victoria</td>
<td></td>
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<tr>
<td>Rose, Edwd, wks Felt fcty, h 72 Church</td>
<td></td>
</tr>
</tbody>
</table>

H. L. STAEBLIER & CO.,  
INSURANCE  
11 Queen South, Berlin  
Agents for  
HAND-IN-HAND  
INSURANCE COMPANY  
ESTABLISHED 1873  
OLD AND TIME-TRIED

| Rose, Claraco, fruitr, 68 King e | |
| Rosekat, Christn, tanr, h 100 Union | |
| Rosekat, John, wks Rubber fcty, h 143 Edward | |
| Rosen, Isadore, mech, 151 Church | |
| Rosenberg, Max, mer tr, 89 King w | |
| Ross Wm, pntr E Hamel & Co, 29 Queen n | |
| Roth, L P, salsmn M C Cressman, 74 Cedar | |
| Roth, Louis W, carvr, h 206 Louisa | |

Insurance Company of North America  
Founded 1792.  
Losses Paid, $1,447,730,841.  
Surplus, $5,589,406.  
Fire, Marine, Automobile, Tourist, Etc.  
C. A. BOEHM, Agent.  
Phones—Office 240; Residence 290.

LEMBKE & KRELLER,  
Cigars, Tobacco, Etc.  
POOL AND BILLIARD PARLOR IN CONNECTION.  
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
LONDON AND
Lancashire
Guarantee and Accident
INSURANCE COMPANY

Royal Tailoring Co; Chas Kaplin, mgr, 75 King w
Rozens, Charles, prop Dominion Cigar Store, h 10 Hilda Place
Rozens, Wm, clk Chas Rozens, 10 Hilda Place
Ruby, Albt E, acc't, h 70 Francis n
Ruby, Chas, sec Mutual Life, 70 Francis n
Ruby, Mrs Nelson, h 74 Francis n
Ruchty, Mrs M E, h 44 Caroline
Rudell, A E, dentist, 17 King e, h 21 Irvin
Rudell, Mrs Hannah, h 79 Scott
Rudy, Jonas, form'n, 109 Charles
Ruf, Adolph, prop Station Htl, 122 Weber w
Ruf, Emil, wine clk Station Hotel, 122 Weber w
Ruhl, John, tlr, h 60 Weber w
Rumpel, Geo, pres Berlin Felt Boot Co, h 39 Cameron s
Rumpel, Oscar E, sec-treas Berlin Felt Boot Co, h 25 Cameron s
Rusk, R E, bksmth, h 212 King e
Russell, Chas, implmnt agt, 6 Albert s
Russell, W, lab, h 15 Henry

Russell, W E, clk Bank of Commerce, Baden
Ryder, Nicholas, farmer, h Lancaster w
St Jerome's College, Rev A L Zinger, C R, pres, Duke, cor College
Sachs, Henry, millwright, h 22 Margaret av
Saeger, Frank, salsmn Metcalfe & Co, 47 Krug
Sanderson, Rev M H, h 96 Church
Sanford, R H, bkpr, h 196 Victoria
Sengbusch, Fred, wks Krug's, h 30 Elgin
Sararus, A B, & Co, undertkrs, 38-40 Queen s
Sararus, Abhrm, eng, h 257 Victoria
Sararus, J B (A B Sararus & Co), h 76 Church
Sargeant, Wm, firemn Gas Wks, h 83 Wilhelm
Sass, Chas, wks Rubber facty, h 109 Shanly
Sass, W T, mgr Berlin Interior Hardware Co, h 89 Walter
Sattler, Mrs Barbara, 34 Ellen w
Sattler, Flossie, opr Bell Tel Co, 34 Ellen w
Sattler, F L, steno, 34 Ellen w
Sattler, L, sadlr, 31 Queen s, h same
Sauder, E A, gents' furnishings, 16 King e, h 151 Frederick
Sauder, S, h 151 Frederick
Sauer, Philip, cabntmkr, h 216 Ahrens w
Saugel, Peter, contr, h 81 Joseph
Saunders, Mrs S N, 183 Ahrens w
Scanlon, Mamie, milnr Mills & Co, 14 Church

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
OFFICE PHONE 511

J. MOORMAN, Manager Waterloo Branch.

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,400
Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1909, $2,000,000.00.

TOWN OF BERLIN

Scanlon, Jas, shmr, h 14 Church
Scellen & Weir, barristers, 28 King w
Scellen, J A (Scellen & Wier), h 41 College
Schaab, Geo, lab, h 42 Theresa
Schacht, Chas, contr, h 26 Mount Hope
Schacht, Chas, mason h 142 Waterloo
Schacht, Fred, finshr, h 32 Pinke
Schack, Chas, gard, h 90 Shanly
Schack, Robt, lab, h 82 Mill
Schade, Gertrude, opr Bell Tel Co, 57 Peter
Schade, Wm, lab, h 57 Peter
Schaefer, A W, carp, h 202 Breithaupt
Schaefer, Adam, mach, h 440 King w
Schaefer, Mrs Carl, h 83 Walter
Schaefer, Conrad, tmstr, h 11 Heines av
Schaefer, David, pntr, h 203 Breithaupt
Schaefer, Edwd, carp, h 135 Courtland av e
Schaefer, Edwd J, mech Krug's, h 230 Ahrens w
Schaefer, Henry, mgr, h 118 Shanly
Schaefer, Henry H, mgr Monument Works, h 38 Francis n
Schaefer, John C, cigar box mfr, h 25 Caroline
Schaefer, L E, salsmn, h 96 St George
Schaefer, Mrs Louisa, h 43 Henry
Schaefer, Mabel H, milnr, 38 Francis n
Schaefer, Nelson, bkpr, h 274 Frederick
Schaefer, P B, mach, 10 King e

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company

Total Assets (including subscribed capital, $429,000

Schaefer, Philip, carp, h 191 Ahrens w
Schaefer, Philip B, mach, h 86 Louisa
Schaefer, Tilman, carp, h 14 Albert s
Schaefer, W C, cabnt mkr, h 52 Krug
Schaefer, Wm, h 230 Queen s
Schafe, Arthur, h 208 Victoria
Schaff, Geo, mech, h 57 Albert s
Schallhorn, Chas, lab, h 46 Blucher

PERTH MUTUAL FIRE
INSURANCE COMPANY

ESTABLISHED 1863
Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER,
CONVEYANCER, ETC.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

I22 VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company

Surplus to Policyholders, $293,889.95

- Schallhorn, Geo, firemn, h 37 Chapel
- Schallhorn, Gottlieb, lab, h 43 Wilhelm
- Schallhorn, Hermn, tmstr, G E Potter, h 22 Charon
- Schaniski, Sol, h Maple av
- Schantz, Frank E, h 20 Alma
- Schantz, Sophie, salldy, h 43 Schneider av
- Scharfd, Fred, h 211 Strange
- Scharlach, Albt, finshr, h 164 Victoria
- Scharlach, Geo H, cabntmkr, h 94 Ahrens w
- Scharlach, J G, h 39 Krug
- Scharlach, Jacob B, firemn, h 111 Lancaster e
- Scharlach, Mrs L, h 15 Mascott lane
- Scharlach, Wm, mach, h 170 Louisa
- Scharmann, Geo, tmstr, h 45 Weber e
- Scharr, Edwd, mattrass mkr, 225 Lancaster e
- Schatz, Frank, carp, h 42 Bingham
- Schatzke, Jos, lab, h 35 Strange

Schaus, Val, wks Rubber facty, h 239 Wellington
Schedler, Otto, h 127 Shanly
Scheel, Chas, wks Shirt facty, h 250 Mill
Schefer, Nicklaus, mach, h 99 Park
Schefer, Alvin, mech, h 170 Ahrens w
Scheifele, Wm, drvr P K Weber 104 College n
Schell, Geo B, tanr, h 87 Lancaster w
Schell, Geo J (Beck & Schell), h 99 Water s
Schell, Mrs J, h 170 Wellington
Schell, John, cabntmkr, h 180 Breithaupt
Schell, Jos, formn, h 170 Queen s
Schell, Wm, tanr, h 110 Lancaster w
Schellhaus, Albt, wks Felt facty, h 12 Edward
Schelhaus, Lorenz, tmstr, h 52 Weber e
Schellhorn, Hermn, letr car, h 18 Charon
Schenk, Geo, gro, 155-157 Benton
Scherer, Alfd C, upholstr, h 94 Weber w
Scherer, Gertrude, salldy Heller Bros, 51 Francis n
Schiebel, Mrs A, brdg, h 100 Weber w
Schiebel, J L, broom mfr, 6 Otto
Schielde, A A, drugst, h 257 Frederick
Schielde, Andw S, brm mfr, h 6 Otto
Schielde, Martin, col Customs, h 14 Ahrens w
Schieller, Wm, mason, h 139 Waterloo

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 10 years ago, is the unique record of this company.

W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN

Schiedel, A M, h 14 Otto
Schilling, Chas R, h 10 Bierwagen w
Schilling, Chas, wd crvr, h 106 Shanly
Schilling, Fred, mason, h 21 Ellen w
Schilling, John R, h 111 Edward
Schilter, Harry, wtchmn, h 170 Waterloo
Schingeck, Adeline, slsldy, 120 Edward
Schippanowski, August, tmstr, h 28 Charon
Schippanowski, Aug, jr, egrmkr, h 48 Willow
Schippanowski, Carl, lab, h 18 Edward
Schippanowski, Herman, wdwrk, h 71 Victoria
Schippling, Adolph, cabntmk, h 65 Edward
Schippling, Chas, repair shop, 63 Edward, h 15 Oak
Schlacher, Michl, tanr, h 123 Water n
Schlee, Geo, mgr Berlin Button Wks, h 121 Queen n
Schlee, Geo E, mgr Button Wks, h 121 Queen n
Schlee, Geo W, acct Berlin Button Wks, 121 Queen n
Schlegel, A H, clk Bank of Hamilton, 189 Victoria
Schlegel, August, h 271 Wellington
Schlegel, John, formn Kaufman's, h 189 Victoria
Schlender, Chas, mech, h 63 Wilhelm
Schlender, Henry, cbntmrk, h 106 Water n
Schley, Mrs A, h 130 Albert s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity and Guaranty Co.
(We Will Bond You)
Established 1866
Cash Capital, $1,700,000

Schlichter, Mrs J, h 151 Lancaster e
Schlieman, Louis, h 122 Louisa
Schlieman, Mrs Mary, h 118 Wilmot
Schlimkowski, August, lab, h 54 Bramm
Schlosser, Julius, drvr, h 14 Edward
Schmalz, W H, mangr Economical Fire Ins Co, h 93 Queen s
Schmidt, Aaron, warehsmn, h 35 Krug

LEMBKE & KRELLER,
CIGARS. TOBACCO, Etc.

A. C. Bender,
REAL ESTATE +
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 206.

7 KING ST. WEST
Walper Block
Pool and Billiard Parlor in connection.
L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $295,358
(Including uncalled capital stock—)

Schmidt, August F, cabntmr, h 14 David
Schmidt, Mrs C, h 60 Elgin
Schmidt, Carl F, elect, h 11 Massel Place
Schmidt, Chas, mason, h 83 Park
Schmidt, Chas M, contr, h 16 Spetz
Schmidt, Mrs Ernstina, h 48 Scott
Schmidt, Fred, cavr, h 67 Foundry s
Schmidt, Fred C, lab, h 175 Queen s
Schmidt, Fred M, bartndr Clar-endenon Hotel, 17 Elgin
Schmidt, G C, bkbnr, 36 King w, h 44 Scott
Schmidt, Geo M, mgr, h 54 Cedar n
Schmidt, Henerelta, opr Bell Tel Co, 35 Krug
Schmidt, Henry, shmr, h 52 Water n
Schmidt, J G. shmr, h 12 Charon
Schmidt, J H, Phm B, druqgist, 23 King e, h 39 Schneider av
Schmidt, Jacob D, lab, h 176 Waterloo

Schmidt, Joachim, wks Fell fcty, h 20 Braun
Schmidt, John, wtechmkr, h 130 King w
Schmidt, John B, blksmth, h 74 Shanly
Schmidt, John M, wtechm, h 102 Courland av e
Schmidt, Otto, tchr, h 24 Richmond av
Schmidt, Rebecca, h 33 Weber w
Schmidt, Theo, mech, 97 Cedar s
Schmidt, Theo, motomn, h 153 Weber e
Schmidt, V K, h 64 Wilhelm
Schmidt, W J, dent, 43 King e, h 56 Ellen w
Schmidt, Mrs W L, h 31 Weber w
Schmidt, Wm, cabntmr, h 20 David
Schmidt, Wm G, tmstr, h 67 Cedar n
Schmiedel, Aug, h 146 Weber w
Schmitt, Ezra, elk S O Schmitt, 51 Wilhelm
Schmitt, Rev J A, h 51 Wilhelm
Schmitt, S O, merchant tailor, 61 King w, h 51 Wilhelm
Schmitt, Valentine K, wks Rubr facy, h 64 Wilhelm
Schmuck, F X, pump mkr, h 104 Church
Schnarr, Anton, tmstr, h 139 Church
Schnarr, Chas, mach, h 212 Wel-lington
Schnarr, Mrs D, h 27 Mansion
Schnarr, Edwd, carp, h 41 Elgin
Schnarr, Geo, forrn Button fcry, h 48 King w
Schnarr, Herm, cntr, h 52 Duke
Schnarr, J H, gro, 350 King w, h 352 King w

THE MUTUAL LIFE OF CANADA
W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the superi-ority of this Company.
Schnarr, Louis, pntr, 113 Walter
Schnarr, R W, M D, h 351 King w
Schneider, A B, & Co, butchers, phone 106, 64 Frederick
Schneider, Albert B (A B Schneider & Co), h 60 Frederick
Schneider, Anthony, lab, h 80
Schneider, Anthony, cartkr Cemetery, h 10 Braun
Schneider, Anthony, wchmn, h 102 Wilmot
Schneider, C M, salsmn, h 149
Schneider, David B, h 27 Schneider av
Schneider, Geo, lab, 70 Waterloo
Schneider, Geo, tanr, h 14 Braun
Schneider, Henry, farmr, h 45 Petersburg rd
Schneider, J M, btchr, 59 Courtland av e, h 129 Benton
Schneider, Oscar, wks Clock Works, h 18 Samuel
Schneider, Paul, Indrymn, h 76
Schneider, S B, h 178 Queen s
Schnetz, Henry, mech, 50 Albert s
Schnetz, John, h 36 Albert s
Schneuker, Danl, mach, h 190
Schoeneich, Hugo, h 27 Hebel av
Schrank, Chas, h 118 Louisa
Schreiber, Mrs Annie, h 100
Schreiber, Geo, wks G T R, h 35 Waterloo
Schreiber, Gustav, wks Indry, h 21 Glasgow
Schreiber, John, mason, h 51
Schreiber, Norman, upholstr, h Grand Centra

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance Company
Established 1871
Total Assets, $271,000

Schreiter, A A, acct Bank of Nova
Scotia, 89 Queen n
Schreiter, A G, furniture, 63 King
w, h 89 Queen n
Schraeder, Mrs Charlotte, h 44
Weber e
Schroeder, H, shoes, h 116 Weber
w
Schroeder, Henry, shmkr, h 307
Wellington
Schroeder, Simon, carver, h 72
Wellington
Schroeder, Wm, carp, h 11 Brubacher

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $190,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
Schulke, Henry, mech, h 103
Brubacher
Schug, Chas, finshr, h 215 Ahrens w
Schulte & Reiner, real estate & insurance, 52 Frederick
Schulte, Benj C (Schulte & Reiner), h 11 Samuel
Schultz, Albert, wks Rubber fcty, h 139 Edward
Schultz, C S, shmkr, 477 King w
Schultz, Chas A, cabntmkwr, h 108 Edward
Schultz, Emil, tanr, h 38 Braun
Schultz, Emil C, bkpr H J Hall & Son, h 26 Brubacher
Schultz, Fred, lab, h 133 Shanly
Schultz, Fred W, cgrmkwr, h 114 Edward
Schultz, Gott, contr, h 4 Wilhelm
Schultz, Miss K, wks News-Record, 50 Albert's
Schultz, Mayme, drsmkr Smyth Bros, 35 Weber e
Schulum, John, lab, h 302 Breithaupt
Schwalm, August, h 36 Shanly

Schwartz, Albt, pntr, h 29 Pandora av
Schwartz, Bernhard, wks Felt facty, h 106 Edward
Schwartz, Edwd, cabntmkwr, h 94 Louisa
Schwartz, Mrs Eliza, h 66 Roy
Schwartz, Frank, furn packr, h 66 Roy
Schwartz, Hermn, mech, h 54 Albert's
Schwartz, J S, h 124 Young
Schwartz, John, turnr, h 25 Francis's
Schwartz, Mrs Jos, h 94 Water's
Schwartz, Louis F, bkpr Daily Telegraph, 94 Water's
Schweitzer, Aaron H, salsmn h 1 Hilda Place
Schweitzer, Conrad, wdwrk, h 31 Mary
Schweitzer, John G, finshr, h 39 Mary
Schwell, Mrs A E, h 122 Weber e
Schoob, Albert, cbntmkwr, h 118 Breithaupt
Schoob, Albt, mech, 15 Ellen e
Schoob, Mrs W, h 15 Ellen e
Scott, Arch, clk, 17 Mary
Scott, Geo, button mkwr, 17 Mary
Scott, Jos. lab, h 68 Charles
Scouller, Chas F, wks Rubber fcty, h 69 Edward

Scully & Scully, accountants, 9 Foundry s
Scully, E H, h 25 Courtland av w
Scully, J M (Scully & Scully), h 120 Water s
Scully, Jeremiah (Scully & Scully), h 62 Roy
Scully, Josiah, salsmn, h 109 Frederick
Seager, Frank, clk, h 47 Krug

W. M. O. LOCHEAD, DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 328

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
Seaman, Anthony, lab, 48 Walnut
Seaton, A, milnr Mills & Co, 17
Ahrens w
Seber, Wm, box mkr, h 12 Krug
Seebach, Louis, wks W, G & R, h 76 Elgin
Seelos, Edwd, shmkr, h Grand
Central
Sehl, George (H Wolfhard & Co), h 11 Ahrens w
Seibel, Jacob, tmstr, h 29 King w
Seibert, A H, ins, 38 King e, h 29 Krug
Seibert, Edwd, brbr, 146 Church
Seibert, Frank, repairer, 64 King e, h 190 Frederick
Seibert, Jacob, cabntmkgr, 31 Albert s
Seibert, Joseph M (Stieler & Seibert), h 67 St George
Seibert, Levi, underlkr, h 86 St George
Seibert, Oliver, repairs, Old Market Bldg, h 31 Theresa
Seigel, Jacob, wks Rubber Wks, h 99 Weber e
Seigman, Louis, shmkr, h 12 Arthur Place
Seigmiller, Danl, mech, h 5 Hilda Place
Seigner, Deborah, milnr Mills & Co, 25 Foundry s
Seiler, Geo, photos, h 33 Queen s
Seip, E J, wks Shirt facty, h 29 Joseph
Seip, Jacob H, h 97 Park
Selke, Anthony, wks Rubber facty, h 177 Strange
Sengbusch, Wm, crvr, h 200-202 Mill
Seyler, Chas J, boots and shoes, 96 King e, h 29 Elgin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Seyler, Michl, finshr, h 50 Waterloo
Shaeer, Ephrm, wks Sugar facty, h 47 Irvin
Shaefcr, H, h 38 Francis n
Shaefcr, Henry, h 118 Shanly
Shafer, Leonard E, salsmn Smyth Bros, h 96 St George
Shalitzky, Anthony, mech, h 19 Chestnut
Shannon, John, wine clk Walper Hotel
Shantz, A E, h 176 David

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00,
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued,
Prompt Settlements,

PHONES — Office 249; Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited

ESTABLISHED 1809
Total Funds, - $15,000,000
Capital Paid Up - 1,900,000
Uncalled Capital - 9,680,000

Shantz, Isaac B, h 17 Chapel
Shantz, Jacob B, h 136 Queen n
Shantz, Jos F, trav, h 75 Lancaster e
Shantz, Josiah, h 31 Brubacher
Shantz, Leslie, salsmn E A Sauder, 198 Queen s
Shantz, Levi, mech, h 58 Brubacher
Shantz, Miss Mary, salsldy M C
Cressman, 46 Chapel
Shantz, Nelson, carp, 61 Cedar n
Shantz, P E, repr, 81 King e
Shantz, Tobias, nursery agt, h 43 Schneider av
Shantz, V L, wks News-Record, 15 Pequegnat av
Shantz, W E, farmer, h 481 King e
Shantz, Wm, drvr Smyth Bros, h 155 Albert s
Shaw, Chas, mech, 66 Brubacher
Shaw, Jas, agt, h 20 Filbert
Shaw, Wm J, salsmn, h 100 Lancaster e
Shedler, Mrs E, h 90 Louisa
Shelley, Elsie, opr Bell Tel Co, 37 Cameron n
Shelley, Florence, milnr, 37 Cameron n
Shelley, J C, cabntmkr, h 37 Cameron n
Shelley, Meta, salsldy Lang Bros, 37 Cameron n
Shelley, Sylvia, opr Bell Tel Co, 37 Cameron n
Sheppard, Fred W, public school
insp, h 60 St Leger
Sheppard, Laura, h 52 St Leger
Sherk, Saml B, milk dlr, h 54 Brubacher
Shimkoski, Gottfried, h 43 Margaret av

W. M. O. LOCHEAD, District Manager
51 King Street West,
Phone 511.        House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in
respect of investments are the items that count.
Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF BERLIN

Shiry, John, mech, h 21 Charon
Shiry, John, plmbr G E Potter, 48 Irvin
Shoemaker, Alex, h 18 Otto
Shoemaker, Benj, h King e
Shoemaker, Mrs Cath, h 220 King e
Shoemaker, Mrs Eliz, h 15 Roy
Shoemaker, Geo F lab, h 25 Clarence
Shoemaker, Jacob, fruit dlr, h 129 David
Shoemaker, Jacob, tinsmth, h 70 Weber w
Shoemaker, John, tinsmth Wolfhard & Co, 70 Weber w
Shoemaker, John, shmkr, 81 King e, h 318 Mill
Shoemaker, Meno, mech, 95 Scott
Shuert, Randall, mach, h 57 Brubacher
Shuh, Mrs Martha, h 140 Water s
Shupe, Peter wks Rubber facty, h 38 Irvin
Sider, F S, cabntmkr, h 7 Pequegnat av
Sider, Robt, opr Daily Telegraph, h 18 Kaiser
Sieling, Lawrence, wks Rubber facty, h 88 Lancaster w
Siepielsuz, Gustav, lab, h 412 Breithaupt
Sievenpeifer, Abe, h 51 Waterloo
Sievenpiper, Rev Ephrm, pastor M B C Church, h 48 Eby
Sievenpiper, F H, clk Bank of Nova Scotia, 48 Eby
Sievenpiper, Frank, wks Furn facty, h 53 Cedar s
Sill, Fred, clk, h 100 Blucher
Sill, Herman, wks Felt Fccty, h 90 Blucher

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine
Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Sillifant, Bert, wks Krug's, b 68 Weber e
Silver, Harry, house furn gds, h 137 King w
Simon, Jacob, lab, 15 John
Simon, Lorenz, tanr, 8 Campbell Place
Simpson Furniture Warerooms and Undertaking, 71 King w
Simpson, Thos, trav, h 84 Frederick
Simpson, Wm M, h 77 Foundry n
Sims, Harvey J (Millar & Sims), h 25 Ahrens w

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada
Surplus to Policyholders, $213,447.72

Sinclair, Wm G, elect, h 51 Krug
Sing, Sam, inde, 87 King e
Singer, Chas, lab, h 85 Park
Singer Sewing Machine Co, J E
More, mgr, 21 King w
Sippel & Hagen, boots and shoes,
11 King e
Sippel, Adam, (Sippel & Hagen),
h 34 Alma
Sippel, Henry, wvr, 91-3 King e
Sippel, Leona, salamdy, 91 King e
Sitter, Henry, ck Metcalf & Co,
h 77 Bingeman
Sixtus, August, wtchmn, h 200
Waterloo
Sleemen’s Agency, Fred Hertel,
agent, 91 King w
Slunkowski, August, firemn, h
183 Victoria
Slunkowski, Frank, drvr, h 37
Weber w
Slumskofski, Emil, carp, h 32 Gor-
don av
Smiley, P Y, supt Rubber facty,
h 25 Francis s
Smith, Mrs A, h 71 King e
Smith, Arthur, mech, h 65 Wil-
helm

Smith, Alfd J, florist, 193 Louisa
Smith, August S, mach, h 15
Braun
Smith, C K, clk Bank of Hamil-
ton, 42 Ellen w
Smith, Chas, cabntmkr, h 208
Wellington
Smith, J C, carp, h 68 King w
Smith, J S (Stuebing & Smith),
h 26 Ahrens w
Smith, John D, mach, 15 Theresa
Smith, Jos, mason, h 48 Lancaster
w
Smith, Wm J, wks W & R, h
39 John
Smolinski, Gottlieb, lab, h 131
Albert s
Smyth Bros, importers of staple
and fancy dry goods, mantles,
sewing machines, carpets, cur-
tains, baby carriages, wall
paper, etc, 27 King e
Smyth, Edward (Smyth Bros), h
77 Duke
Smyth, Robert (Smyth Bros), h
103 Queen s
Smyth, W A J, salsmn Smyth
Bros, 103 Queen s
Snell, Henry, lab, h Arnold
Snider, Alfd salsmn Metcalfe &
Co, h 45 St George
Snider, Granson, wks Can Furn
Co, h 33 Krug
Snider, Isaiah, tmstr, h 50 Al-
bert n
Snider, Ivan, btchr H Dumart, 50
Albert n
Snider, Nelson, pntr, 14 Albert n
Snider, Pearlous, btchr, M Dum-
art, 50 Albert n
Snyder, Albt, tanr, h 93 Charles
Snyder, Albt M (Snyder Bros),
30 Bingeman
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.


TOWN OF BERLIN

Snyder Bros, grocers, 62 Queen s
Snyder, Ben E, contr, h 21 College
Snyder, Benj M, h 26 Otto
Snyder, E K, boots and shoes, 44 King e, h 160 Frederick
Snyder, F W, acct Water Works, 160 Frederick
Snyder, Fred W, acct Economical Mutual Fire Ins, 35 King w
Snyder, Fred, tins, 33-35 King w, 35 King w
Snyder, I J, clk Merchants’ Bank, 45 St George
Snyder, Isaac, farmer, h King e
Snyder, Mrs J B, h 34 Chapel
Snyder, John, lab, h 228 King e
Snyder, Jos M, bkpr Breithaupt
Leather Co, 62 Queen s
Snyder, Joseph M (Snyder Bros), 25 Schneider av
Snyder, Lincoln, salem G E Potter, 18 Pandora
Snyder, Lucinda, h 40½ King e
Snyder, Misses, drsMKRS, 9 King e
Sobisch, Albt, h 116 Edward
Sobozak, Rev Paul, asst St Mary’s Church, 64 Young
Solomon, Fred (Miller & Solomon), 22 Bramm
Solomon, Gustav, lab, 22 Bramm
Sommers, Chas, wks G T R, h 160 Weber w
Soper, Albt A, h 22 Andrew
Sour, Wm, h 42 Gordon av
Southwick, Mrs Geo, 42 Alma
Southwick, Vernon E, h 42 Alma
Soumen, Jacob, h 51 Park
Spalding, A J, h 144 King e
Spence, Frank H, excise officer, h 165 Victoria
Speltz, Jos, mech, h 111 Frederick

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
Established 1845
Assets, $71,000,000

Spiegelberger, Arthur, tanr, h 56 Union
Speigelbach, I, mech, h 18 Pinke
Stabler, J, h 113 King w
Stackley, Leo, h 89 Courtland e
Stadelbauer, David, gasoline Imps, 48 Queen s, h 119 Queen s
Stadnick, Peter, mech, h 180 Ahrens w
Staebler, H L (H L Staebler & Co), h 24 Ellen e
Staebler, H L, & Co, insurance brokers, 11 Queen s
Stagg, Geo, mech, h 129 Cedar s

LEMBKE & KRELLE, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

If you want to buy or sell Real Estate, see A. C. Bender. 11 QUEEN ST. SOUTH, BERLIN, ONT.

LEADING FIRE INSURANCE COMPANY IN AMERICA.

J. B. HUGHES, Special Agent. Phone 250
C. A. BOEHM, Local Agent. Phone 249
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
INeORPORATED 1890.
Surplus to Policyholders,$206,800

Staebler, John G, slsmn, b Grand Central
Stahle & Burkholder, barbers, 11 King w
Stahle Bros, butchers, 308 King w
Stahle, Albert (Stahle Bros), h 306 King w
Stahl, Mrs Augusta, h 2 Stahls av
Stahle, Danl, brbr J J McCallum, 36 Albert s
Stahl, Edgar A, gro, 52 Waterloo Stahl, Edwd, brklyr, h 31 Willow
Stahle, Fred (Stahle Bros), h 306 King w
Stahle, Geo H (Stahle & Burkholder), h 78 St George
Staley, Danl, brbr, 36 Albert s
Stanhope, Robt, pressmn, 54 Albert n
Stapel, Christn, cbntmkr, 81 Krug
Stapleton, A W, piano tnnr, h 9 Hilda Place
Stapleton, Percy, wks Piano fcty, h 18 Bierwagen av
Star Shoe Co, P Niergarth, mgr, 93 King w
Star Theatre, Geo O Phillips, prop, 18 Queen s

Star Whitewear Mfg Co, A L Breithaupt, mgr, 23 Young
Starnaman & Son, picture framers, rubber stamps and photo supplies 31 King e
Starnaman, George (Starnaman & Son), h 28 Willow
Starnaman, J P (Starnaman & Son), h 16 Willow
Starnaman, W A (Starnaman & Son), h 47 Wellington
Starr, Amos, wks Breithaupt's, h 198 Louisa
Starr, Wm, wks Lang Bros, Frederick
Station Hotel, Adolph Ruf, prop, 122 Weber w
Staufer, Alden, finshr, h 300 Wellington
Staufer, David, butn wkr, h 245 Mill
Staufer, Mrs H, h 202 Wellington
Staufer, Noah, h 210 Lancasler e
Ste cho, Mrs Ernst, h 114 Albert s
Ste cho, John, crvr, h 145 Church
Steck, Henry, lab, 7 Stahls av
Steckenreiter, John, lab, h 153 King e
Stedman, Albt, wks Shoe fcty, h 243 Louisa
Steen, Geo, drvr, h 90 Ahrens w
Steffler, Enoch G, lab, h 79 Victoria
Sleisfke, John, glove mkr, h 51 Francis n
Stein, Christian, wines & liquors, 51 Queen s, h 15 Alma
Stein, Henry, masn, h 183 Louisa
Steinbach, G D, slsmn Lang Bros, Ivs Waterloo
Steinberg & Co, junk, 200 Louisa
Steinberg, John T, mason, h 88 Mill

The Mutual Life of Canada
Actual Policy results count. Examine our results
and our present unequalled financial standing
and be convinced.
W. M. O. LOCHHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511    HOUSE PHONE 323
Steinberg, Mrs A, h 90 Mill
Steinberg, Max (Steinberg & Co), h 79 Louisa
Steiner, J S, salmsn M C Cressman, 136 Shanly
Steiner, Jeremiah, mech, h 136 Shanly
Steinke, August, supt Berlin Felt Boot Co, h 175 Waterloo
Steinke, Fred, mach, h 126 Agnes
Steinke, Paul, cgrmkr, h 122 St Leger
Steinmann, Jos, trav, h 183 Benton
Steinmetz & Son, repairs, 21 Queen s
Steinmetz, Chas (Steinmetz & Co), h 94 Alma
Steinmetz, Geo (Steinmetz & Son), h 55 David
Steinmetz, Harry, wks W, G & R, h 109 Water s
Steiss, Chas, shmkr, h 214 Waterloo
Steiss, John, bkpr Brewery, h 113 Louisa
Stengel, A H, cabntmkdr, 144 Mill
Stengel, Minerva, h 20 Hebel av
Stephen, Mrs A L, h 58 Water n
Stephens, Fred, farmr, h 166 Hoffman
Steppler, Henry, prop Germania Hotel, 156 King e
Steppler, Herman, gard, h 4 Wellington
Steppler, Louis, prop Imperial Tea Co, h 61 Albert s
Steppler, Wm, wks Rubber fcty, h 47 Braun
Stevenson, Saml, mach, h 29 Queen n
Stewart, G W, trav, h 134 Queen s

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company
LIMITED
Total Funds Exceed $84,600,000
Stiefelmeyer, Abbt, mgr B G E & T Co, b Grand Central Hotel
Stiefelmeyer, Bert, wne clk Grand Central
Stiefelmeyer, F C, pckr Hibner’s, h 153 Waterloo
Stieler, Adam (Stieler & Seibert), h 184 King w
Stieler & Seibert, merchant tailors, 84 King w
Stiener, S J, lab, h 41 Cherry
Stimeroff, Davis, lab, h 38 Charles
Stinson, Isaac, drvr Metcalfe & Co, h 25 Krug

CORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.
C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

134 VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE COY

Established 1825

Invested Funds, - $61,000,000
Canadian Investments, 18,000,000
Annual Revenue, - 7,400,000
Profits Paid - 35,000,000

Stinson, Walter C, h 15 Pequegnat av
Stockfish, Chas, btchr, h 143 Ahrens w
Stokes, Henry, spt Sugar Wks, h 185 Frederick
Stoll, Albt, plmr, h 50 Cameron n
Stoll, Edwd, carp, h 145 Wellington
Stoeser, Adolph, wks Rubr fcty, h 26 Louisa
Stoeser, Raymond, carp, h 91 Shanly
Stoner, Wilson, opr Daily Telegraph, h 36 Chapel
Stouffer, Alice, 194 Queen s
Stouffer, J R, button mfr, h 194 Queen s
Stouffer, Lavina, 194 Queen s
Stouffer, Laura, 1chr, 194 Queen s
Stouffer, Mabel, 194 Queen s
Stroeb, Mabel, sadsldy Ernst & Co, 14 John
Straub, Martin, tmstr, h 14 John
Straus, Wm, mech, h 71 Breithaupt
Stricker, John, mach, h 175 Wellington

Stricker, Lela, sgsldy Lang Bros, 105 Water
Stricker, Robt, h 116 King w
Strickland, J R, agt G T R, h 305 King w
Stroh, Nelson, blksmth, h 142 Church
Stroh, Mrs L, h 100 Scott
Strohm, Abrhm R, carp, h 101 Weber e
Strome, Abram, clk Walper Hse, h 97 Courland av e
Strome, Arthur, pntr E Hamel & Co, h 64 Schneider av
Strome, Menno, pntr, 39 Roland
Strong, W E, bagemstr G T R, h 279 Louisa
Struck, Wm, mech, h 13 Foreman Place
Strub, Mrs Cath, h 52 Ellen w
Strub, Peter, wdwkr, 95 King e, h 15 Cedar n
Strub, Mrs Simon, h 278 Tuerk
Strub, Urban, wks News-Record, 52 Ellen w
Stuckhardt, Henry, mach, h 163 David
Stuckhardt, Mrs J, h 424 Mill
Stuckhardt, Wm, finshr, h 57 Albert n
Stueber, Mrs John, h 53 Breithaupt

Stuebing & Son, grocers, 23 Queen s
Stuebing, Arthur (Stuebing & Son), 115 Queen s
Stuebing, Edwd, h 91 Weber e
Stuebing, Henry (Stuebing & Son), h 115 Queen s
Stuebing, Mrs L, 27 Benton
Stuebing & Smith, fancy goods, 8 Frederick

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - $2,973,750

W. M. O. LOGHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF BERLIN

Stumpf, B F, trav, h 226 Frederick
Stumpf, John F, bowling alley, h 66 College
Sturm, Henry, brbr, J J McCallum, h 15 Foreman Place
Sturm, Hermn, clk J J McCallum, 47 Ellen w
Suddaby, Mrs Jeremiah, h 84 Weber w
Sullivan, Thos, llr, b Grand Central
Swartz, Edwd, h 94 Louisa
Swartz, Rev S H, pastor U B Ch, h 67 Alma
Swears, Louis F, organizer, h 79 St George
Swirtom, Jas, salsmn Mills & Co, b Grand Central
Sylvester, Jacob, lab, h 16 Wipper Place
Szeski, Adolf, llr, b 29 Queen s
Szeski, Wm, tinsnith Wolfhard & Co, 29 Queen n
Szumielski, W, finshr, h 32 Bismark
Tait, J H, mgr Berlin Plate Glass Co, h 68 Joseph
Taradi, Morris, pedlr, h 105 Albert s
Targosh, Jos, mech, h 116 Breithaupt
Targosh, Lorenz, finshr, h 92 Breithaupt
Tate, Chas, finshr, 11 Bierwagen
Tate, H M, salsmn Metcalfe & Co, h 71 St George
Taylor, Elizbth, h 174 King e
Taylor, Harry, cutr, b 152 King e
Telegaph (The) Printing Co, D A Bean, mangr, 80-82 King w
Thal, John, wd turnr, 41 Braun

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD AND TIME-TRIED

Thaler, David, tmstr, h 370 Frederick
Thaler, Jos, tmstr, h 20 Krug
Theatorium (The), G O Phillips, prop, 34 King w
Thiel, Conrad, h 126 David
Thiele, W H, mach, h 278 Breithaupt
Thiele, Wm, frmnn, h 115 Charles
Thoman, Mannassa, drvr, h 226 King e
Thoman, Meno, blksm, 110 King e, h 30 Brubacher
Thomas, C A, agent, 107 Benton

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 299.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

136

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

London Assurance
Corporation

INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

- Thomas, J H, h 107 Benton
- Thomas, W, wks News-Record, 51 Waler n
- Thompson, Danl, lab, 17 Spring
- Thompson, John, tanr, 35 Spring
- Thompson, R W, lab, h 18 Spring
- Thompson, Saml, mach, h 23 St George
- Thoms, Miss Doretha, 93 Cedar s
- Thoms, Wm, shmkr, 129 King e
- Thomson, H, formn, b Grand Central
- Thornton, Chas, finshr, h 192 Ahrens w
- Thornton & Douglas, Ltd, men's outfitters, H A Wettlaufer, mgr, 5 King e
- Thorpe, Mrs Mary, h 29 Queen n
- Thurston, Ernst, mech, 26 Arthur Place
- Tierney, —, h 103 Benton
- Timm, Alton, plmbr Wolfhard & Co
- Timm, Christn, pntr, h 124 Lancaster w
- Timm, Fred, mach, h 181 Tuerk
- Timm, Mrs Lewis, h 153 Queen n

- Tobias, Augst, mach, h 109 College
- Tobias, Lily, clk, 109 College
- Tolton, Harry, shirt mfr, 87 King w, h 20 Mansion
- Tolzke, Alfd, cabntmk r, h 124 Water s
- Tolzke, Alma, wks W, G & R, 83 Church
- Tolzke, Aug, mach, 107 Water n
- Tolzke, Carl, cbntmk r, 83 Church
- Towe, John H, clk Bank of Toronto, Waterloo
- Tracy, Louisa, salsldy China Hall, 79 King w
- Tremain, Frank, marble cutr, h 28 Gordon av
- Trenkman, Reinhardt, tinsmth, h 151 Albert s
- Treusch, Adam, mach, h 62 Albert s
- Treusch, Edwd, mech, h 116 College
- Treusch, Hulda, salsldy Mills & Co, 29 Foundry
- Treusch, John, wks Krug's, h 29 Foundry
- Treusch, Jno, finshr, h 150 Wellington
- Trojen, Carl, lbr, h 14 Bismark
- Trump, August, mldr, h 5 Oak
- Trupp, Geo, mason, h 32 Willow
- Trushinski, Andw, tinsmth, h 157 Tuerk
- Trussler, C, gro, h 43 Joseph
- Trussler, Mrs Thos, h 51 Scott
- Tschirhart, Leo, mller, h 66 Mill
- Tuchlinsky, Adolph, cabnetmk r, h 67 John
- Tuchlinsky, Gustav, chairmk r, h 114 Church
- Tuerk, Adolph, mfr, h 42 Mill
- Tuerk, Mrs Mary, h 102 Queen s

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager,
OFFICE PHONE 511
51 King St. West, Berlin
HOUSE PHONE 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1909, $2,000,000.00.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>137</th>
</tr>
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<tbody>
<tr>
<td>Turel, Menno, mach, h 40 Caroline</td>
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<tr>
<td>Turner, Mrs E, r81 King e</td>
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<tr>
<td>Twails, Geo, bartndr Bowman Hs</td>
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<tr>
<td>Twin City Oil Co, V O Phillips, mgr, Queen s</td>
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<tr>
<td>Tyler, Chas, cartkr, h 99 Charles Tylnski, F A, mer tlr, 61 Queen s, h 90 Courtland av e</td>
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<tr>
<td>Tyson, Chas, carvr, 26 Foundry n Uebele, Wm, mason, h 53 Zoeller Ueberschlag, John, tanr, h 90 Water s</td>
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</tr>
<tr>
<td>Uhrig, Wm, Light Conn, 60 Mill Ullrich, Jacob D, mach, h 172 Ahrens w</td>
<td></td>
</tr>
<tr>
<td>Utrop, P N, h 122 Lancaster e</td>
<td></td>
</tr>
<tr>
<td>Underwood, Ira, h 102 King e</td>
<td></td>
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<tr>
<td>Underwood, J T, caretkr, h 65 Glasgow</td>
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<td>Unger, Emanuel, agt, 135 Ahrens w</td>
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<tr>
<td>Union Life Ins Co, Wm Voland, local mgr, 51 King w</td>
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<tr>
<td>Upperman, Wm, shmkr, h 90 Church</td>
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<tr>
<td>Utstadt, Fred, wks Shirt facty, h 2 Hilda Place</td>
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<td>Uttley, Abraham S (Berlin Dye Wks), 48 Mansion</td>
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<tr>
<td>Uttley, Jas T, clk Canadian Exp Co, 55 King w</td>
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<td>Uttley, Peter, eng, h 181 Joseph</td>
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<td>Uttley, Wm V, mgr News-Record, h 20 Ellen e</td>
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<td>Vetter, Chas, clk G T R freight office, 121 Frederick</td>
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<tr>
<td>Vetter, Frank M, prtr, h 36 Ellen e</td>
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<tr>
<td>Victoria Candy Store, Saml Bering, mgr, 18 King e</td>
<td></td>
</tr>
<tr>
<td>Victoria Hall, 68 King w</td>
<td></td>
</tr>
<tr>
<td>Voege, Herman, mach, 38 Shanly</td>
<td></td>
</tr>
</tbody>
</table>

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company

Total Assets (including subscribed capital, $429,000

Voege, Alfd, wks News-Record, Glasgow
Voege, Alex, trav, h 50 Cedar n Voegtle, Oliver, bkr, h 22 Elgin Voelker, A A, sec Merchants' Rubber Co, h 41 Ahrens w
Voelker, John, trav, h 302 Wellington Vogel, Albt, wks Rubber facty, h 154 Ahrens w Vogel, Christn, patrnmkr, h 20 Grove Vogl, Ignatz, contr, h 134 Courtland av e

PERTH MUTUAL FIRE INSURANCE COMPANY

Established 1863
Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 209

Lembke & Kreller, CIGARS, TOBACCO, ETC.
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Title/License</th>
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<tbody>
<tr>
<td>Vogt, H A</td>
<td>59 Cedar St</td>
<td>Geo</td>
</tr>
<tr>
<td>Vogt, John E</td>
<td>97 Edward St</td>
<td>bkpr Berlin Suspender Co.</td>
</tr>
<tr>
<td>Vogt, Wm</td>
<td>120 Wellington St</td>
<td>cabntmkdr, Life 51 Duke</td>
</tr>
<tr>
<td>Voland, Wm</td>
<td>126 Wellington St</td>
<td>local mgr Union Life 51 Duke</td>
</tr>
<tr>
<td>Volk, Lorre</td>
<td>77 Joseph St</td>
<td>brbr G M DeBus</td>
</tr>
<tr>
<td>Voll, Geo</td>
<td>19 Ellen St</td>
<td>bartndr Clarendon Hotel</td>
</tr>
<tr>
<td>Voll, Jos</td>
<td>96 Shanly St</td>
<td>wks Rubber factory</td>
</tr>
<tr>
<td>Voll, Peter</td>
<td>53 David St</td>
<td>lab, mech</td>
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<tr>
<td>VonBuseurch, Carl</td>
<td>105 Frederick St</td>
<td>mech, 53</td>
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<tr>
<td>VonNeubron, Alex</td>
<td>26 Young St</td>
<td>105 Frederick</td>
</tr>
<tr>
<td>VonNeubronn, Frank</td>
<td>80 Scott St</td>
<td>trav, 80</td>
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<tr>
<td>VonNeubronn, Mrs E</td>
<td>26 Young St</td>
<td>26 Young</td>
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<tr>
<td>VonNeubronn, Olive</td>
<td>26 Yonge St</td>
<td>drsmkr</td>
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<tr>
<td>VonNeubronn, T.</td>
<td>126 Albert St</td>
<td>26 Yonge</td>
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<tr>
<td>VonRekofski, Theo</td>
<td>126 Albert St</td>
<td>carp, 126</td>
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<tr>
<td>Wachsmuth, Alvin</td>
<td>68 Weber St</td>
<td>clk Light Comm</td>
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<tr>
<td>Wachsmuth, Otto</td>
<td>73 Water St</td>
<td>slsmn, 73</td>
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<tr>
<td>Wachter, Michl</td>
<td>17 Caroline St</td>
<td>wks Felt facty</td>
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<tr>
<td>Waechler, Geo</td>
<td>125 Park St</td>
<td>lab,</td>
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<tr>
<td>Waechtel, Louis</td>
<td>227 Wellington St</td>
<td>fish dir,</td>
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<tr>
<td>Waelschi, Rev F E</td>
<td>380 King St</td>
<td>pastor Carmel Ch</td>
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<tr>
<td>Wagner, Arthur</td>
<td>59 Park St</td>
<td>clk J Fennell &amp; Son</td>
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<tr>
<td>Wagner, Mrs G</td>
<td>99 King St</td>
<td>153 Weber St</td>
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<tr>
<td>Wagner, Henry</td>
<td>283 Louisa St</td>
<td>bkr,</td>
</tr>
<tr>
<td>Wagner, Henry</td>
<td>433 King St</td>
<td>farmer,</td>
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<tr>
<td>Wagner, J E</td>
<td>95 Brubacher St</td>
<td>bkpr, 95</td>
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<tr>
<td>Wagner, Jos</td>
<td>17 Oak St</td>
<td>lanr, 17</td>
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<tr>
<td>Wagner, Rev L H</td>
<td>41 Margaret St</td>
<td>41 King St</td>
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<tr>
<td>Wagner, Mamie</td>
<td>283 Louisa St</td>
<td>steno C H</td>
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<tr>
<td>Wagner, Michl</td>
<td>66 Elgin St</td>
<td>Lab,</td>
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<td>Wagner, Noah</td>
<td>28 Maynard St</td>
<td>butn wkr, 28</td>
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<td>Wagner, Simon</td>
<td>24 Michael St</td>
<td>Tanry, 24</td>
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<td>Wagner, Wm R</td>
<td>44 Alma St</td>
<td>wks W,</td>
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<td>Wagner, Wm S</td>
<td>101 Wellington St</td>
<td>wds wr, 101</td>
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<td>Wahl, Adam</td>
<td>15 Courtland St</td>
<td>mason, 15</td>
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<td>Wahl, Geo</td>
<td>23 Glasgow St</td>
<td>cigar mkr, 23</td>
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<td>Wahl, Mrs Hrmn</td>
<td>48 Breithaupt St</td>
<td>48 Breithaupt</td>
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<tr>
<td>Walder, Miss M</td>
<td>40 Queen St</td>
<td>eshr Lang Bros,</td>
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<tr>
<td>Waldron, Lillian</td>
<td>27 Scott St</td>
<td>40 Queen St</td>
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<tr>
<td>Wolfhead, W M O</td>
<td>51 King St. West</td>
<td>District Manager, 51 King St. West, Berlin</td>
</tr>
<tr>
<td>Office Phone</td>
<td>511</td>
<td>Phone 511</td>
</tr>
<tr>
<td>House Phone</td>
<td>323</td>
<td>Phone 323</td>
</tr>
</tbody>
</table>
### ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

- **Amount of Risk**: $22,000,000.00
- **Total Assets**: $550,000.00
- **Government Deposit**: $50,000.00

### TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Role</th>
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<tbody>
<tr>
<td>Waldron, Harry, V S</td>
<td>h 27 Scott</td>
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<tr>
<td>Waldschmidt, Albt E</td>
<td>bkpr Bank of Hamilton</td>
<td></td>
</tr>
<tr>
<td>Waldschmidt, John, gro</td>
<td>92-94</td>
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<tr>
<td>Waldschmidt, John C</td>
<td>clk Economical Mut Ins Co</td>
<td>94 King w</td>
</tr>
<tr>
<td>Waldschmidt, Lizzie</td>
<td>salsldy, 92</td>
<td></td>
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<tr>
<td>Walker Bin and Store</td>
<td>Fixture Co</td>
<td>152 Shanly</td>
</tr>
<tr>
<td>Walker, Mrs Carrie</td>
<td>h 72 Foundry s</td>
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<tr>
<td>Walker, Cecil</td>
<td>meter insp, h 8</td>
<td>Shoemaker av</td>
</tr>
<tr>
<td>Walker, Irvin</td>
<td>eng, h 12 Shoemaker av</td>
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<tr>
<td>Walker, John</td>
<td>polcmn, h 12 Richmond av</td>
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<td>Wallace, W T</td>
<td>M D, h 79 Frederick</td>
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<td>Wambold, T W</td>
<td>dairy, 160 King w</td>
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<td>Wanless, Geo A</td>
<td>pianos and sewing</td>
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<tr>
<td>Wanner, Jos</td>
<td>h 66 Albert s</td>
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<td>Ward, Jas</td>
<td>wks Hibner's, h 28</td>
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<td>Ward, Mrs Saml</td>
<td>h 158 Weber e</td>
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</tr>
<tr>
<td>Warren, Bert H</td>
<td>wrhsmn, h 52 Mansion</td>
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</tr>
</tbody>
</table>

### HARTFORD FIRE INSURANCE COMPANY

- **A Century Old**
- **In San Francisco alone ten million paid.**
- **C. A. BOEHM, Agent.**
- **Phones—Office 249, Residence 206.**

---

**LEMBKE & KRELLER, 7 KING ST. WEST**

CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.
**The Canadian Bank of Commerce**

- **Paid up Capital**: $10,000,000.
- **Reserve**: $6,000,000.
- **Total Assets**: $150,000,000.

**Transactions**: a General Banking Business.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

---

**Vernon's Directory**

**H. L. Staebler & Co.**, Insurance

11 Queen South, Berlin

Agents for

**The Rimouski Fire Insurance Company**

Established 1876

Surplus to Policyholders, $25,358 (including uncalled capital stock)

Warren Bituminous Co, Ltd, J G Clarke, supt, 40½ King e

Warzeicha, John, tar, h 7 Henry Washburn, Clark, trav, h 59 Krug Watson, A H, supt Canada Furr Co, h 86 Weber e

Watson, Wm, wks C A Ahrens, h 161 Wilmot

Waugh, Miss A, h 126 Courtland av e

Weaver, Edwd, h 42 Willow

Weaver, Ella, h 84 Church

Weaver, Frank, prof music, 40½ King e, h 9 Krug

Weaver, Mrs I C, h 146 King w

Weaver, Irene, salslidy Mills & Co, 146 King w

Weaver, J B, bkpr Economical Mut Fire Ins, h 17 Ahrens e

Weaver, Rachl, h 54 Church

Weaver, Sim, milk dlr, h 393 Mill

Weaver Stationery Co, F I Weaver, mgr, 10 King e

Weber, A D, wks Rubber facty, h 149 Young

Weber, Albt, mason, b American House

Weber, Carl, pnter E Hamel & Co, 132 Mill

---

**The Mutual Life of Canada**

W. M. O. Lockhead, District Manager, 51 King St. West, Berlin

Office Phone 511

House Phone 323

---

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

Weber, Susie, h 40½ King
Weber, V F, lmstr, h 106 Young
Weber, Wm, shmrk, h 132 Mill
Weber, Wm K (H Wolfhard & Co), h 127 Young
Wedd, G M, mangr Canadian Bank of Commerce, h 26 College
Weick, Wm, drvr Can Exp Co, h 416 King w
Weidenhammer, O, clk Bank of Hamilton, Waterloo
Weidenheimer, Peter, carp, h 184 Breithaupt
Weigel, Jacob, jr, Indrmyn, h 54 Benton
Weigang, Wm, finshr, h 134 Queen n
Weiler, Anthony V, carp, h 10 Spetz
Weiler, John, tmstr, h 33 Lancaster w
Weiler, John, eng, h 113 Wilhelm
Weinstein, Jos, gard, h 10 Grove
Weir, Jas D, lchr, h 67 Bingeman
Weis, Edgar, clk J Fennell & Son, h 51 Francis e
Weis, Edwd, clk, 51 Francis s
Wellein, John, cbntmkr, h 208 Breithaupt
Welker, Jacob, wks Int Hard Co, h 58 Elgin
Welker, Washington, lab, h 2 David
Wellhauser, Jacob, lab, h 43 Peter
Wellheiser, L, sldy Lang Bros, 115 College
Wellheiser, L, gro, 45-7 Waterloo
Wellheiser, S, h 150 King e
Wellheuser, Nicholas, wks Robe Co, h 115 College

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets, $271,000

Welsh, Mrs Louisa, h 173 Victoria
Welz, Edwin F, ctr, 36 Krug
Welz, Fred W, wagon pntr, h 36 Krug
Welz, Geo B, baskt mkr, 36 Krug
Wendling, Albt J, mldr, h 9 Theresa
Wendling, Frank, wks Rubber Factory, h 29 Cherry
Wendling, John, cbntmkr, h 161 Weber w
Wendling, John R, wks Kaufman's, h 15 Hebel av

Waterloo Mutual FIRE Insurance Company
Established 1863.
Net Cash Surplus, $199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Address</th>
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</thead>
<tbody>
<tr>
<td>H. L. STAEBLER &amp; CO.</td>
<td>INSURANCE</td>
<td>11 Queen South, Berlin</td>
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<tr>
<td></td>
<td></td>
<td>Agents for</td>
</tr>
<tr>
<td>PHOENIX INSURANCE</td>
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<td>COMPANY</td>
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<tr>
<td>OF HARTFORD, CONN.</td>
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Established 1854

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<td>Wendling, Jos.</td>
<td>mech</td>
<td>h 48 Charon</td>
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<tr>
<td>Wendling, Wm.</td>
<td>wks Rubber fcty</td>
<td>h 200 Wellington</td>
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<tr>
<td>Werner, Mrs. John</td>
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<td>h 46 Albert n</td>
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<tr>
<td>Weseloh, A. &amp; Co.</td>
<td>dry goods</td>
<td>clothing, men's furnishings &amp; boots, shoes, trunks &amp; valises, 41-42 King e</td>
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<td>Weseloh, August (A Weseloh &amp; Co.)</td>
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<td>h 82 Weber e</td>
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<tr>
<td>Weseloh, J H, slsmn A Weseloh &amp; Co.</td>
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<td>82 Weber e</td>
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<td>Weseloh, Thos H, slsmn A Weseloh &amp; Co.</td>
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<td>Waterloo</td>
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<tr>
<td>Western Shoe Co, Ltd, G Killer, mgr, 236 Victoria</td>
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<td>Westphal, Edwd, button trnr, h 52 Wilhelm</td>
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<td>Westphal, Michael, h 58 Wilhelm</td>
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<td>Wettlauer, H A, mgr Thornton &amp; Douglas</td>
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<td>h 32 Roy</td>
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<tr>
<td>Wettlauer, Valentine, tlr, h 148 Church</td>
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<td></td>
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<tr>
<td>Wey, Eugene, shoemkr, h 47 Theresa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wey, Ignatz, mgr National Furn Co, h 214 Courtland av e</td>
<td></td>
<td></td>
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</table>

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<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Address</th>
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<tbody>
<tr>
<td>Wey, Limus, tmstr, h 185 Mill</td>
<td></td>
<td></td>
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<tr>
<td>Whitchurch, George, b Brunswick Hotel</td>
<td></td>
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<tr>
<td>White, Adam, mech, h 110 Strange</td>
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<tr>
<td>White, August, polishr, h 139 Hall Place</td>
<td></td>
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<tr>
<td>White, F C, h 263 Mill</td>
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<tr>
<td>White, Frank, wks W, G &amp; R, h 258 Tuerk</td>
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<tr>
<td>White, Frank, trnr, h 89 Strange</td>
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<tr>
<td>White, H J, wks C P R, h 74 Weber e</td>
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<tr>
<td>White, John, lab, h 121 Strange</td>
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<tr>
<td>White, Jos, wks Felt Fctry, h 98 Strange</td>
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<tr>
<td>White, Leo, cbntmktr, h 170 Wilmot</td>
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<tr>
<td>White, Leo F, finshr, h 6 Theresa</td>
<td></td>
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<tr>
<td>White, Sarah, bkpr Ernst &amp; Co,</td>
<td></td>
<td>74 Weber e</td>
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<tr>
<td>White, Thos A, ins, h 11 Chapel</td>
<td></td>
<td></td>
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<tr>
<td>Whiteman, David, lab, h 11 Henry</td>
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<tr>
<td>Whiteman, R W, M D, h 65 Duke</td>
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<tr>
<td>Whiting, E, steno, 125 Frederick</td>
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<tr>
<td>Whiting, F L, bkpr, 125 Frederick</td>
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<tr>
<td>Whiting, J F, trav, h 65 Weber e</td>
<td></td>
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<tr>
<td>Whiting, Mrs M A, h 125 Frederick</td>
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<tr>
<td>Whitmer, Aaron, mgr Canada Furn Co, 171 King e</td>
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<tr>
<td>Whittig, Alvin, wks Button fcty, h 122 Ahrens w</td>
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<tr>
<td>Wichels, Julius, pat med, 4 King w, h 25 Chapel</td>
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<tr>
<td>Wicklum, Melvin, coll Bell Tel Co, 16 Arthur Place</td>
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<tr>
<td>Wieck, Wm, drvr Canadian Exp, h 117 David</td>
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</tbody>
</table>
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871.
HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

Wiederhold, J H, bkpr, h 48 Francis n
Wiegand & Co, shirt mfrs, 22 Queen n
Wiegand, Jacob, h 173 Benton
Wiegand, John, lchr, h 163 Lancaster e
Wiegand, John E, (Wiegand & Co), h 38 Brubacher
Wiegand, Levi, foremn Furn fcty, h 11 Scott
Wiegand, Morley E, mgr Wiegand & Co, h 191 Queen s
Wiegand, Chas, cbntmkhr, h 171 Joseph
Wieland, Mrs Margt, h 70 Shanly
Wier, J J A, (Scellen & Wier), h 14 Weber w
Wiest, Jos, lather, h 38 Weber
Wiffler, Mrs L, h 76 King
Wildfang, Isaac, h 131 King e
Wildfang, M, merchant tailor & men's furnishings, 3 King e, h 154 Frederick
Wildfang, Mrs A, h 40 Heiman
Wildfang, Alex, coachman, h 30 Richmond Av
Wildfang, Amos M, mach, h 21 Wildfang Place
Wildfang, Herman C, eng, h 35 Scott
Wildfang, Isaiah, prntr Daily Telegraph, 54 Albert
Wilhelm, J F, fnshr, 254 King w
Wilken, Henry, mason, h 17 York
Wilkinson, W R, dentist, 9 Queen s, h 13 Krug
Willetts, Alvin, lfr, h 18 Martin
Williams, Albert, h 27 Pequegnat
Williams, Green & Rome, shirts, etc, S J Williams, pres, 129 Queen s
Williams, Mrs S, 49 Cedar n

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

Williams, S J, pres Williams, Green & Rome, h 10 Ahrens e
Williams, W J, mgr Berlin, Gauntlet & Glove Co, h 10 Otto
Willis, James, brklyr, Lane, off Benton
Wilowski, Jos, shoemkr, h 268 Breithaupt
Wing, J G, (F E Shantz & Co), 146 Frederick
Wing, J K, gro, 80-82 Cedar n
Wing, W E, bkpr Kaufman Rubber Co, Waterloo

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 219; Residence 200

Lembke & Kreller,
7 King St. W., Walper Block.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1803
Total Funds, - $15,000,000
Capital Paid Up - 1,320,000
Uncalled Capital - 9,680,000

Wing, Sam, Indry, 103 King w
Winn, E H, clk J H Schmidt, 107
Church
Winter, Fred, photo, 88 Cedar s
Winter, John S, lab, h 88 Cedar s
Winter, W H, h 130 Courtland e
Winter, Walfang, shoemkr, h 42
Homewood av
Winters, Mrs R, h 21 Alma
Winters, Thompson, plmrbr, 103
King e, h 105 same
Winterhalt, Henry, h 114 King w
Winterhalt, Joseph, cgr mfr, 44
King w, h 118 Yonge
Winterhalt, Jos R, cgr mkr, h
128 Weber e
Winterhalt, Teresa, bkpr, 114
King w
Winterhalt, Jos R, cgrmkr, h 128
Weber e
Winterhalt, Wm, bkpr, 114
King w
Winterneyer, Jacob, wks Kauf-
man's, h 86 College
Winterneyer, John, glue mfr, h
60 College
Wipper, H, confir, 74 King w
Wirz, Isaac, h 473 King w
Wisdom, Jabez, slsmn, h 16
Courtland av w
Wismer, Benj, finshr, h 212
Ahrens w
Wismer, Mrs Danl, h 21 Krug
Witmer, Aaron, mgr Can Furn
Co, h 50 Brubacher
Witt, Noah, carp, b American
House
Witt, Wm, prop American Hotel,
2 King e
Witte, Fred, mason, h 256 Mill
Witter, Clayton, brbr, 69 Freder-
ick, h 200 Glasgow
Witter, Wm, drvr, h 200 Glas-
gow
Willig, Jos, wdcvr, h 48 Albert n
Wiltkowski, Victor, tanr, h 27
Bismark
Wittnebel, John M, genl delivery,
h 80 Ahrens w
Wittschonke, Fred, tanr, h 205
Ahrens w
Witzel, Henry, mldr, h 155 David
Witzel, Henry K, (Onward Mfg
Co), h 30 Water s
Witzel, John, wks Trunk facty,
h 9 Joseph
Witzel, Simon, tlr, 90 Frederick
Witzel, T A, (Onward Mfg Co)
h 53 Roy
Witzel, W R, letr car, h 80 Mill
Witzel, Wm A, wks Onward Mfg
Co, h 35 Joseph
Woelfle, Erwin O, cbntmkr, h 172
Victoria
Woelfle, Jas, mach, h 26 Home-
wood av
Woelfle, Leandra, mech, h 49
Cedar n
Woelfle, Saml, h 69 Ahrens w
Woelfle, W E, sls mgr Kaufman
Rubber Co, h 132 Yonge
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

Woeller, Christian, lab, h 15
Mansion
Woeller, Wm, lab, h 164 Lancaster e
Wcdia, Mrs A, h 103 Charles
Wolfenberg, Carl, carp, h 229
Waterloo
Wolfenberg, J E, wks Felt facry, h 51 Mill
Wolfenberg, John, h 141 Courtland av e
Wolff, Angus, firmn, h 64 Joseph

Wolfhard & Co, hardware, heating, plumbing and tinsmithing, 13 King w

Wolfhard, Henry, (H Wolfhard & Co), h 49 Albert n
Wolfhardt, Fred, blksmth, h 100
Elgin
Wolle, Mrs Jacob J, h 49 Church
Wood, Henry, button wkr, b 261
Frederick
Wood, Robt, mangr W, G & R, h 248 Frederick
Woodall, Wm, shoemkr, h 35
Roland
Woods, Mrs J, h 87 Cedar s
Woolner, J H, bkpr, h 38 Agnes
Woolner, Mrs S, h 115 Church
Worchoysky, Morris lab, h 16
Mount Hope
Wray, John, wks Kaufman’s, h 31 Eby
Wright, Francis, h 73 Cedar n
Wright, H G, acct Merchants Bk, 41 David
Wright, Richd, supt Western
Shoe Co, h 74 Joseph
Wright, Thos, h 233 Lancaster e
Wuest, Jacob, h 181 Courtland e
Wunder Furn Co, Ltd, Michael
Wunder, mgr, 280 Victoria
Wunder, Jacob, contr, h 20 Peter

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine
Insurance Company
INcorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Wunder, Michl, mgr Wunder
Furn Co, h 147 Queen n
Wunnenberg, Fred, finshr, h 190
Wilmot
Wurm, Conrad, carp, h 14 Elgin
Wurm, Mrs Emma, h 31 Foundry’s
Wurm, Julius, mach, h 97 St
George
Wurster, H W, clk Merchants’
Bank, 46 King w
Wye, Geo, tmstr, h 145 Weber e
Wye, Simon, wks Shoe facty, h 10 Albert n

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 299

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK,

A. C. BENDER,
RELIABLE REAL ESTATE DEALER.
Office: 11 Queen St. South.

WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000.
Transacts General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

146 VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
INCORPORATED 1890.
Surplus to Policyholders, $206,800

Yanke, Hermn, junk dlr, h 21
Brubacher
Yost, Elta L, photo Green & Co,
31 Maynard
Yost, Mrs Mary A, h 105 Water st
Young, Andw, drvr, h 83 Court-
land av e
Young, Bert, mlr, h 96 Peter
Young, E W, acct, h 11 Irvin
Young, Jas, mason, h 116 Mill
Young Women's Christian Asso-
ciation, Miss Frances Peppiapp,
sec, 72-4 Queen st
Zapfe, Miss Jennie, 45 Francis n
Zarnke, F M, action fnshr, h 339
King w
Zarnke, Fred, carp, h 126 Louisa
Zarnke, Karl, wks Piano facty,
339 King w
Zeigler, Georgie, salsdy Lang
Bros, 37 Joseph
Zeigler, Wm, h 138 Ahrens w
Zeller, Louis, mach, h 91 Bru-
bacher
Zeller, Noah, bandmstr, h 299
King w
Zeller, Philip, clk, h 80 Water st
Zeller, Selma, cashr, 80 Water n
Zeller, Walter, bkpr, 80 Water st

Zettel, Edwd, prntr, Rittenger &
Molz
Zettel, Geo E, formn Rubber fcty,
h 93 Lancaster e
Zettel, Jos, lab, h 7 Hermie Place
Zibell, Ferd, lab, h 186 King w
Ziegler & Co, pntrs, 15 Foundry n
Ziegler, B H, wagonmr, r 15
Queen s, h 159 Victoria
Ziegler, Mrs Enoch, h 30 Irvin
Ziegler, Geo, agt L Kuntz, h 60
Weber e
Ziegler, Geo C, eng, h 361 Vic-
toria
Ziegler, Geo P, clk, h 183 Queen s
Ziegler, Geo S, (Ziegler & Co),
h 50 Scott
Ziegler, Gordon L, tellr Bank of
Nova Scotia, 60 Weber e
Ziegler, J A, blksmth, h 111 Wat-
erloo
Ziegler, John, agent, 59 DeKay
Ziegler, Walter A, shoes, 30 King
w, h 4 Samuel
Ziehm, Fred, wtchmn, h 235 Wel-
tington
Zilliax, Henry, clk E O Ritz & Co,
103 College
Zimmer, O H, salsmn Ernst & Co,
Cameron
Zimmerman, Miss D, steno and
bkpr Mutual Life of Canada,
Waterloo
Zimmerman, Hermn, bkr, h 220
Wellington
Zimmerman, Mrs S, 55 Cedar n
Zinger, Rev A L, C R, pres St
Jerome's College, Duke, cor
College
Zinger, W N, wine clk, h 15
Whitney Lane

The Mutual Life of Canada
Actual Policy results count. Examine our results
and our present unequaled financial standing
and be convinced.

W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511 HOUSE PHONE 323
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.

Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Zinger, H J, h 54 College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zinger, William, prop Grand Union Hotel, 88-90 King w</td>
</tr>
<tr>
<td>Zinkann, Mrs Annie, h 80 Wellington</td>
</tr>
<tr>
<td>Zinkann Bros, boots and shoes, 66 King w</td>
</tr>
<tr>
<td>Zinkann, Ephriam (Zinkann Bros), h 329 King w</td>
</tr>
<tr>
<td>Zinkann, H S (Zinkann Bros), h 20 Courtland av w</td>
</tr>
<tr>
<td>Zinkann, Milton, trav, h 323 King w</td>
</tr>
<tr>
<td>Zinkhann, Jacob G, packr, h 76 Wellington</td>
</tr>
</tbody>
</table>

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile Insurance Company
ESTABLISHED 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

| Zinkann, John, cgrmkr, h 201 Lancaster e |
| Zinkann, John H, h 329 King w |
| Zinn, John, tanr, h 119 Victoria |
| Zoellner, H T, remedies, 40½ King e, h 134 Lancaster |
| Zoellner, Theo, mus tchr, 134 Lancaster |
| Zoller, John, shipr, 31 Cameron n |
| Zuber, Andw, wks Brewy, h 8 Michael av |
| Zuber, Bernhardt, h 24 Krug |
| Zuber, Charles, mgr Grand Central Hotel, h 65 Samuel |
| Zuber, Joseph, prop Grand Central Hotel, h 96 Queen n |

ESTABLISHED 1890

HENRY VERNON & SON
DIRECTORY PUBLISHERS
WRITE FOR TERMS FOR ADVERTISING IN OUR 14 PUBLICATIONS
HEAD OFFICE—127 JACKSON ST. WEST, HAMILTON, ONT.
WESTERN OFFICE—COOTE BUILDING, LONDON, ONT.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
Pools and Billiard Parlor
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

148 VERNON'S DIRECTORY

TOWN OF BERLIN

MISCELLANEOUS DIRECTORY

HENRY VERNON & SON, PUBLISHERS

TOWN OFFICIALS

Chas C Hahn, Mayor
A H Millar, clerk
Edwin Huber, treasurer
M Reidel, Geo J Buchaupt, Assessors
Wm Davis, Engineer
Martin Huehnergard, Assessment Commissioner, Collector, Sanitary Inspector
George O'Neil, Chief of Police and Truant Officer
J E Cook, Chief of Fire Dept
M Mikel, Market Clerk
P K Weaver, Road Master
Millar & Sims, Solicitors
The Berlin Light Commission, 36 Gaukel st—Albt Breithaupt, chairman; Geo H Clarke, sec; E J Philip, supt; The Mayor, Aug-

ust Lang, J J Walters, Geo Lippert, commissioners

Berlin and Waterloo St Railway Dept, V S McIntyre, sec-treas, 51 King w

BERLIN PUBLIC LIBRARY

Queen, cor Weber; H W Brown, chairman; Miss B M Dunham, B A, librarian; E Detwiler, I Bitzer, assts

BOARD OF TRADE

E Smyth, pres; Solon Lutz

BERLIN COLLEGIATE AND TECHNICAL INSTITUTE

A L Breithaupt, chairman; Carl Kranz, sec-treas

PUBLIC SCHOOL BOARD

Arthur Pequegnat, chairman; Edmond Pequegnat, sec

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager,
OFFICE PHONE 511

51 King St. West, Berlin

HOUSE PHONE 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

TOWN OF BERLIN

PUBLIC INSTITUTIONS
The Berlin-Waterloo Hospital, King w
Berlin Orphanage, King w
House of Industry, Frederick
Red Cross Aid Association, B C Schulte, sec-treas

DOMINION GOVERNMENT OFFICIALS
Post Office
Chas F Niehaus, postmaster; E H Linder, H U Clemens, A M Heist, Miss Agnes Ward, Miss E L Laschinger, Miss Agnes Lederman, Miss L M Knapp, clerks; Miss Agnes E Ward, stamp vendor; W H Halliwell, A G Kaufman, I S Underwood, W R Witzel, A L Fraser, N W Schmidt, D C Hamacher, E B Doerr, letter carriers; Jacob E Clemens, caretaker

Customs
Martin Schiedel, Collector
Elton Break, preventive office
John Dunn, preventive officer
A O Bowman, preventive officer
E R Musselman, clerk

Inland Revenue
F H Spence, excise officer

EDUCATIONAL
Berlin Collegiate and Technical Institute
D Forsyth, B A, mathematical master; E Pugsley, B A, science

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Royal Insurance Company, Limited
Established 1845
Assets, $71,000,000

master; G R Dolan, B A, classical master; L Norman, B A, commercial master; H G Martyn, B A, English master; W H Williams, M A, modern language master; D W Houston, manual training instructor; Miss K A Fisher, Household science instr; H W Brown, writing and drawing master and asst mathematical master

Public Schools
Richd Reid, prin (pro tem)

LEADING FIRE INSURANCE COMPANY IN AMERICA.

LEMBKE & KRELLER, CIGARS. TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WES: WALPER BLOCK.
### The Canadian Bank of Commerce

- **Paid up Capital:** $10,000,000
- **Reserve:** $8,000,000
- **Total Assets:** $150,000,000
- Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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**Vernon’s Directory**

<table>
<thead>
<tr>
<th>Roman Catholic</th>
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<tbody>
<tr>
<td>St Mary's of VII Dolers, Yonge, cor Duke sts; Rev Wm Kloepfer, C R, Rector; A J Fischer, Paul Sobozak, assistants. Hours of service: Sunday, 7, 8:30, 10 and 10:30 a.m; Vespers 7 p.m; Week days 8 a.m; Holy Days 6 a.m</td>
</tr>
</tbody>
</table>

**Other Denominations**

- St Peter’s Evangelical Lutheran, Queen n, Rev E F Oberlander
- St Mathew’s Lutheran, Queen st n, Rev E H Hoffman
- St Paul’s Lutheran, Queen st s, Rev W C Boese
- St Andrew’s Presbyterian, Queen st n, Rev W A Bradley, pastor
- Zion Evangelical, Weber w, Rev Geo B Damm, pastor
- German Baptist, Benton, Rev A T Mihm
- King St Baptist, cor of King and Water sts, Rev Joseph Janes, pastor
- Old Mennonites, King st east
- First Church of Christ Scientist, Water n
- Carmel Church, King w, Rev F E Waelchli, pastor
- New Jerusalem Church, Water n, Rev D E Daniels, pastor
- Mennonite Brethren, Rev S Cressman, pastor, Chapel st
- New Mennonites, Lancaster st, Rev S Goudy
- United Breth, Liberal, Alma st, Rev S E Swartz

<table>
<thead>
<tr>
<th>Separate Schools</th>
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<tbody>
<tr>
<td>St Mary's, conducted by the Sisters of Notre Dame</td>
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<tr>
<td>Training School for Teachers, conducted by the Sisters of Notre Dame, Yonge st</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Berlin Business College</th>
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<tbody>
<tr>
<td>69 Frederick. W D Euler, prin</td>
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<table>
<thead>
<tr>
<th>St Jerome's College</th>
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<tr>
<td>Rev A L Zinger, Ph L, pres</td>
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<tr>
<th>Churches</th>
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<tr>
<td>Hours of service 11 a.m and 7 p.m</td>
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</table>

**Anglican**

- The Church of St John the Evangelist, Rev J W J Andrew, rector, Water, cor Short

**Methodist**

- Trinity Meth Church, Frederick, Rev H W Crews, pastor

---

**The Mutual Life of Canada**

Canada’s big and only Mutual Life Insurance Company. The Policyholders really OWN, really CONTROL and really GET EVERYTHING.

W. M. O. LOCHEAD, District Manager

51 King St. West, Phone 528

House Phone 323
The list of the Company’s Policy-holders includes some of the largest corporations and most influential business men of the country.

**TOWN OF BERLIN**

Grace Congregational, Rev M H Sanderson, pastor, Church st Gospel Hall, 18 Queen n
Christadelphian, 9 Queen s
Salvation Army, Foundry s

**FRATERNAL AND BENEVOLENT SOCIETIES**

Grand River Lodge, No 151, A F and A M
Berlin Chapter, No 117, R A M
Berlin Lodge, No 154, AOEUW
Welcome Lodge, No 334, A O U W
Liberty Lodge, No 323, I O O F
Victoria Lodge, No 44, K P
Samaritan Encampment, No 49, I O O F
Court Berlin, No 72, C O F
Loyal Unity Lodge, No 196, C O O F
Court Union, No 233, C O F
Court Berlin, No 154, I O F
Court Mayflower, No 7774, AOF
Berlin Council, No 57, C O C F
Berlin Tent, No 21, K O T M
Star Tent, No 61, K O T M
Berlin Camp, No 72, W O T W
Berlin Circle, No 278, C HC
C M B A, No 12
Berlin Council, No 862, R A
Berlin Council, No 332, R T

St Mary’s Young Men’s Literary Society, every Thursday evening, in hall of Separate School
St Joseph’s Benevolent Society, meets in Separate School Hall

**H. L. STAEBLER & CO., INSURANCE**

**11 Queen South, Berlin**

Agents for

**HAND-IN-HAND**

**INSURANCE COMPANY**

**ESTABLISHED 1873**

**OLD AND TIME-TRIED**

Young Women’s Christian Association, Queen s

**COUNTY OFFICIALS**

Henry Gmelin, Ayr, warden; Herbt J Bowman, clerk and treas; D Chisholm, judge; John Motz, sheriff; E J Beaumont, local master, county court clerk; J M Scully, clerk of surrogate court; John D Moore, registrar; W D Bowlby, clerk of the peace and crown attorney; J J A Weir, local master; Chas Huber, high constable; Jonathan Cook, gaoler

**Insurance Company of North America**

**Founded 1792.**

Losses Paid, $144,780,841.

Surplus, $5,589,406.

**Fire, Marine, Automobile, Tourist, Etc.**

C. A. BOEHM, Agent.
Phones—Office 219; Residence 209.

**LEMBKE & KRELLER,**

Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

152 VERNON'S DIRECTORY

TOWN OF WATERLOO

STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ALBERT ST, n side, from Erb to Limits
Mutual Life
George Klie
J Wesseloh, feed
J K Shinn, undrthr

+ Duke st ends:
Market Hotel
+ Water st commncs
Public Library
H M Snider
C L Noecker, M D
M Bauman

+ Cedar st crosses
C W Schiedel
Mrs C Kaatz
C Koeller

+ Snider st commncs
+ Young and Spring cross
George George
P Klauchel

Mrs John Letter
John Kreutzwieser
C H Roos
Mrs E Gies
Mrs Geo Pfaff

+ Church st ends
A Heinrich
Wm Brunner
Samuel Stahl

+ Ezra av ends
Adam Kress
Mrs E N Hawke

+ Bricker av commncs
John Oetzel
John Hamel
Mrs Kate Trask
E M Devitt
M S Weber
Martin Frey
Henry Grosz
John Metz

ALBERT ST, s side
Town Hall
Fire Hall
John Simpson
W L Hilliard, M D
P H Roos
Jacob Walter
Lehman Shirk
Hugo Krause
Mrs Aaron Kraft
Wm Snider

+ Cedar st crosses
Mrs Geo Strasser
Fred Snider
John Laing
Mrs C Zimmerman

+ Young st crosses
Frank Good
Peter Weinstein
Wm H Thomas

+ Spring st crosses
Mrs Wm Soehner

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1910 - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - $2,973,750
W. M. O. LOGHEAD, District Manager 51 KING ST, WEST. Phone 511. House Phone 323
ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1909, $2,000,000.00.

TOWN OF WATERLOO

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Geo W Vale</td>
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<tr>
<td>Irvin Theil</td>
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<tr>
<td>Ed Stebbins</td>
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<td>Mrs Chas Engel</td>
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<td>Baltzer Pfaff</td>
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<td>Henry Kalbfleisch</td>
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<td>Mrs Geo Rudy</td>
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<td>Adolph Rockel</td>
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<td>Edw Wolfele</td>
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<td>Allen Shanz</td>
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<td>E H Good</td>
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<td>+Jefferson st comncs</td>
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<td>Peter Berduoc</td>
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<td>H. L. STAEBLER &amp; CO.,</td>
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<td>INSURANCE</td>
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<td>11 Queen South, Berlin</td>
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<td>Agents for</td>
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<td>LONDON AND</td>
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<td>LANCASHIRE</td>
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<td>Guarantee and Accident</td>
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<td>INSURANCE COMPANY</td>
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<td>BOWMAN ST, from Union</td>
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<td>Wm Manski</td>
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<td>Wm Peltz</td>
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<tr>
<td>G Schriever</td>
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<td>ALLEN ST n, e side,</td>
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<tr>
<td>from King to Moore ave</td>
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<tr>
<td>+Mary st comncs</td>
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<td>Church of England</td>
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<td>C B Clement</td>
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<td>M S Hallman</td>
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<tr>
<td>Cayton Wells</td>
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<tr>
<td>+Herbert st crosses</td>
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<tr>
<td>Edward Dehler</td>
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<td>Roman Catholic Ch</td>
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<tr>
<td>Rev Theo Spaetz</td>
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<tr>
<td>Separate School</td>
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<tr>
<td>+Willow st crosses</td>
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<tr>
<td>Waterloo Furn Co</td>
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<td>Frank Waltz</td>
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<td>Alex Ruchty</td>
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<td>P A Schiedel</td>
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<td>Edward Berringer</td>
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<td>Rudolph Guenther</td>
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<tr>
<td>ALLEN ST south,</td>
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<tr>
<td>from King to limits</td>
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<tr>
<td>+Park st crosses</td>
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<tr>
<td>Mrs E M Martin</td>
<td></td>
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<tr>
<td>Wilson Bechtel</td>
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<td>Mrs J Bechtel</td>
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<td>Val Guttell</td>
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<tr>
<td>B E Bechtel</td>
<td></td>
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<tr>
<td>Justus Hoffman, w s</td>
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<tr>
<td>Geo Guenzler, w s</td>
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<tr>
<td>BELLEVIEW AVE, n s, from</td>
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<tr>
<td>Erb n to Devitt</td>
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<tr>
<td>Louis Helm</td>
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<td>Joseph Ludwig</td>
<td></td>
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<td>Menno Devitt</td>
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<tr>
<td>Gregor Dorch, w s</td>
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</tbody>
</table>

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection

A. C. BENDER,
REAL ESTATE DEALER,
CONVEYANCER, ETC.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $8,000,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

THE MOLSONS BANK
(Incorporated by Act of Parliament, 1855)
HEAD OFFICE, MONTREAL
Capital (all paid up), $3,500,000
Reserve Fund, 3,850,000
WATERLOO BRANCH, KING COR. DUKE STS.
JACOB HESPELER, Manager.

LANCASTER MILLS
SHIRK & SNIDER
MILLERS AND COOPERS
Special Brands—Buda, Daily Bread Pastry Flour, Wheat Germ Meal, etc.
FLOUR AND FEED
Cash Paid for all Kinds of Grain
BRIDGEPORT & BADEN, ONT. Phone 76

JAMES C. HAIGHT
BARRISTER, SOLICITOR,
NOTARY PUBLIC, ETC.
LETTER'S BLOCK
King Street Telephone 214 Waterloo, Ont.

UNION MILLS
WM. SNIDER
MILLER AND GRAIN MERCHANT
Brands—Ocean, Seven Lilies, Agate, Sola, Lion and Empress.
Owner of Waterloo Electric Light and Power Plant ELEVATOR AT NEWTON WATERLOO, ONT.

The MUTUAL LIFE OF CANADA All funds handled as sacred trust money. Not a dollar lost or mis-appropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. LOGHEAD, District Manager. 51 King St. West, Berlin
Office Phone 511 House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF WATERLOO

CAROLINE ST, e side, from Erb to Union
  + Weber st crosses
  Arthur Nichol
  John Harris
  F Ruppel
  Levi Brugeman
  Jacob Stroikie
  Henry Savill
  G Ruppel
  Thomas McGrath
  W Kaiser
  Jacob Madler
  Vacant
  Ammon Merner
  John Salm
  + William crosses
  Park Brewery
  + Allen crosses
  Henry Rank
  Wm Bauman
  + John st crosses

CAROLINE ST, s side
  Jacob Ernst
  G W Woodward
  Miss J M Crowe
  + Park av commences
  Walter Wells
  + William st crosses
  E A Schmidt
  J G Shantz
  M Dahmer
  + John and Allen sts cross
  Jacob Binkle
  I Kaiser
  Vacant

CEDAR ST north, e s, from King
  + Queen st crosses
  St John’s Church
  Alfred Haehnel
  George Donaldson
  Mrs Mary Grant
  Wm Foerster
  Edwd Mickus
  Chris Steinhardt
  Edwd Schelter
  A J Weber
  + Peppler st crosses

CEDAR ST north, w s
  Valentine & Martin
  + Queen st crosses
  Charles Moogk
  George Moogk
  August Riegert
  Geo C Marth
  Peter Rothermel
  Mrs E Kleeberger
  Mathias Woelfle
  Geo Woelfle
  Mrs C Herter
  Wm Stuebing
  Otto Stuebing
  Louis Schelter
  + Peppler st crosses
  Peter Weinstein

CEDAR ST south e s, from King to limits
  Vacant
  + Walter and Albert sts cross

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine
Insurance Company
Incorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

CEDAR ST, s side
  Wm Froehlich
  G B Schneider
  Fred Keil
  + Water st crosses
  Emmanuel Church
  Rev M L Wing
  + Albert st crosses
  Geo Haehnel
  John Mielke
  John Strebel

CHARLES, from Erb’s
  J H Damm
  George Allenson

WATERLOO MUTUAL FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.00

C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249  Residence 209

LEMBKE & KRELLER, 7 KING ST. WEST
CIGARS, TOBACCO, Etc.
Walper Block
Pool and Billiard Parlor in connection.
CO
- O
Q:
UJ
Q:

THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000.
Reserve, $6,000,000.
Total Assets, $150,000,000.
Transact a General Banking Business.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
Insurance Company
Established 1876
Surplus to Policyholders,
$285,038
(Including uncalled capital stock)

Daniel Theal
Gustav Rockel
Daniel Dechert
J Rick
John Binowski
Emil Kirsch

DAVID, from Bow-
man to Moore
Henry Plantz
Herman Engel
W J Scherer
Albert Engel

DEVITT AVE, from
Erb n
A E Devitt
Jacob Stroh
M B Snyder
Benj Devitt
D Scheuerman

DUKE ST, e s, from
King to Peppler
Waterloo Glove Mfg
Co
N R Utley
Aug Vehilelen
Alex Wolfe
Jacob Wolfe
Peter Erb
+Queen st crosses
Mrs N Utley
Adam Krantz
Mrs D Jacobi
Norman Letter
Henry J Miller
George Gleiser

DUKE ST,-w side
A Winkler, livery
+Queen st crosses
J H Armitage, M D
Edwd Liphardt
Julius German

Mrs A H Spade
Edwd Roos
George Suggitt
John Kropp
John Letter

ELGIN, from King to
Peppler
+Queen st crosses
Conrad Becker
J H Winkler
Mrs W Reiber
N Steckenreiter

ERB ST north, e side,
from King to limits
The Sentinel
Vacant
Mrs Jacob Bricker, sr
+Queen st crosses
J H Webb, M D
Miss A Zoellner
Chas Kreutziger, box
factory
+Devitt av commens
Geo W Krueger
John Reinsch
Alex Kroetsch
Waterloo Tannery
Ed Hooper
Adam Uffelman
+Bellevieu av commns
Mrs A Leitch
Joseph Hauck
J H Roos
John C Liphardt
Henry Liphardt
John Liphardt
+Moore av commns

CHURCH, from King
w to Albert
Richard Sutton
John Merklinger
Henry Woelfle
August Extner
Mrs C Hasempflug
Mrs H W Roos
+Water st ends
Werner Kuehner
Gustav Hamel
Chris Scheifele
Henry Krueger
Adolph Rohricht
+Snider st ends
Adolph Egener
Ed Cunningham, w s
Public School, w s

THE MUTUAL LIFE OF CANADA
In furnishing Life Insurance at actual net
cost is the feature that marks the super-
iority of this Company.

W. M. O. LOGHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323
Wm Bringloe
Martin Zobisch

ERB ST north, w side
Vacant
Queen st crosses
G N Huehn
W J Sterling, V S
Chas Kreutziger
W W Glaister
+Peppler st commns
Kroetch & Boppre, painters
Waterloo Broom and Brush Co
Wm Praugel
F E Harris
Evaporating Works
Seagram's Farm

ERB ST south, w s
A B McBride, brstr
Vacant
E Engel, brbr
Post Office
+Albert st commns
J Schondelmeyer
P P Dening
Adam Schaefer
Thoman
Fred Dickert
B Trussler
C Hoffman
Frost & Wood Agency
J G Cress
Alfred Meyer
Wm McDougall
Alex McDougall
Paul Rutch
E H Ewald
C P R Station
Graybill & Shantz, col
+Shantz st crosses
Cleason Shantz
New house
Edmund Shantz
O A Latsh

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada
Surplus to Policyholders,
$913,447.72.

Sam Snyder
A Hunsberger
Chas F Miller
J H Bracy

EZRA AV from King to Albert
J B Gilliland
J Weidenhammer
Mrs L Gerhardt
Joseph Westfall
A'va Grace
Wm Roth
Albert Mardt
Fred Hilker

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

Mrs C Meilke
John Stroh

HERBERT ST, w side
+ William st crosses
Woeller & Bolduc
+ George and Allen sts cross
Wm Crowe
Edward Reid
Edward Sass
George Krueger
Wm J Krueger
+ John st crosses
Fred Pflug
Morley Richert
+ Union st crosses
G H Lackenbauer
Eugene Gatschene
Fred Kaiser

JEFFERSON from
Albert
Wm Ruppert
Henry Oetzel

JOHN ST n, w side
Robert Stewart
Chas Kritzke
Wm Miller
John Gatschene
+ Willow st crosses
Wm Hildebrand
Chas Hemmerley
Wm II Kutt
Wm Shelley
Chris Strum
F B Trumper
Chas F Roehr
George Herringer

JOHN ST n, w side
R Preiss
+ Mary st crosses
Frank Haight
Thomas O'Donnell
Joseph Dietrich
Jacob Snider
+ Herbert st crosses
Edward Wahl
Henry H Ziegler
Wm Beilstein
John Joyce
+ Willow st crosses
Moritz Strum
Mrs Hy Mamel
Jacob Herringer
Wm Henrich
Joseph Chace
Ignatz Grossman
Mrs John Herringer
Andrew Kress
Jacob Fenner

JOHN ST south, e s,
from King to limits
Alex Howie

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union
Assurance
Company, Limited
Total Funds Exceed
$84,600,000

Mrs E Decker
Miss Wahlsmuth
+ Caroline st crosses
Philip Schleiter
Albert Peskett
+ Park st crosses

JOHN ST south w s
Otto Boll
Mrs Wm Diegel
+ Caroline st crosses
Levi Shuh
Ed Bauman
Henry Lanz
+ Park st crosses
James Zobish

C. A. BOEHM
DISTRICT AGENT
THE
Employers' Liability
Assurance Corporation, Limited
Capital $5,000,000.00
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued
Prompt Settlements

PHONES (Office 219 (Residence 209

Lembke & Kreller,
7 King St. W., Walper Block.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
NORTH BRITISH AND
MERCANTILE
Insurance Company
Established 1890
Total funds exceed $48,805,000
Canadian investments, $8,820,742

Alfred Schauf
Joseph Amlinger

KING ST, north side, from Berlin to limits
+ Union st crosses
James Gibbons
W H Riddell
Emil Schierholtz
W C Naylor
Wm Boehlender
John Ginter
H Eisenberg
Anthony Martin
Henry Maier

+ John st n commas
Karl Buss
Mrs H Price
John Ferguson
Miss H Rose
Mrs F E Erb
F W Thomas
Fred Hueglin
Wm Hogg
+ Allen st n commas
S B Bricker
George Diebel
Miss C Kumpf

+ George st commas
Aloys Bauer
Wm Dawson
Mrs A Doersam
Joseph Eckert
Chas Friedrich
Geo Friedrich
+ William st n commas
Alexander House
D Bohlender, gro
John Maier
John Buckley
Herbert Bechtel
Elijah Thomas
C Hannaburg
J Lampel & Co
E Gatschene, btchr
Mrs M Bailey
L Bruegeman, gro
Mrs W Kumpf
Ferd Heller
John Froelich
A K Cressman
M Reitel, coal
H Reuel, butcher
J R Kaufman
F Hueglin, painter
Klippert Undertaking Co
John Bruegeman, ltr
City Hotel
+ Weber st n commas
Geo W Dodds, grocer
C H Seyler
Longo Fruit Co
Charlie Sing
Geo Gleiser
E W Becker, pianos
J Ruhlman, cigars
M C Sturm, brbr
F H Walley, books
O M Gatschene, photos

S Eckel, dentist
C E Fischer, cigars
A Copeland, confr
J Doersam, books
J Letter & Son, furn
J C Haigh, barrister
A C Moyer, photos
E A Strasser, furnshr
F G Hughes, dentist
N A Zick, shoes
A G Heller, jwlr
Weichel & Son, hdwr
Merchants’ Button Co
E M Devitt, drugs
J C Liphardt, ltr
North Waterloo Farmers’ Mutual Fire
Liphardt Bros, hdwr
E J Roos, jwlr
Vacant
J Uffelmann, gen stre
J E Seagram, liquors
W Wells & Son, dntst
A G Haehnel, drugs
G N W Tel Co
S B Bricker & Co, dry goods
+ Erb st n commas
Bank of Commerce
Hotel Lewis
John Ritzer, tailor
J B Fischer, btchr
G F Youngblut, shoes
M Gordon, confr
Canadian Exp Co
J H Ziegler, grocer
Dominion Life
Waterloo Mutual Fire
C A Boehm, insurance
Molsons Bank
+ Duke st n commas
Commercial Hotel

W. M. O. LOCHHEAD, District Manager
51 King Street West.
Phone 511. House Phone 323

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF WATERLOO

A Gooding
Jacob Weber
John Lauman
Harry Ellis
Mary Heimbecker
James Elsley
Wm Near
+Princess st n comns
Dr Baumann
Lutheran Church
+Cedar st n comns
Dr Fischer
Railway Sheds
Harmonie Hall
James Ewart
Jhn Lackenbauer
Eph Moser
+Young st n comns
Fred Scholte
Mrs John Koch
Aug Mueller
Wm Koch
Chas N Rockel
+Spring st n comns
Wm Veitel
H A Ziegler
J A Taylor
+Elgin st commncs
Henry Ruehl
Adam Treusch
J D Schaefler
Geo Gerhardt
+Noecker st comns
Mrs Noecker
Joseph Musselman
James Scott
Fred Brandt
J O Motheral
+Fredrick st comncs
Jacob Conrad, sr

Herbert Smith
Thomas Sherman
P L Weis
H B Duering
John Schneider
George Dahmer
John Moyer
Fred Kolotzki

KING ST, south side
Chas J Alteman
+Union st crosses
New Mutual Life Bldg
Wm Cartrew
E F Seagram
George Wegenast
P' Riehm
W G Naylor
+John st s commncs
Ferd Hueglin
D K Kuntz
Philip Schweitzer
J Baumgarner, gro
Jacob Huber
Shoddy Mills
+Allen st commnces
Can Furniture Co
Joseph Nowack
Miss C Wegenast
C Woeller
Mrs L Kuntz
Abraham Metzger
P'rk Brewery
+William st s comns
Fred Keil, cigar mfr
J B Snider, furniture
Mrs F Reinhardt
H F Boehmer, shoes
J Gatschene
Chas Schuett

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance
Company
Established 1871
Total Assets, $271,000

Mrs C Thomas
Wm Thomas
Emil Frederick
James Hosea
Michael Rieb
Miss Hogg
Snyder Bros, upholstery
Intern'l Harv Co Agcy
Waterloo Mfg Co
Union Mills
Ontario Seed Co
Bell 1-Telephone Co
Dom Express Co
C P R Tel Co
M Devitt & Co gen str
+Kingsly st s commns

ÆTNA
INSURANCE CO.
HARTFORD, CONN.
Leading Fire Insurance Co.
in America.

J. B. HUGHES,
Special Agent. Phone 259

C. A. BOEHM, Local Agent
Phone 249

A.G. BENDER,
RELIABLE REAL ESTATE DEALER.
Office: 11 Queen St.
South.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $150,000,000
Interest Allowed on Deposits.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Phoenix Insurance Company
OF HARTFORD, CONN.
Established 1854
Total Assets, $9,900,000
Total Losses Paid, $65,696.377

Bank of Toronto
John Zinn
C Stenunagel
H H Wilhelm
Conrad Bros, hrdwr
Chas Ball, real estate
The Apollo
A K Roesch, gro
J S Roos Shoe Co
Webb & Fischer, MDs
John Burke
A E Sanderson

+Young st s comncs
Rev E Brockelman
Henry Scheifele
George Winkler
Philip Hohemeier

+Spring st s comncs
Paul Bergman
Church st comncs
Public School
Louis Seip
Michael Schmidt
John, Steffler
Charles Hudelmyer

+Ezra av comncns
A Weidenhammer
Benj Playford
Isaac Groff
Jacob Brooks
Sid Scheifele

MARY ST, n s, from Allen to Limits
Geo Hasenflug
Peter Hartlieb
Jacob Hagey
J F McBride
August Heiman

+John st crosses
John Hemmersley
Mrs A Hummel
Adam N Seyler
Mrs Jane F Winn
Alfred Gatschene

+Union st crosses

MARY ST, s side
F W Snider
Conrad Hoffman
Mrs Henry Koehler
C H Koehler
John Koehler
James B Watson
J M Muir
W G Thompson

+John st crosses
Philip Koening
Ignatz Schossier
Edgar Schlosser

MENNO ST, e side, from Erb to Park ave
Henry Allensen
Chas Miller
Henry Fenner
Conrad Fenner

+Weber st crosses
Mrs Titus Snider
3 New houses
Jonas Bowman
Edwin Busch
Joseph Schickler

MENNO ST, w side
D Cressman
Thomas Nihill
George Klitzke
A Brubacher
Anthony Bauman
Levi Graybill

+Weber st crosses
John Bierschbach
Mrs H D Becker
A H Lilley
Val Karges
Joseph Gross
George Becker
Jacob Herber
John Tucker
George Binning
Joseph Stumpf

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager,
OFFICE PHONE 511

51 King St. West, Berlin
HOUSE PHONE 323

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

<table>
<thead>
<tr>
<th>TOWN OF WATERLOO</th>
<th>163</th>
</tr>
</thead>
</table>

MOORE AVE, from Erb to Union
Ontario Seed Co
W C Stengel
Adam Engel
F Doering
Carl E Miller
Godfrey Buchholz
Wm Rank

NOECKER ST, e side, from King
Mrs S E Schwazwalder
+ Queen st crosses
A McIntyre
Saml Beck
Wm Hueglin
Lloyd Bowman
John Haus

NOECKER, west side
Martin M Bowman
A M Bowman
Eulalie Ciceri
Vacant
Chas Gerster
Mrs J Ermel
Arch Pепpeler

NORMAN ST, from Park
Chas Plantz
Wm Koch
James Johnson
Alonzo Stricker
New house

PARK AVE, e s, from Caroline to Victoria
Public School
Gustave Czerwinski
August Doemski
George Seipel
+ Foundry st crosses
New house
John Ellert

PARK AVE, w side
Rev V M Dunford
James Valentine
+ Short st commncs
John Schafer
John Hauck
W Doughty
John H Moyer
Rev W D Lee
C A Stephens
E Schmidt
+ Foundry st crosses
W J Schnarr

PARK ST, from William to Union
John Rafferty
Chas Bauer
Wm Mickus
+ Norman st commns
Geo M Fisher
Louis Heinrick
Joseph Harvey
Mat Hummel
Wm Massel
Hugh McDonald
+ Allen st crosses
Robert Dobbin

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Capital paid up, $3,241,375
Total Cash Assets, 22,457,415

Albert Fromm
J W Ruppel
Mrs Jacob Oetzel
Fred Halstead
+ John st crosses
Adam Wagner
Joseph Schneider
Mrs C Lauber
J Carter
Henry Jacobi
Mrs Bornhold
David Lipphardt
Rudolph Kurke

PEPPLER ST, n side, from Erb to Elgin
James Mickus

Hartford Fire Insurance Co.
A CENTURY OLD
In San Francisco alone Ten Millions Paid.
C. A. BOEHM, Agent.
PHONES Office 219, Residence 209

LEMBKE & KRELLER, CIGARS.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.
## THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000. Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

---

### VERNON’S DIRECTORY

<table>
<thead>
<tr>
<th>PRINCESS ST, e s, from King to Peppler</th>
<th>QUEEN ST, n s, from William to Noecker</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chas Moogk + Young st crosses</td>
<td>John Kaufman + Weber st crosses</td>
</tr>
<tr>
<td>Henry Decker</td>
<td>Adam Kaufman + Weber st crosses</td>
</tr>
<tr>
<td>Martin Schmidt</td>
<td>R Roschman &amp; Co, button manfrs</td>
</tr>
<tr>
<td>John Schaaf</td>
<td>+ Erb st crosses</td>
</tr>
<tr>
<td>Levi Haus</td>
<td>J W Kee, livery</td>
</tr>
<tr>
<td>Alex Bauman</td>
<td>Jacob Wolfe</td>
</tr>
<tr>
<td>Chas Treusch</td>
<td>Peter Erb</td>
</tr>
<tr>
<td>Louis Kraft</td>
<td>Nathan Uttley</td>
</tr>
<tr>
<td>Il F Boehner</td>
<td>+ Duke st crosses</td>
</tr>
<tr>
<td>Harry Bohemer</td>
<td>+ Cedar st crosses</td>
</tr>
<tr>
<td>Thos O’Donnell</td>
<td>+ Princess st crosses</td>
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<tr>
<td></td>
<td>Ed Dermel</td>
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<tr>
<td></td>
<td>+ Cedar st crosses</td>
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<tr>
<td></td>
<td>Irwin Hamel</td>
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<td></td>
<td>Jacob Koch</td>
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<tr>
<td></td>
<td>+ Young st crosses</td>
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<tr>
<td></td>
<td>Henry Hoffman</td>
</tr>
<tr>
<td></td>
<td>Fred Hebel</td>
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<tr>
<td></td>
<td>+ Spring st ends</td>
</tr>
<tr>
<td></td>
<td>P F Weeks</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>H. L. STAEBLER &amp; CO., INSURANCE</th>
<th>NORDHEIMER &quot;QUALITY TONE&quot; PIANOS</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 Queen South, Berlin</td>
<td>HIGH VALUE, LOW PRICE AT WANLESS'</td>
</tr>
<tr>
<td>Agents for</td>
<td></td>
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<tr>
<td>HAND-IN-HAND</td>
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<tr>
<td>Insurance Company</td>
<td></td>
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<tr>
<td>Established 1873</td>
<td></td>
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<tr>
<td>Old and time-tried.</td>
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<tr>
<td>S Beatty</td>
<td></td>
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<tr>
<td>Mrs Fred Seeburger</td>
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<tr>
<td>John E Miller</td>
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<tr>
<td>Mrs M A Holsworth</td>
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<tr>
<td>Adam Becker</td>
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<tr>
<td>Melvin Stroh</td>
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<td>Robert Grisch</td>
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<tr>
<td>+ Cedar st crosses</td>
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<tr>
<td>Edward Ludwig</td>
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<tr>
<td>Wm Hamdorf</td>
<td></td>
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<tr>
<td>Chas Oestrich</td>
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<tr>
<td>Mrs Cyrus Eby</td>
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<tr>
<td>Geo Gross</td>
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<td>M G Ritzer</td>
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<td>Henry Mansz</td>
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<td>Geo H Kraft</td>
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<td>Henry Rockel</td>
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<tr>
<td>Henry B Koehler</td>
<td></td>
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<tr>
<td>Henry Gerbracht</td>
<td></td>
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<tr>
<td>Jacob Koenig</td>
<td></td>
</tr>
</tbody>
</table>

| PEPPLER ST, s side             |                                  |
| + Young st ends                |                                  |
| Wm Dahmer                      |                                  |
| J J Rafferty                   |                                  |
| F Snyder                       |                                  |

---

### THE MUTUAL LIFE OF CANADA

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
### ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

**Amount of Insurance written 1909, $2,000,000.00.**

<table>
<thead>
<tr>
<th>Town of Waterloo</th>
<th>165</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOWN OF WATERLOO</strong></td>
<td></td>
</tr>
<tr>
<td><strong>SPRING ST s, from King to Park</strong></td>
<td></td>
</tr>
<tr>
<td>A. Winkle</td>
<td></td>
</tr>
<tr>
<td>Wm Johnson</td>
<td></td>
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<tr>
<td>H. A. Smith</td>
<td></td>
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<tr>
<td><strong>UNION ST, e s, from King to Limits</strong></td>
<td></td>
</tr>
<tr>
<td>Mrs Fred Colquhoun</td>
<td></td>
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<tr>
<td>George Moore</td>
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<tr>
<td>Henry Herr</td>
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<td>Albert Zirka</td>
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<td>Oscar Herr</td>
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<tr>
<td>Anton Brizina</td>
<td></td>
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<tr>
<td>Emil Wankel</td>
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<tr>
<td><strong>SHORT ST, n side, from Park ave</strong></td>
<td></td>
</tr>
<tr>
<td>Noah Martin</td>
<td></td>
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<tr>
<td>Eph Steinerr</td>
<td></td>
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<tr>
<td>James Cole</td>
<td></td>
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<tr>
<td><strong>SHORT ST, west side</strong></td>
<td></td>
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<tr>
<td>Charles Lachmon</td>
<td></td>
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<tr>
<td>Samuel Both</td>
<td></td>
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<tr>
<td>Wm Schedewitz</td>
<td></td>
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<tr>
<td>M. Merklinger</td>
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<tr>
<td>Theo Braun</td>
<td></td>
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<tr>
<td>John Murr</td>
<td></td>
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<tr>
<td><strong>SNIDER ST, n side, from Albert to Church</strong></td>
<td></td>
</tr>
<tr>
<td>Charles Hamel</td>
<td></td>
</tr>
<tr>
<td>+ Young st crosses</td>
<td></td>
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<tr>
<td>John D. Schneider</td>
<td></td>
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<tr>
<td>Geo Schneider</td>
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<tr>
<td>Conrad Holtzwarth</td>
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<tr>
<td>+ Spring st crosses</td>
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<tr>
<td>Geo Kalbfleisch</td>
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<tr>
<td>Edward Hamel</td>
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<td>Saml Dopp</td>
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<tr>
<td>Mrs Hopper</td>
<td></td>
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<tr>
<td>John Dierlan, s s</td>
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<tr>
<td><strong>H. L. STAEBLER &amp; CO.,</strong></td>
<td></td>
</tr>
<tr>
<td><strong>INSURANCE</strong></td>
<td></td>
</tr>
<tr>
<td><strong>11 Queen South, Berlin</strong></td>
<td></td>
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<tr>
<td><strong>Agents for</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Sterling Accident</strong></td>
<td></td>
</tr>
<tr>
<td><strong>and Guarantee Company</strong></td>
<td></td>
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<tr>
<td><strong>Surplus to Policyholders,</strong></td>
<td></td>
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<tr>
<td><strong>$293,889.95</strong></td>
<td></td>
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<tr>
<td><strong>VICTORIA ST, n side, from Erb s to William</strong></td>
<td></td>
</tr>
<tr>
<td>Ed Seibel</td>
<td></td>
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<tr>
<td>Frank Schlosser</td>
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<td>John Bauman</td>
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<tr>
<td>John Graff</td>
<td></td>
</tr>
<tr>
<td>+ Weber st crosses</td>
<td></td>
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<tr>
<td>Geo Lackenbauer</td>
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<tr>
<td>Conrad Henrich</td>
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<tr>
<td>Henry H. Wendell</td>
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<tr>
<td>Sydney Tucker</td>
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<tr>
<td>Wm Easton</td>
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<tr>
<td>J. S. Thomas</td>
<td></td>
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<tr>
<td>+ Park av ends</td>
<td></td>
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<tr>
<td>Geo M. Trussler</td>
<td></td>
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<tr>
<td><strong>PERTH MUTUAL FIRE</strong></td>
<td></td>
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<tr>
<td><strong>Insurance Company</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Established 1863.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Net Cash Surplus, $302,793</strong></td>
<td></td>
</tr>
<tr>
<td><strong>C. A. BOEHM,</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Agent for Waterloo and Berlin</strong></td>
<td></td>
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<tr>
<td><strong>Phones</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Office 210</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Residence 290</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Lembke & Kreller,**

**CIGARS, TOBACCO, ETC.**

7 King St. West,

**WALPER BLOCK.**

Pool and Billiard Parlor

in connection
The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

The directory of Vernon includes various businesses and individuals. For example, The Mutual Life of Canada advertises a low expense rate and low death rate, and a careful examination of their records in these regards. The directory lists individuals and businesses, including 

WATER ST, s side
Public Library
+Cedar st crosses
Henry Kress
Robt Kirschel
Julius Knauff
+Young st crosses
Geo H Schmidt
Clarke VanEvery
Mrs O S Martin
Reuben Clarke
Charles Hoffman
+Spring st crosses
Jacob Jackey
John Steller
Aaron Musselman

WEBER ST n, from King to Limits
Waterloo Stm Lndry

WEBER ST s, from King to Charles
John Cook
Harry Westwood
F' Eckensviller
+Caroline st crosses
Seagram's distillery
Geo Allward
+Foundry st crosses
F' Lorentz
Vacant
Mrs Louis Grein
+Menno and Victoria st's cross
Conrad Bierman

WILLIAM ST n, e s, from King to Limits
Water Works
+Herbert st crosses
Wardell Greene Ltd

WILLIAM ST n, w s
Richard Berry
Jacob Ball
+Queen st commncs
John Kummer
Fred Gross
Henry Hoffman
+Herbert st crosses
Edwd Elwes
Andw Kenetle
Mrs Elsie-Laduc

WILLIAM ST south, e s, from King to limits
Park Brewery
+Caroline st crosses
Mrs Frank Bauer
Wm Marshall
Ch'is Niergarth
Rev J S Hockey
+Park-st commncs
Ernst Haedke
A G Heller
Jos Zalewski
Henry Neeb
Henry Hahn
Louis Feik
Louis Wendell
Peter Witzel
Mrs E Schaefer
Wm Frohnappel
Mrs A Neuber
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President.
W. H. Schmalz, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

Henry Hohner
Adam Moyer
Jos Sehl
A C Moyer
Martin Schiel
Samuel Snyder

CONRAD ZICK
Ferd Schneider
Conrad Allendorf
+ Allen st crosses
Waterloo Furn Co
+ John st crosses

WILLIAM ST south, west side
Methodist Church
John R Donald
A Oestreich
+ Caroline st crosses
Mrs Joseph Brandt
J D Martin
Henry Mueller
M S Wegenast
Harry Dickman
Jacob Andres
John Weseloh
+ Foundry st ends
Henry Stepleer
Wm Schlitt
Ed Buschlin
Herbert Joyce
Jacob Hespeler
Thomas Hillaire
Jacob Reiner
Joseph Hinsberger
+ Victoria st ends
W E Liesemer
Adolph Ferdinand
Chris Karges

WILLIAM ST south, west side
Methodist Church
John R Donald
A Oestreich
+ Caroline st crosses
Mrs Joseph Brandt
J D Martin
Henry Mueller
M S Wegenast
Harry Dickman
Jacob Andres
John Weseloh
+ Foundry st ends
Henry Stepleer
Wm Schlitt
Ed Buschlin
Herbert Joyce
Jacob Hespeler
Thomas Hillaire
Jacob Reiner
Joseph Hinsberger
+ Victoria st ends
W E Liesemer
Adolph Ferdinand
Chris Karges

WILLOW, west side
Fred Czerwinski
Mrs Henry Roos
+ George st ends
+ Allen st crosses
Vacant
Edwin Hohemeyer
+ John st crosses
Herman Schmidt
Edwd Ryan

YOUNG ST north, e s, from King
Vacant
+ Queen st crosses
Vacant
Elias Frey
Wm Conrad
C Huehnergard
Alfred Reesor
S Flynn
Frank Petch

YOUNG ST s, w side
Peter Linker
+ Queen st crosses
Chas Froehlich
Geo Froehlich
J A Harper
Jacob Conrad
Louis Gueltig
Wm Moyer
Alex Weaver

YOUNG ST south, e s, from King to Park
Jacob Peppler
+ Water, Snider and Albert sts cross
Chas Mueller
Herman Hass
J F Youngblut
Geo L Bolduc
Wm Toletzkcz
J G Moser
Robert Cole

YOUNG ST s, w side
Peter Linker
+ Water and Snider sts cross
C A Haehnel
+ Albert st crosses
F C Perschbacher

YORK ST, from William to Limits
W J Watson

Gore
District Mutual
FIRE
Insurance Company
Established 1839
Net Cash Surplus, $333,772
C. A. Boehm, Agent.
PHONES (Office 219, Residence 200)

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, Walper Block.
### THE CANADIAN BANK OF COMMERCE

- **Paid up Capital:** $10,000,000.
- **Reserve:** $8,000,000.
- **Total Assets:** $150,000,000.
- **Transacts a General Banking Business.**
- **Interest allowed on Deposits.**

G. M. WEDD, Manager Berlin Branch.  
J. MOORMAN, Manager Waterloo Branch.

---

### TOWN OF WATERLOO

#### Alphabetical Directory

**HENRY VERNON & SON, PUBLISHERS**

| Aikins, Riley, brklyr, b City Htl | Bailey, Lottie, steno Mutual Fire, King |
| Aitman, Chas, carvr, b Alexander House | Ball, Chas, real estate, h King |
| Alexander House, Wm Stroh, prop, King | Ball, Jacob, h William n |
| Allendorf, Conrd, carp, h Willow | Bank of Toronto, C A Stephens, mgr, King |
| Allenson, Geo, mldr, h Charles | Bauer, Aloyes, mangr Kuntz Brewery, Ltd, King e |
| Allenson, Henry, lab, h Menno | Bauer, Chas, formn Brewy, Park |
| Allward, Geo, coopr, h Weber s | Bauer, Mrs Frank, h William s |
| Alteman, Chas J, h King | Bauman, A F, M D, h King |
| Almlinger, Jos, mldr, h John e | Bauman, Alex, mech, h Queen |
| Anderson, Clifford, pipe fittr | Bauman, Anthony, coop, Menno |
| Weichel & Son, Ivv Berlin | Bauman, Ed, firemn, h John s |
| Anderson, Fred, ball playr, b City Hotel | Bauman, John, boilermkr, h Victoria |
| Andres, Jacob, lab, h William s | Baumann, Leonard, portr Commercial Hotel |
| Anthes, Mrs E C, steno Mutual Life, George | Bauman, Manessa, wdk, Albert |
| Apollo, (The), C Faciüs, prop, King | Bauman, Wm, boilermkr, h Caroline |
| Armitage, J H, M D, h Duke | Baumgartner, J, gro, h King |
| Armstrong, T L, insp Mutual Fire, h Herbert, cor John | Beam, Nathnl, mech, h Foundry |
| Arnold, Philip, h Frederick Bailey, Mrs M, h King | Bean, Clive S, publisher Chronicle-Telegram, h George |

---

**THE MUTUAL LIFE OF CANADA**

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,441  
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - $2,973,750  

W. M. O. LOGHEAD, District Manager  
51 KING ST. WEST, Phone 511. House Phone 323
Bean, David, publisher Chronicle-Telegraph and Daily Telegraph, Berlin, h George, cor Willow
Bean, Gideon, h Foundry
Bean, Irvin, mldr, h Victoria
Bean, Mrs John, h Foundry
Bean, Roy S, publisher Chronicle-Telegraph, George
Beatty, Saml, wks Box facty, Peppler
Beatty, Solomon, drvrr, h Peppler
Bechtel, B E (Bechtel’s, Ltd), h Allen s
Bechtel, Eloine, bkpr C A Boehm, Allen s
Bechtel, Herbt, h King
Bechtel, Mrs J (wid Isaac), h Allen s
Bechtel, Jacob S, tmstr, Allen s
Bechtel’s, Ltd, brick mfrs, Allen s
Bechtel, Wilson (Bechtel’s, Ltd), h Allen s
Beck, Normn, pntr, b Alexander House
Beck, Saml, mech, h Noecker
Becker, Adam, mach, h Peppler
Becker, Conrad, shmkr, h Elgin
Becker, E W, pianos, King
Becker, Henry F, cabntmkrr, h Queen
Becker, Geo S, flnsr, h Menno
Becker, Mrs H D, h Menno
Becker, Peter P, tmstr, Foundry
Beilstein, Wm, lab, h John n
Bell Telephone Co, King
Bellinger, Mrs Theo, h Allen n
Benninger, Martin, lab, h Queen
Berduoc, Peter, bchr, h Albert Berges, Jos, tanrr, h Queen
Bergman, Paul, lab, h King
Berringer, Edwd, upholstr, h Allen n
Berry, Richd, mech, h Herbert

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INcorporated 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Berry, Richd, eng, h William n
Beizner, Evin, h Market Hotel
Bierman, Conrad, gard, Weber s
Biersbach, John, wks Distillery, h Menno
Binkle, Jacob, wtchmn, h Caroline
Bingeman, John, h Victoria
Binning, Geo, wks Distillery, h Menno
Binowski, John, mech, h Charles
Bish, Miss J, steno Mutual Life, Herbert

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

LEMBKE & Cigars, Tobacco, Etc.
KRELLER
7 KING STREET WEST
Pool and Billiard Parlor
WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $5,000,000. Total Assets, $150,000,000. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

Vernon's Directory

H. L. Staebler & Co.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
Incorporated 1890.
Surplus to Policyholders, $206,800

Bisch, Paul, wks Box facty, b Park Hotel
Bisch, Wm, lab, h Herbert
Blundill, Roland, tmstr, h Alex ander House
Boehlender, Wm, wdwrk, h King
Boehlender, Wm, wdwrk, h King

Boehm, Chas A, insurance, King, h John n
Boehmer, H F, shoemkr, King, h Queen
Boehmer, Harry, smkr, h Queen
Boldeu, Albt, h Allen n
Boldeu, Geo, h Allen n
Boldeu, Geo L, h Young s
Boll, Otto, bbr, h John s
Borthold, Mrs E, h Park
Boswell, Miss, steno Mutual Life, George
Both, Samuel, glove mkr, h Short
Bowman, Alvin M, formn, h Noecker
Bowman, Jonas, wks Foundry, h Menno
Bowman, Lloyd, mech, h Noecker
Bowman, Martin M, carp, h Noecker

Bracy, John H, lab, h Erb s
Brady, Moses, lab, b Commercial Hotel
Braendle, Moses E, bkpr J B Snider, h George
Braendle, Moses D, bkpr J B Snider, h George
Brantl, Chas, carp, h Herbert
Brandt, Fred, mach, h King
Brandt, Mrs Jos, h William s
Braun, Theo, tmstr, h Short
Braunlich, Richd, tlr John Ritzer, h Young
Brehm, Jos, pntr, b Alexander House
Bricker, Geo G, clk Bank of To-onto, King
Bricker, Mrs Jacob, sr, h Erb n
Bricker, Levi, agent, h Allen n
Bricker, S B (S B Bricker & Co), h 139 King
Bricker, S B, & Co, dry goods, King
Brill, Peter, mldr, h Moore av
Brill, Wm, cutr, h Moore av
Bringleo, Wm, fmn, h Erb n
Brixina, Anton, cooper, h Union
Brooks, Jacob, farmer, h King
Brubacher, Addison, mech, h Erb s
Brubacher, Allan, tmstr, h Menno
Bruce, Geo A, bkpr Kuntz Brwy, Ltd, h Allen
Bruce, Miss H A, steno Mutual Life, Allen
Bruegeman, John, tlr, King, h Victoria
Bruegeman, Levi, gro, h King, h Caroline
Brunner, Wm, lab, h Albert
Buchholz, Godfrey, firemn, h Moore av
Buckley, John, miller, h King

The Mutual Life of Canada
W. M. O. LOGHEAD, District Manager, 51 King Street West, Berlin
Office Phone 511
House Phone 323

Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF WATERLOO

Bunton, F W, tellr Bank of Toronto, King
Burke, John, mech, h King
Busch, Edwin, mech, h Menno
Buschlin, Edwd, wdwkr, h William
Buss, Carl, finshr, h King
Canada Furniture Co, H Schaefer, mgr, King
Canadian Bank of Commerce, J B Moorman, mgr, King
Canadian Express Co, W G Thompson, agent, King
Canadian Pacific Telegraph Co, King
Carter, John, lab, h Park
Carthew, Wm, bkpr J E Seagram, h King
Cater, Frank, lab, b Commercial Hotel
Cation, John, fitter, h Union
Caton, Jas, lab, b Commercial Hotel
Chace, Jos L, agt, h John n
Chronicle-Telegraph, D Bean, publisher, Erb s
Chubb, R C, tellr Bank of Commerce, b Huether Hotel
Ciceri, Eroile, lab, h Noecker
Ciy Hotel, A Hergott, prop, King
Clarke, Reuben, mech, h Water
Clement, C B, cashr Mutual Life, h Allen n
Co-Operative Broom Co, H Oetzel, mgr, Bricker av
Cochrane, A H, clk Waterloo Mfg Co, h King
Cole, Jas, cooper, h Short
Cole, Robt, h Young s
Colquhoun, Mrs Fred, h Union
Commercial Hotel, H C Raisig, prop, King, cor Duke
Conrad Bros, hardware, King

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire
INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Conrad, Jacob, jr, (Conrad Bros), h 22 Young n
Conrad, Jacob, sr, h King
Conrad, Wm (Conrad Bros), h 19 Young n
Cook, H M, clk Mutual Life, lvs Berlin
Cook, John, mach, h Weber s
Copeland, Albert, confectioner, wholesale and retail, ice cream, our own make candies, something tasty, Kandy Kitchen, King St
Cress, John G, Erb s

C. A. BOEHM
District Agent
THE
Employers' Liability
Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 209

LEMBKE & KRELLER,
Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE
ASSURANCE COY
ESTABLISHED 1825
Invested Funds, - $61,000,000
Canadian Investments, - 18,000,000
Annual Revenue, - 7,400,000
Profits Paid - 35,000,000

Cressman, A K, insurance, real
estate & conveyancing, King e
Cressman, D, h Erb s
Cressman, Dalton, drvr, h Menno
Crowe, Miss J M, h Caroline
Crowe, Wm, egg dir, h Herbert
Coult, J J, excise officer, h George
Czerwinski, Fred, h William
Czerwinski, Gustav, firemn, h
Park av
Dahmer, Geo, farmer, h King
Dahmer, Menno wks Brewy, h
Caroline
Dahmer, Wm, inst, h Peppler
Damm, John H, mach, h Charles
Dawson, Wm, excise officer, h
King
Day, Benj, lab, b Commercial
Hotel
Dechert, Danl, mech, h Charles
Dechert, Geo, mech, h Charles
DeCotes, Geo, upholstr, b Com-
mercial Hotel
Decker, Mrs Elizabeth, h John s
Decker, Henry, carp, h Queen
Dehler, Edwd, bkpr, h Allen n
Derin, Peter P, glove mkr, h
Erb s
Derin, Edwd, contr, h Queen
Devitt, A E, salmn M Devitt &
Co, h Devitt av
Devitt, Benj, h Devitt av
Devitt, E M, drug, King, h Albert
Devitt, M, & Co, genl store, King
Devitt, Menno, h Belleview av
Devitt, Stanley, clk Dominion
Life, Belleview av
Dickert, Fred, wks Button facty,
h Erb s
Dickman, Harry, formn Can Furn
Co, h William s
Diebel, Geo, postmstr, h King
Diebold, Jacob, lab, h George
Diegel, Mrs Wm, h John s
Dierlam, John, ptnr, h Snider
Dietrich, Clements, wks Brewy,
b Commercial Hotel
Dietrich, Jos, upholstr, h John n
Dietrich, Louis F, agent Inter-
national Harvester Co, h Allen n
Dobbin, Chas, clk, Park
Dobbin, Robt, supt Gas and Wat-
er Works, h Park
Dods, Geo W, gro, King
Doelle, H, clk Mutual Life, Young
Doenski, August, buttn wkr, h
Park av
Doering, Fred, trav, h Moore av
Doering, Fred, trunk mkr, Union
Doering, G F, trav, h Union
Doersam, Mrs Adam, h King
Doersam, Jacob, stationer, King
Doll, Bernard, wine clk Alexander
House
Dominion Express Co, King
Dominion Life Ins Co, Thos Hil-
liard, mgr, King
Donald, John R, blksmth, h Wil-
liam s
Donaldson, Geo, h Cedar n
Dopp, Saml, pat med, h Snider

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance
Company. The Policyholders really own
really control and really get everything.

W. M. O. LOCHHEAD, District Manager
51 KING ST. WEST, Phone 511
House Phone 323
Dorch, Gregor, h Belleview av
Dotzert, Wm, tmstr, h Foundry
Doubledee, D, mech, h Foundry
Doughty, W, clk J E Seagram, h
Park av
Dowling Wm, ball playr, b City
Hotel
Dreger, W J, bkr, h King
Dunford, Rev V M, pastor Church
of England, h Park av
Easton, Wm, lab, h Victoria
Eby, Mrs Cyrus, h Peppler
Eckel, S, dentist, King
Eckensviller, F, tmstr, h Weber's
Eckert, Jos, h King
Eggener, Adolph, excise officer, h
Church
Eggert, W J, gro, h Union
Eichler, Barney, b Market Hotel
Eisenberg, Henry, mech, h King
Ellert, John, mason, h Park av
Ellis, Harry, jr, wks Rubber fact-
tory, h King
Elsley, Jas, lab, h King
Elves, Edwd, h William n
Engel, Adam, mach, h Moore av
Engel, Albt, finshr, h David
Engel, Mrs Chas, h Albert
Engel, Emil, brbr, Erb s, h Her-
bert
Engel, Hermn, upholstr, h David
Engel, J H, V S, h Queen
Engel, John, carp, h Herbert
Enlow, J, b Huether House
Erb, Mrs F E, h King
Erb, Noah, h Erb s
Erb, Peter, mech, h Queen
Erb, Peter, wks Button facty,
Duke
Erickson, —, b Huether House
Ermel, Mrs J, h Noecker
Ernst, Jacob, drvr Michel &
Son, h 46 Caroline

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire
Insurance Company

Total Assets (including
subscribed capital, $429,000

Ewald, A H, agt C P R, h Erb's
Ewart, Jas, wks Seagram's, h
King
Extner, August, lab, h Church
Feik, Louis, wks Distillery, h
William's
Fenner, Conrad, carp, h Menno
Fenner, Henry, mldr, h Menno
Fenner, Jacob, carp, h John n
Ferdinand, Adolph, mldr, h Wil-
liam's
Ferdinand, Henry, lab, b Com-
mmercial Hotel

PERTH MUTUAL
FIRE
INSURANCE COMPANY

ESTABLISHED 1863
Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 200.

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection.
Vernon's Directory

H. L. Staebler & Co.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance Company
Established 1871
Total Assets, $271,000

Ferguson, John, bkpr Seagram's,
h King
Finchin, S E, mech, h Union
Fischer, Chas E, cigars, King, h Queen
Fischer, E J, btchr J B Fischer,
h Victoria
Fisher, Geo M, clk Mutual Life,
h Park
Fischer, Herman, btchr J B.
Fischer, 23 Queen
Fischer J B, butcher, King, h 23 Queen
Fischer, John, jr, clk Mutual Fire, Queen e
Fischer, Jos, clk Mutual Life
Foundsry
Fischer, Moses, mech, h Foundry
Fischer, W J, M D, h King
Fischer, Walter, btchr J B Fischer,
23 Queen
Fletcher, J H, ledgr kpr Bank of
Toronto, King
Flynn, John, cond St Ry, h Princess
Flynn, Miss L, clk Dominion Life, 74 William

Flynn, Sebastian, chief police, h Young n
Forbes, Gordon, mch, h Foundry
Forbes, Gordon, jr, bkr, h Foundry
Foerster, Wm, lab, h Cedar n
Frey, Elias, upholstr, h Young n
Frey, Martin, lab, h Albert
Friedrich, Chas, upholstr, h King
Frederich, Emil, mech, h King
Friedrich, Geo, wks Distilry, h King
Friedrich, Wm, h Union
Froehlich, Chas, formn, Young n
Froehlich, John C, h King
Froehlich, Wm, cabntmk, h Cedar s
Frohnappel, Wm, carp, h William s
Fromm, Albt, mach, h Park
Frost & Wood Agency, R Trussler, agent, Erb s
Frost, Karl, butn wkr, h Union
Gagne, Miss C, h Huether House
Galloway, Alex, stone cutr, b Alexander House
Gatschene, Alfd, carp, h Mary
Gatschene, Eugene, btchr, King e, h Herbert
Gatschene, Jacob, mech, h King
Gatschene, John, wks G T R, h John n
Gatschene, O M, photographer,
King, h same
Geiger, Oliver, telr Molsons Bank,
h Foundry
Gellatly, E F, drvr Canadian Exp, Princess
George, Geo, lab, h Albert
Gerbracht, Henry, h Peppler
Gerhardt, Geo, lab, h King
Gerhardt, Henry, pntr, h Bricker
Gerhardt, Mrs Lissette, h Ezra av

The Mutual Life of Canada
All funds handled as sacred trust
appropriated since its inception 40 years ago, is the unique record of this company.
W. M. O. Loghead, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871.
HEAD OFFICE, BERLIN, ONT.
Has had 38 Years’ Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

Germann, Julius, h Duke
Gerster, Chas, mech, h Noecker
Giant, Alex, stone ctr, b Alexander House
Gibbons, Jas, lab, h King
Gies, Mrs Elizabeth, h Albert
Gies, Walter, clk Dominion Life, Albert
Gies, Mrs Wm, h George
Ginter, John, carp, h King
Glaister, Wm W, cartr, h Erb
Gleiser, Geo, clk Letter & Son, h Duke
Gleiser, Geo, undertkr, King, h Duke
Gleiser, Peter, clk Mutual Life, h Young’s
Glippert, Wm, wdwr, b City Htl
Godbold, Engeline, h Foundry
Godfrey, Danl, pntr, b Alexander House
Good, E H; h Albert
Good, Frank, drover, h Albert
Good, Harold, clk Mutual Life, Albert
Good, Joel, surveyor, h Erb’s
Gooding, Abbt, drvr Sanderson’s, h King
Gordon, Martha, confr, King
Gottfried, Davld, b Market Hotel
Gould, Geo, tinsmith Weichel & Son, b Commercial Hotel
Grace, Alva, mlr, h Ezra av
Graff, David, shmr, h Union
Graff, John, wks Brewy, h Victoria
Grant, Mrs Mary, h Cedar
Graybill & Shantz, coal & wood, Erb’s
Graybill, Jas, lab, b Commercial Hotel
Graybill, Levi (Graybill & Shantz), h Menno

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident
and Guarantee
Company
Surplus to Policyholders,
$293,889.95

Graybill, Oliver, steno Mutual Fire, King
Great North Westrn Tel Co, King
Green, Fred, wks Box facty, b Commercial Hotel
Greene, Wm A (Wardell & Greene), h George
Grein, Mrs Louis, h Weber’s
Grisch, Harold, wks Weichel & Son, Peppler
Grisch, Robt, cbntmkr, h Peppler
Groff, Isaac, cattle buyr, h King
Groom, P G, upholstr, h Victoria
Gross, Fred, h William n

Insurance Company
of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.

Fire, Marine, Automobile,
Tourist, Etc.

C. A. BOEHLM, Agent.
Phones—Office 249; Residence 260.

Lembke & Kreller,
7 King St. W., Walper Block.

FOR REAL ESTATE CONVEYANCING
AND MONEY ON PROPERTY, SEE
A. C. BENDER,
REAL ESTATE DEALER,
11 Queen St. S., Berlin, Ont.

CIGARS,
TOBACCO, Etc.
Pool and Billiard Room in connection.
The Canadian Bank of Commerce

Paid up Capital, $10,000,000.
Reserve, $6,000,000.
Total Assets, $150,000,000.

Transactions a General Banking Business.
Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company
Total Security to Policyholders, $4,552,000

Gross, Geo, elect, h Pepler
Gross, Herman, lab, h King
Gross, Jos, firemn, h Menno
Grossman, Ignatz, h John n
Grosz, Henry, lab, h Albert
Gruettig, Gottfried, h Young n
Gruettig, Louis, carp, h Young n
Guenther, Paul, ptrr, h Herbert
Guenther, Rudolph, lab, h Allen
Guentzler, Geo, turnr, h Allen s
Gutten, Val, lab, h Allen s
Haeckle, Ernst, acft Kunz Brewy, Ltd, William, cor Park
Haechnel, A G, drugs, King, h
Cedar e
Haechnel, C A, acct Waterloo
Mutual Fire, Young, cor Albert
Haechnel, Geo, wks Button facty, h Cedar s
Hagen, Albt, lab, h Herbert
Hagey, Jacob, trav, h Mary
Hahn, Geo M, lab, h George
Hahn, Henry, mech, h William s
Haft, Frank, mngr Waterloo
Mutual Fire Ins, h John n
Haft, J C, barrister, Letter's
Block, King, h Hotel Lewis

Hall, Miss E, wks Sentinel, Caroline
Hallman, M S, actuary Mutual
Life, h Allen n
Halstead, Fred, clk Dominion
Life, h 36 Park
Ham, C, h Heuther House
Ham, C H, clk Molsons Bank, Albert
Hamacher, Grahm, mech, Allen n
Hamdorff, Wm, carp, h Pepler
Hamel, Chas, brkmkr, h Snider
Hamel, Edwd, cbntmk, h Snider
Hamel, Gustav, broom mkr, h
Church
Hamel, Irwin, brm mkr, Queen
Hamel, John, h Albert
Hannaburg, Chas, lab, h King
Harper, J A, clk Mutual Life,
Young n
Harris, Everett E, mach, h Erb n
Harris, John, upholstr, h Caroline
Harris, Mrs Wm, h Erb s
Harrison, Fred, b Market Hotel
Hartle, John F, mgr Hotel Lewis,
King
Hartleib, Peter, firemn, h Mary
Hartman, Walter, acct Bank of
Toronto, King
Harvey, Jos, mach, h Park
Hasenplug, Mrs G, h Church
Hasenplug, Geo, h Mary
Hasenplug, Philip, finshr, h
Foundry
Hass, Herman, clk Weichel &
Son, h Young s
Hauck, John, mach, h Park av
Hauck, Jos, cooper, h Erb n
Haus, John, lab, h Noecker
Haus, Levi, mldr, h Queen
Haverone, James, publisher The
Sentinel, h Foundry
Hawke, Mrs E N, h Albert

W. M. O. LOCHHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 211

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Insurance written on the Mutual and Cash Systems, Commercial, Manufacturing and Non-hazardous Risks accepted at the lowest rates.

TOWN OF WATERLOO

Hawke, A N, implmnts, Erb s, h Albert
Hawke, Miss E, steno, Mutual Life, Albert
Hayes, Bertha, steno, George
Hayes, Wm, lab, h George
Headerich, Mrs Louis, h King
Hebel, Fred, cabntmk, h Queen
Heberbrand, Wm, mason, John n
Heiman, August, miller, h Mary
Heimbaecker, Fred, upholstr, h George
Heimbaecker, John, blksmth, h George
Heimbecker, Mary, h King
Heimpel, Albt, mech, h Foundry
Heinrich, Adolph, mech, h Albert
Heinrich, Conrad, h Victoria
Heinrick, Louis, tmstr, h Park
Heldman, John, tanr, h Commercial Hotel
Heller, A G, jwlr, King, h William s
Heller, Ferd, lab, h King
Helm, Louis, lab, h Bellevue av
Hemmerley, Chas, plmr Weichel & Son, h John n
Hemmerley, John, formn, h Mary
Henning, C, h Huether House
Henrich, Miss A, steno Mutual Life, Albert
Henrich, C A, tinsmth, h Queen
Henrich, Chris, mech, h Union
Henrich, John, carp, h Frederick
Henrich, Wm, mason, h John n
Henry, Valentine, h Princess
Herber, Jacob, lab, h Menno
Herriott, A, prop City Hotel, King
Hergott, Mrs E, h George
Herr, Geo, lab, h Union
Herr, Henry, lab, h Union
Herr, Oscar, mech, h Union
Herringer, Geo, h John n

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1803

Total Funds, $15,000,000
Capital Paid Up 1,320,000
Uncalled Capital 9,680,000

Herringer, Jacob, finshr, John n
Herringer, Mrs John, h John n
Hertel, John F, mgr Hotel Lewis, h King
Herter, Mrs Chris, h Cedar n
Herter, Geo, wks Button facry, Cedar n
Hespeler, Jacob S, mgr Molsons Bank, h William s
Heuhs, Wm, blksmth, h King
Hilker, Fred, finshr, h Ezra av
Hilliard, Thos, mgr Dominion Life, h William s
Hilliard, W L, M D, h Albert

Waterloo Mutual FIRE
Insurance Company
Established 1863.

C. A. BOEHM, Agent
Waterloo and Berlin

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET WEST, WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $3,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

178 VERNON'S DIRECTORY

| H. L. STAEBLER & CO., INSURANCE |
| 11 Queen South, Berlin |
| Agents for |
| United States Fidelity and Guaranty Co. (We Will Bond You) |
| Established 1896 |
| Cash Capital, $1,700,000 |

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hine, G</td>
<td>b Heuther House</td>
</tr>
<tr>
<td>Hinsberger, Clayton</td>
<td>plmbmr</td>
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<td>Weichel &amp; Son, William</td>
<td>s</td>
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<td>Hinsberger, Jos, mason</td>
<td>h William</td>
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<tr>
<td>Hoffman, C, mech</td>
<td>h Erb s</td>
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<tr>
<td>Hoffman, Chas, mach</td>
<td>h Water</td>
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<tr>
<td>Hoffman, Conrad, pntr</td>
<td>h Mary</td>
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<tr>
<td>Hoffman, Henry, cabmtmkgr</td>
<td>h Queen</td>
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<tr>
<td>Hoffman, Henry, h William</td>
<td>n</td>
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<tr>
<td>Hoffman, Justus, tmstr</td>
<td>h Allen</td>
</tr>
<tr>
<td>Hoffman, Wm, turnr</td>
<td>h Herbert</td>
</tr>
<tr>
<td>Hogg, Miss E, brdng</td>
<td>h King</td>
</tr>
<tr>
<td>Hogg, F W, clk Molsons Bank</td>
<td>King</td>
</tr>
<tr>
<td>Hogg, Wm, coal</td>
<td>Queen</td>
</tr>
<tr>
<td>Hohemeier, Chas, clk</td>
<td>King</td>
</tr>
<tr>
<td>Hohemeier, Philip</td>
<td>h King</td>
</tr>
<tr>
<td>Hohemeyer, Edwin, lab</td>
<td>h Willow</td>
</tr>
<tr>
<td>Hohner, Edwd, pntr</td>
<td>h William</td>
</tr>
<tr>
<td>Hohner, Henry, lab</td>
<td>h William</td>
</tr>
<tr>
<td>Holtzwarth, Conrad</td>
<td>h Snider</td>
</tr>
<tr>
<td>Holzworth, Mrs M A</td>
<td>h Peppler</td>
</tr>
<tr>
<td>Holmes, Jas, turner</td>
<td>h Commercial Hotel</td>
</tr>
<tr>
<td>Hooper, Edwd, wks Foundry</td>
<td>h Erb n</td>
</tr>
<tr>
<td>Hopper, Mrs, h Snider</td>
<td>h Snider</td>
</tr>
<tr>
<td>Hoptop, Wm, mgr Distillery</td>
<td>h Erb s</td>
</tr>
<tr>
<td>Hosea, Jas, carp</td>
<td>h King</td>
</tr>
<tr>
<td>Hosea, Pembroke, lab</td>
<td>h Spring</td>
</tr>
</tbody>
</table>

Hotel Lewis, King, cor Erb
Howie, Alex, excise officer, h John s
Huber, Jacob, pntr, King
Hudelmyer, Chas, mach, h King
Hueghlin, Ferd, pntr, King
Hueghlin, Louis, lab, King
Hueglin, Fred, bthr, h King
Hueglin, Wm, pntr, h Noecker
Huehn, C N, cooper, Queen, h Erb n
Huehn, Oscar, tir John Ritzer, b Cedar
Huenergard, Conrad, clk Dom-
inion Life, h Young n
Huether, Clarence, ball playr, b City Hotel
Huether House, H Kolbrenner, prop, King
Hughes, F G, dentist, King, h Allen
Hughes, J B, ins, h George
Hummel, Mat, wks Brwy, h Park
Hunsberger, Abram, mech, h Erb s
Hunsberger, Rev Noah, pastor
Mennonite Ch, h Erb s
Hyne, Geo A, clk Molsons Bank, King

International Harvester Co Ag-
dency, Louis F Dietrich, King
Jacker, Jacob, mach, h Water
Jacobi, Mrs D, h Duke
Jacobi, Henry, contr, h Park
Jacobi, Normn, cigar mkr, Park
James, Cecil, mach, b City Hotel
Johnson, Jas, h Normn
Johnson, Wm, lab, h Queen

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Wm, 0, 311 Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the super-
iority of this Company.
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, $2,000,000.00.

TOWN OF WATERLOO

Joyce, Herbt, boilermkr, h William s
Joyce, John, boilermkr, h John n
Joyce, Wm, boilermkr, h Union
Kaatz, Mrs C, h Albert
Kaiser, Fred, blksmith, h Herbert
Kaiser, Henry, h Caroline
Kaiser, Wesley, clk Weichel & Son, h Caroline
Kalbfleisch, Chas, prntr Sentinel, h Young n
Kalbfleisch, Geo, lab, h Snider
Kalbfleisch, Henry, mach, h Albert
Kaminsky, Michl, b Market Hotel
Karges, Chris, wks Brewy, h William s
Karges, Henry, mach, h Victoria
Karges, Valentine, mach, Menno
Katz, Chris, h John n
Kaufman, Adam, blksmith, h Queen
Kaufman, Jno, blksmith, h Queen
Kaufman, John R, blksmith, King, h Queen
Kee, Wesley, livery, Queen, h Princess
Keil, Fred, cigar mfr, King, h Cedar s
Kenette, Andw, wks C P R, h William n
Kesig, Louis, lab, h Herbert
Kiesweller, Mrs John, h Herbert
Kirsch, Emil, mgr Waterloo Brm Co, h Charles
Kirschel, Robt, prntr Sentinel, h Water n
Klaha, Frank, brewr, h George
Klauset, Paul, h Albert
Kleeberger, Mrs E, h Cedar n
Klie, Geo, brbr, h Albert
Klie, Geo, lab, h King
Klinck, Milton, b Market Hotel

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.

Established 1854
Total Assets, $9,900,000
Total Losses Paid, 65,696,377

Klippert, Adam, mgr Klippert Undertaking Co, h Allen n
Klippert Undertaking Co, Adam
Klippert, mgr, King
Klitzke, Geo, lab, h Menno
Knauff, Julius, mfr, h Water
Knechtel, Jacob, mach, h Erb s
Koch, Henry, prntr, h Princess
Koch, Jacob, tmstr, h Queen
Koch, Mrs John, h King
Koch, Wm, mason, h Norman
Koch, Wm, mech, h King
Koehler, Chas H, bkpr, h Mary
Koehler, Mrs Henry, h Mary

Lembke & Kreller,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, WALPER BLOCK.
Pool and Billiard Parlor

You consult your own interests by calling upon
A. C. BENDER,
REAL ESTATE DEALER, CONVEYANCER, ETC.
Reserve, $14,518,441
G. M. WEDD, Manager Berlin Branch.

Hand-in-Hand Insurance Company
Established 1873
Old and Time-Tried

Koehler, H. C, bkpr Snyder Bros, Mary
Koehler, Henry B, lab, h Peppler
Koehler, John, formn, h Mary
Koeller, Claud, carp, h Albert
Koenig, Jacob, mason, h Peppler
Koenig, Philip, mason, h Mary
Koerber, Fred, cgr mkr, h Erb s
Kohlenrenner, Louis, wine clk Huet	her House
Kolbrenner, Henry, prop Huether House, King
Kolozki, Fred, farmer, h King
Kraft, Mrs Aaron, h Albert
Kraft, Geo H, btchr, King
Kraft, Louis, cgrmkr, h Queen
Kraatz, Harry, mech, h Victoria
Kranz, Mrs Adam, h Duke
Kranz, Chad, Duke
Krause, Hugo, lab, h Albert
Kress, Adam, lab, h Albert
Kress, Andw, mech, h John n
Kress, August, brklr, b Com
cmercial Hotel
Kress, Henry, finshr, h Water
Kress, Jacob, h Foundry
Kress, Wm, prntr Chronicle-Tel
egraph, Foundry
Kreutzberger, Chad, jr, clk, Erb n

Kreutzwieser, Jno, carp, h Albert
Kritzke, Chas, wks Box facty, h John n
Kroetsch, Alex, pntr, h Erb n
Kroetsch & Boppre, pntrs, Erb n
Kropp, John K, cement wkr, h Duke
Krueger, Geo, drvr, h Herbert
Krueger, Geo W, lab, h Erb n
Krueger, Henry, wks Button facty, h Church
Krueger, Wm J, h Herbert
Kruetziger, Chad, prop Dom Box facty, h Erb n
Kruetzwieser, Herbert, carp, Albert
Kuehner, Werner, mach, Church
Kurner, John, h William n
Kumpf, Miss C, h King
Kumpf, Mrs W, h King
Kunz Brewery, Ltd, David C Kunz, pres, King
Kunz, D K, wks Brewy, h King
Kunz, David C, pres Kunz Brew
erly, Ltd, King w
Kunz, Herbert F, sec-treas Kunz Brew
erly, Ltd, King w
Kunz, Mrs L, King w
Kunz, Wm A, vice-pres Kunz Brew
erly, Ltd, King w
Kurke, Chas, hoslr, b Market Htl
Kurke, Otto, cgr mkr, Park
Kurke, Rudolph, wtchmn, h Park
Kutt, Wm H, finshr, h John n
Lachman, Chas, h Short
Lackenbauer, Theo, cabtnmkr, h Erb s
Lackenbauer, G H, boilermkr, h Herbert
Lackenbauer, Geo, lab, h Victoria
Lackenbauer, John, wdwkr, King
Laduc, Mrs Elsie, h William n
Laijng, J M, asst sec Mutual Life, Albert
TOWN OF WATERLOO

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
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<tbody>
<tr>
<td>Lampel, J. &amp; Co</td>
<td>house furngs etc</td>
<td>King</td>
</tr>
<tr>
<td>Lang, Alex</td>
<td>stone cutr</td>
<td>b Alexander House</td>
</tr>
<tr>
<td>Langstaff, M P</td>
<td>actuary Dominion Life</td>
<td>b Albert</td>
</tr>
<tr>
<td>Lanz, Henry</td>
<td>lab</td>
<td>h John s</td>
</tr>
<tr>
<td>Last, Geo</td>
<td>prop Park Hotel</td>
<td>King</td>
</tr>
<tr>
<td>Latsch, O A</td>
<td>ice dlr</td>
<td>h Erb s</td>
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<tr>
<td>Lauber, Mrs C</td>
<td>h Park</td>
<td></td>
</tr>
<tr>
<td>Lauman, John</td>
<td>carp</td>
<td>h King</td>
</tr>
<tr>
<td>Lee, Rev W D</td>
<td>pastor Presbyterian Ch</td>
<td>h Park av</td>
</tr>
<tr>
<td>Leitch, Mrs Sophia</td>
<td>h Erb n</td>
<td></td>
</tr>
<tr>
<td>Lentz, Chris</td>
<td>carp</td>
<td>h Foundry</td>
</tr>
<tr>
<td>Letter, J. &amp; Son</td>
<td>furniture and undertaking</td>
<td>King</td>
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<tr>
<td>Letter, John</td>
<td>(J Letter &amp; Son)</td>
<td>h Duke</td>
</tr>
<tr>
<td>Letter, Mrs John</td>
<td>h Albert</td>
<td></td>
</tr>
<tr>
<td>Letter, Norman H</td>
<td>(J Letter &amp; Son)</td>
<td>h Duke</td>
</tr>
<tr>
<td>Liebler, Tilman</td>
<td>carp</td>
<td>h Bricker</td>
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<tr>
<td>Liesemer, W E</td>
<td>shmkr</td>
<td>h William s</td>
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<tr>
<td>Lilley, Alfd H</td>
<td>wdwkr</td>
<td>h Menno</td>
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<tr>
<td>Linker, Peter</td>
<td>h Young n</td>
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<tr>
<td>Liphardt Bros</td>
<td>hardware</td>
<td>King</td>
</tr>
<tr>
<td>Liphardt, Chas</td>
<td>bkpr Liphardt Bros</td>
<td>Erb n</td>
</tr>
<tr>
<td>Liphardt, David</td>
<td>cabntmkr</td>
<td>h Park</td>
</tr>
<tr>
<td>Liphardt, Edwd</td>
<td>(J C Breithaupt &amp; Co)</td>
<td>h Duke</td>
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<tr>
<td>Liphardt, Geo</td>
<td>(Liphardt Bros)</td>
<td>h Young n</td>
</tr>
<tr>
<td>Liphardt, Henry</td>
<td>(Liphardt Bros)</td>
<td>h Erb n</td>
</tr>
<tr>
<td>Liphardt, J C</td>
<td>(J C Liphardt &amp; Co)</td>
<td>h Erb</td>
</tr>
<tr>
<td>Liphardt, J C. &amp; Co.</td>
<td>mer tlr</td>
<td>King</td>
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<tr>
<td>Liphardt, John</td>
<td>h Erb n</td>
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<tr>
<td>Liphardt, John C</td>
<td>tlr, h Erb n</td>
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</tbody>
</table>

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INcorporated 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
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<tbody>
<tr>
<td>Liphardt, Oscar</td>
<td>(J C Liphardt &amp; Co)</td>
<td>h Erb</td>
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<tr>
<td>Lochead, W M O</td>
<td>district mngr</td>
<td>Mutual Life, h George</td>
</tr>
<tr>
<td>Longhurst, H</td>
<td>clk Waterloo Mfg Co</td>
<td>Willow</td>
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<tr>
<td>Longhurst, Horace</td>
<td>formn, h Willow</td>
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<tr>
<td>Longo, Baldasaro</td>
<td>(Longo Fruit Co), King</td>
<td></td>
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<tr>
<td>Longo Fruit Co, King</td>
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<td></td>
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<tr>
<td>Lorenz, Egedius</td>
<td>lab, h Victoria</td>
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<td>Lorenz, Ernst</td>
<td>finshr</td>
<td>h Union</td>
</tr>
<tr>
<td>Lorentz, Fred</td>
<td>lab, h Weber</td>
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</tr>
</tbody>
</table>

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 209
### Vernon's Directory

**H. L. Staebler & Co., Insurance**

11 Queen South, Berlin
Agents for

**Royal Insurance Company, Limited**

**Established 1845**

**Assets, $71,000,000**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
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<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Lorenz, H F W, gro</td>
<td>Erb s</td>
<td></td>
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<tr>
<td>Lorenz, John, wdwr</td>
<td>h Foundry</td>
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<tr>
<td>Lorenz, Max, mech</td>
<td>h John n</td>
<td></td>
<td></td>
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<tr>
<td>Ludwig, Edwd, ml dr</td>
<td>h Peppler</td>
<td></td>
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<tr>
<td>Ludwig, Jos, cooper</td>
<td>h Belleview</td>
<td></td>
<td></td>
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<tr>
<td>McBride, A B, barstr</td>
<td>Erb s, h George</td>
<td></td>
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<tr>
<td>McBride, Amelia</td>
<td>salsldy J Uffelman</td>
<td>Mary</td>
<td></td>
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<tr>
<td>McBride, J F, trav</td>
<td>h Mary</td>
<td></td>
<td></td>
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<tr>
<td>McBride, Jennie</td>
<td>clk S H Knox &amp; Co</td>
<td>Mary</td>
<td></td>
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<tr>
<td>McBride, Nellie</td>
<td>clk S H Knox &amp; Co</td>
<td>Mary</td>
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<td>McCordle, Jno</td>
<td>tmstr, h Foundry</td>
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<tr>
<td>McCorkindale, A</td>
<td>clk Mutual Life</td>
<td>Young</td>
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<tr>
<td>McDonald, Hugh</td>
<td>lab, h Park</td>
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<td></td>
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<tr>
<td>McDougall, Alex</td>
<td>mech, h Erb s</td>
<td></td>
<td></td>
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<tr>
<td>McDougall, Margt</td>
<td>bkpr, Erb s</td>
<td></td>
<td></td>
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<tr>
<td>McDougall, Wm</td>
<td>trav, h Erb s</td>
<td></td>
<td></td>
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<tr>
<td>McGrath, Thos</td>
<td>boilermk r, h</td>
<td>Caroline</td>
<td></td>
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<tr>
<td>McIntyre, Alison A</td>
<td>clk Mutual Life</td>
<td>h Noecker</td>
<td></td>
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<tr>
<td>Maclelan, J</td>
<td>b Huether House</td>
<td></td>
<td></td>
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<td>MacLean, J D</td>
<td>bkpr Molsons</td>
<td>Bank, King</td>
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<tr>
<td>Madter, Jacob</td>
<td>h Caroline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maebus, Clarence</td>
<td>clk Mfg Co, lvs Berlin</td>
<td></td>
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<tr>
<td>Maier, Henry</td>
<td>cooper, h King</td>
<td></td>
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<tr>
<td>Maier, John</td>
<td>cooper, h King</td>
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<tr>
<td>Mamel, Mrs Henry</td>
<td>h John n</td>
<td></td>
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<tr>
<td>Manski, Wm</td>
<td>lab, h Bowman</td>
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<td>Mansz, Henry</td>
<td>eng, h Peppler</td>
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<tr>
<td>Mardt, Albt</td>
<td>lab, h Ezra av</td>
<td></td>
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<tr>
<td>Market Hotel, Mrs John Mayer</td>
<td>prop, Albert</td>
<td></td>
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<tr>
<td>Marshall, Wm</td>
<td>mech, William s</td>
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<td>Marshall, Wm J</td>
<td>shipr Kuntz Brewery, Ltd, William s</td>
<td></td>
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<tr>
<td>Martin, J D coachmn</td>
<td>h William s</td>
<td></td>
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<tr>
<td>Martin, Noah</td>
<td>excise officer, h</td>
<td>Short</td>
<td></td>
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<tr>
<td>Martin, Mrs O S</td>
<td>h Water</td>
<td></td>
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<tr>
<td>Martin, Val J</td>
<td>mech, h Park av</td>
<td></td>
<td></td>
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<tr>
<td>Martini, Clarence</td>
<td>prntr Chronicle-Telegraph, Erb s</td>
<td></td>
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<tr>
<td>Massel, Wm</td>
<td>tmstr, h Park</td>
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<tr>
<td>Mayer, Anthony</td>
<td>Market Hotel</td>
<td></td>
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<tr>
<td>Mayer, Clayton</td>
<td>Market Hotel</td>
<td></td>
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<td>Mayer, John</td>
<td>Market Hotel</td>
<td></td>
<td></td>
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<tr>
<td>Mayer, Mrs John</td>
<td>prop Market Hotel</td>
<td>Albert</td>
<td></td>
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<tr>
<td>Meades, Victor</td>
<td>clk Mutual Life</td>
<td>Allen n</td>
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<td>Meads, Walter</td>
<td>upholstr, h Allen n</td>
<td></td>
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<tr>
<td>Meier, John</td>
<td>mech, b Alexander House</td>
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<tr>
<td>Meilke, Mrs C</td>
<td>h Herbert</td>
<td></td>
<td></td>
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<tr>
<td>Menk, Fred</td>
<td>carp, h Foundry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mercer, Geo</td>
<td>lab, h Foundry</td>
<td></td>
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</tr>
</tbody>
</table>

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**The Canadian Bank of Commerce**

Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business.
G. M. Wedd, Manager Berlin Branch.
J. Moorman, Manager Waterloo Branch.

**The Mutual Life of Canada**

Low Expense Rate, Low Death Rate and care in respect of investments are the items that count. Examine our records in these regards.

---

**W. M. O. Lochead, District Manager**

51 King Street West.
Phone 511. House Phone 323
TOWN OF WATERLOO

Merchants' Button Co, R Roeschman, mgr, King
Merklinger, John, finshr, Church
Merklinger, Martin, shmkr, Short
Merner, Ammon, mlr, h Caroline
Metz, John, farmer, h Albert
Metsger, Abrahm, mecb, h King
Meyer, Alf, mecb, h Erb s
Meyer, Alf, hostlr City Hotel
Meyer, Mrs E, h Foundry
Meyer, Miclh, lab, h Herbert
Mickus, Edwd, lab, h Cedar n
Mickus, Jas, auctnr, h Peppler
Mickus, Wm, mech, h Park
Mielke, John, mach, h Cedar n
Miller, Adam, tinsmth, b Alexander House
Miller, Carl E, wks Brewy, h Moore av
Miller, Chas, wdwkr, h Menno
Miller, Chas F, mason, h Erb s
Miller, Henry J, finshr, h Duke
Miller, John E, cabntmk, h Peppler
Miller, Otto, coachmn, b Alexander House
Miller, Wm, finshr, h John n
Miller, Wm, carp, Duke
Mollard, F H, clk Bank of Commerce, b Huether Hotel
Molsons Bank, Jacob S Hespeler, mngr, King
Monteith, Wm, ball player, b Alexander House
Moogk, Chas, arch, h Cedar n
Moogk, Chas, jr, carp, h Queen
Moogk, Geo, contr, h Cedar n
Moore, Geo, hop grower, h Union
Moorman, James B, mngr Canadian Bank of Commerce, h George
Moran, Richd, lab, h Foundry

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union
Assurance Company
LIMITED
Total Funds Exceed $84,600,000

Morley, Richert, shoemkr, h Herbert
Moser, Edwd, wks Box facty, Peppler
Moser, Ephriam, wks Distillery, h King
Moser, Fred, clk Waterloo Mutual Fire, Princess
Moser, J G, tinsmth Weichel & Son, h Young s
Motheral, Jas O, h King
Moyer, A C, photos, King, h William s
Moyer, Adam, h William s
Moyer, John, farmer, h King

CORE DISTRICT MUTUAL
FIRE
Insurance Company
Established 1839.
Net Cash Surplus, $333,772.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 209.

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
7 KING ST. WEST, Walper Block.

A. C. BENDER,
REAL ESTATE AND CONVCIETYANG.
11 QUEEN ST. SOUTH, BERLIN, ONT.
THE CANADIAN BANK OF COMMERCE
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin

THE CANADIAN BANK OF COMMERCE

Transactions on a General Banking Business.
G. M. WEDD, Manager Berlin Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile
Insurance Company
Established 1809
Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Moyer, John H, mech, h Park av
Moyer, Wm, ptr, h Young n
Mueller & Son, coopers, Shantz
Mueller, Chas, h Young s
Mueller, Chas, cooper, h Queen
Mueller, Henry R, cbntmk, h William s
Muir, J M, h Mary
Mueller, August, mech, h King
Murr, John, eng, h Short
Masselman, Aaron, wdwrkr, h Water
Masselman, Joseph, cbntmk, h King
Mutual Life of Canada, George Wegenast, mang dir, Albert
Nahrgang, John C, carp, h Foundry
Nahrgang, Wm H, mech, Foundry
Naylor W S, acct Molsons Bank, h King
Near, Wm, brklyr, h King
Neube, Henry, lab, h William s
Neuber, Mrs A, h William s
Nichol, Arthur, uphlstr, h Caroline
Nichol, John, produce dir, h Willow
Niehau, Wm, lab, h Commercial Hotel
Niergarth, Chris, carp, h William s
Nihill, Thos, tanr, h Menno
Noecker, C L, M D, h Albert
Noecker, Mrs E, h King
Noice, Harry, lab, h Commercial Hotel
North Waterloo Farmers Mutual Fire Ins Co, Josiah Stauffer, mgr, King
Northcott, Miss W, b Huether House
Nowack, Jos, wks Brewery, h King
Oakley, George, lab, h Frederick
O'Donnell, C W, clk Waterloo Mutual Fire, John n
O'Donnell, Chas, clk, John n
O'Donnell, Miss M O, steno Mutual Life, John
O'Donnell, Thos, mech, h Queen
O'Donnell, Thos, h John n
Oestreich, A, elect, h William s
Oestreich, Chas, shmrk, h Peppler
Oetzel, George, broom mkr, h Bricker av
Oetzel, Henry, mgr Co-operative Broom Co, h Jefferson
Oetzel, Jacob, h Park
Oetzel, John, h Albert
Ontario Seed Co, King
Otto, Sidney W, clk Waterloo Mfg Co, Caroline
Ovens, Thos, carp, h George
Paff, John, lab, h Young n
Pagu, Wm, lab, h Erb n
Park Hotel, Geo Last, prop, King
Patten, Thos, h Princess
Payne, Ezra, carp, h Queen

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

51 King St. West, Berlin

PLANO? THAT MEANS GO TO WANLESS
The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF WATERLOO

Pearson, Albert, cooper, h Victoria
Peltz, Wm, caretkr, h Bowman
Peppler, Arch, lab, h Noecker
Peppler, George, tmstr, 21 George
Peppler, Geo C, blksmith, h 21 George
Peppler, Jacob, h Young's
Pequegnat, Eugene, clk Mutual Life, 1 Berlin
Perschbacher, F C, h Young's
Peskeff, Albert, mech, h John's
Petch, Frank, clk, Young's
Pfaff, Baltzer, lab, h Albert
Pfaff, Mrs Geo, h Albert
Pfeffer, Wm, brbr, h Allen n
Pflug, Fred, eng, h Herbert
Philip, Miss M, steno Mutual Life
Herbert
Plantz, Chas, drvr, h Norman
Plantz, Henry, carp, h David
Playford, Benj, tchr, h King
Poechman, B, brbr, Erb s, h same
Poppie, Louis, tmstr, b Alexander House
Preiss, Reinhart, masn, h John n
Price, Mrs Hannah, h King
Rabb, John M, contr, h John n
Rafferty, J J, lab, h Peppler
Rafferty, Jas, lab, h Foundry
Rafferty, John, lab, h Allen n
Rafferty, John, lab, h Park
Raisig, H C, prop Commercial Hotel, h King
Raisig, Joseph, uphistr, b Commercial Hotel
Rank, Henry, carp, h Caroline
Rank, Wm, carp, h Moore av
Reade, W M, barstr, h George
Reesor, Alfd, shmkr, h Young n
Reesor, John, shmkr, h Herbert
Reiber, F W, lab, h Elgin

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire INSURANCE COMPANY
Established 1876
Surplus to Policyholders, $285,358
(Including uncalled capital stock)

Reickert, Stanley, prntnr Chronicle Telegraph, Erb s
Reid, Edwd, mech, h Herbert
Reid, Wm, mech, h Union
Reiner, Jacob, mech, h William's
Reinhardt, Mrs F, h King
Reinhardt, John, finshr, King
Reinich, John, lab, h Erb n
Reitell, M, coal and wood, King
Reitzel, Clement, contr, h Foundry
Rendell, C C, acct Can Bank of Comm, Union
Reuel, Henry, btrhr, h King

C. A. BOEHM
District Agent
THE Employers' Liability Assurance Corporation, Limited
Capital, $5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds
Liberal Policies Issued,
Prompt Settlements.

PHONES — Office 249; Residence 200

LEMBKE & KRELLER, Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire
Insurance Company
INCORPORATED 1890.
Surplus to Policyholders,$206,800

Reuel, Henry, sr, lab, h Victoria
Rick, J, mach, h Charles
Riddell, W H, asst mgr Mutual Life, h King
Rieb, Michl, lab, h King
Rieger, August, lab, h Cedar n
Riemh, P, tlr, h King
Ritz, Robt, prntr Chronicle-Telegraph, Erb s
Ritzer, Clayton, slsmn John Ritzer, Water
Ritzer, John, tlr, King, h Water
Ritzer, John, h Victoria
Ritzer, M G, h Peppler
Rockel, Adolph, wks Distillery, h Albert
Rockel, Andw, undertkr, h King
Rockel, Chas N, pntr, h King
Rockel, Gustav, mech, h Charles
Rockel, Henry, carp, h Peppler
Roehr, Chas F, tlr, h John n
Roesch, A K, grocer, King
Roesch, Mrs Thos, h Foundry
Rohricht, Adolph, mech, h Church
Roos, Miss A, steno Mutual Life, King
Roos, Miss E R, elk Dominion Life, 26 Duke

Roos, C H, mgr, h Albert
Roos, Edw J, jwlr, King, h Duke
Roos, Mrs H W, h Church
Roos, Mrs Henry, h Willow
Roos, J H, treas Mutual Life, h Erb n
Roos, Mrs J S, h King
Roos, Miss L, steno Mutual Life, King
Roos, P H, sec-treas Dominion Life, h Albert
Roch, Eby, elect, h City Hotel
Rochman, R, & Co, button mfrs, Queen
Rose, Harriet, h King
Roth, Oscar, upholstr, Ezra av
Roth, Otto, bkr, Ezra av
Roth, Wm, carp, h Ezra av
Rothermel, Peter, carp, h Cedar n
Ruby, Chas, sec Mutual Life, 1 Berlin
Ruchty, Alex, carp, h Allen n
Rudy, Mrs Geo, h Albert
Rueffer, Fred, elk Mutual Life, 1 Petersburg
Ruhlman, Gene, cigars and tobacco, billiard parlor and bowling alleys in connection, King
Ruppel, Emerson, upholstr, h Caroline
Ruppel, Gordan, mech, h Caroline
Ruppel, J W, lab, h Park
Ruppert, Wm, wdwr, h Jefferson
Ruthe, Paul, mech, h Erb s
Ryan, Edw, lab h Willow
Salm, John M, carp, h Caroline
Sanderson, A E, bkr, King
Sass, Edwd, cbntmkr, h Herbert
Sass, Fred, coal oil dlr, h Erb s
Saville, Henry, mason, h Caroline
Schaaf, John, tanr, h Queen
Schade, Martin, agt, h King

The Mutual Life of Canada
Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.
W. M. O. LOCHEAD, District Manager. 51 King Street West, Berlin
OFFICE PHONE 511.
HOUSE PHONE 323.
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.

Security ample. Losses promptly and equitably adjusted.

TOWN OF WATERLOO

Schaefer, Adam, mech, h Erb s
Schaefer, Mrs E, h William s
Schaefer, Geo, lab, h Water
Schaefer, Henry, mgr Can Furn Co, 1 Berlin
Schaefer, Henry, h Princess
Schaefer, J D, cbnt mkr, h King
Schaefer, John, wks Button fctry, h Park av
Schaefer, John C, cigar box mfr, Queen
Schaefer, Theo, b City Hotel
Schaefer, Wm, uphlstr, h Foundry
Schaefer, Wm, clk Weichel & Son, Erb
Schaufl, Alfd, wks Brewery, h John s
Schaus, Henry, cooper, h King
Schedewitz, Wm, cooper, h Short
Scheifele, Chris, mach, h Church
Scheifele, Henry, carp, King
Scheifele, Sid, farmer, King
Schelter, Edwd, motormn, h Cedar n
Schelter, Louis, lab, h Cedar n
Scherer, W J, pntr, h David
Scheuerman, David, h Devitt av
Schickler, Jos, mech, h Menno
Schiedel, C W, acct Union Mills, h Albert
Schiedel, Philip A, carver, h Allen n
Schiel, Martin, wks Rubber fcty, h William s
Schierholtz, Emil, mfr, h King
Schlichter, Philip, lab, h John n
Schlitt, Wm, mach, h William s
Schlosser, Edgar, clk, h Mary
Schlosser, Frank, wks Distillery, h Victoria
Schlosser, Ignatz, carp, h Mary

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1790
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

Schmehl, Mrs S, h Princess
Schmidt, E, h Park av
Schmidt, E A, dairy, h Caroline
Schmidt, Fred, wine clk Hotel Lewis
Schmidt, Geo H, clk Waterloo Mfg Co, h Water
Schmidt, Herm, lab, h Willow
Schmidt, Martin, mach, h Queen
Schmidt, Michel, carp, h King
Schmitt, E W, clk Mutual Life, Park
Schnaar, Herm, lab, h Frederick

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST
WALPER BLOCK.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Address</th>
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<tbody>
<tr>
<td>Schnarr, J H</td>
<td>h Foundry</td>
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<td>Schnaar, Wm J</td>
<td>eng, h Park av</td>
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<td>Schneider, Ferd</td>
<td>lab, h Willow</td>
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<tr>
<td>Schneider, Geo</td>
<td>wine clk City Hl</td>
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<td>Schneider, Geo B</td>
<td>shmkr, Erb s, h Cedar s</td>
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<td>Schneider, John</td>
<td>farmer, h King</td>
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<td>Schneider, John D</td>
<td>formn Waterloo Mfg Co, h Snider</td>
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<td>Schneider, Jos</td>
<td>mach, h Park</td>
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<td>Schnitzler, Jacob</td>
<td>cgrmk, George</td>
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<td>Scholte, Fred</td>
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<td>Scholte, Fred, jr</td>
<td>mach, King</td>
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<td>Schondelmeier, John</td>
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<td>Schreiber, Gustv</td>
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<td>Schuett, Chas</td>
<td>wks Brewy, King</td>
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<td>Schumm, Fred</td>
<td>mach, h Alexander House</td>
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<td>Schwazwaelder, Mrs</td>
<td>S E, h Noecker</td>
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<td>Schweitzer, Chas</td>
<td>h Market Hotel</td>
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<td>Schweitzer, Philip</td>
<td>lab, h King</td>
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<td>Scott, Chas C</td>
<td>drover, King</td>
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<tr>
<td>Scott, Jas, drover</td>
<td>h King</td>
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<tr>
<td>Seagram, E F</td>
<td>mngr Jos E Seagram, h King</td>
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**The Standard Life Assurance Co.**

Established 1825

- Invested Funds: $61,000,000
- Canadian Investments: $18,000,000
- Annual Revenue: $7,400,000
- Profits Paid: $3,000,000

**Seagram, Jos E, prop Distillery, Erb s, h Willow**

Seeburger, Mrs Fred, h Peppler
Schei, Jos, mach, h William s
Sehl, Philip, blksmh, h 22 George
Seipel, Edwd, cooper, h Victoria
Seip, Jacob H, farmr, h Alexander
Seip, Louis, h King
Seipel, Geo, mason, h Park av

**Sentinel, (The), James Heveron, publisher, Erb n**

Seyler, Adam N, firmn, h 21 Mary
Seyler, Chas H, repr, King, h Mary

Seyler, Robt, wine clk Commercial Hotel

Seyler, Urban, carvr, 21 Mary
Shantz, Allen, farmer, h Albert
Shantz, Cleason (Graybill & Shantz), h Erb s
Shantz, Edwd, blksmh, h Erb s
Shantz, J G, mech, h Caroline

Shantz, Walser W, clk Waterloo Mfg Co, Victoria

Shelley, Sidney, miller, h Allen n
Shelley, Wm, upholstr, h John n
Sherman, Thos A, drvr, h King
Shinn, J K, undertkr, h Albert
Shirk, Lehman, mech, h Albert
Shuh, Mrs John, h Willow
Shuh, L W, clk Waterloo Mutual Fire, John n

Shuh, Levi, Mutual Fire Ins Co, h John s

Simpson, John, firemn, h Albert
Sinclair, Louis, h Huether House
Sing, Charlie, Indry, King
Smith, Herbt A, shmkr, h Spring
Smith, Herbt J, reprtr, h King

Snider, Cranson W, mgr Waterloo Mfg Co, h George

Snider, Edwin, wks Waterloo Mfg Co, h Princess
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00
Government Deposit, $50,000.00

TOWN OF WATERLOO

Snider, Edwin W, pres Waterloo Mfg Co, h King
Snider, Elmer, acct Can Furn Co, lvs Berlin
Snider, Fred W, bkpr Union Mills, h Albert
Snider, Fernando W, asst mgr Waterloo Mfg Co, h Mary
Snider, Israel, carp, John n
Snider, J B, furn mfr, King, h Willow
Snider, Jacob, carp, h John n
Snider, Mrs Titus, h Menno
Snider, William, prop Union Mills, h Albert
Snider, A H, mgr Snyder Bros, h George
Snider Bros Upholstering Co, A H Snyder, mgr, King
Snyder, Emma, nurse, h Victoria
Snyder, Emmet, asst bkpr Can Furn Co, b Foundry
Snyder, Fernando, clk, h Peppler
Snyder, H M, (Snyder Bros), h Albert
Snyder, Ira, shmkr, h Victoria
Snyder, M B, h Devitt av
Snyder, Saml, h William s
Snyder, Saml, jr, h Erb s
Snyder, Mrs Simon, h George
Soehner, Alfd, lab, h George
Soehner, Mrs Wm, h Albert
Somerville, W H, asst sec Mutual Life, Allen
Spade, Mrs A H, h Duke
Spaetz, Rev Theo, h Allen n
Spitzig, Adam, lab, h John n
Stahl, Saml, lab, h Albert
Staley, David, lab, h Queen
Stauffer, Josiah, mgr North Waterloo Farmers' Mutual Fire Ins Co, King
Stauffer, Levi, h George

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company

Total Assets (including subscribed capital, $429,000

Steckenreiter, Nicholas, contr, h Elgin
Stellfer, John, lab, h King
Steinehr, Ephrm, cooper, h Short Steinhardt, Chris, mech, Cedar n
Stellfer, John, carp, h Water
Steller, John E, pntr, h John n
Stengel, W C, flour and feed, h Moore av
Stenunagel, Mrs C, mlnr, King
Stephens, C A, mgr Bank of Toronto, h Park av
Steppler, Henry, carp, h William s

PERTH MUTUAL FIRE INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $202,783.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 200

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection,
THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $5,600,000. Total Assets, $150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Wedd, Manager Berlin Branch.
J. Moorman, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire
Insurance Company
Established 1871
Total Assets, $271,000

Steppler, Wm, wks Rubber facty, h Union
Sterling, W J, V S, h Erb n
Stewarl, Robt, mach, h John n
Strasser, E A, furnishings, King, b Huether House
Strasser, Mrs Geo, h Albert
Strasser, Miss S, clk Dominion Life, Albert
Strebel, John, harnsmkr, Erb s, h Cedar s
Stricker, Alonzo, mech, Norman
Stroh, Miss E, clk Dominion Life, Devitt av
Stroh, Fred, clk Dominion Life, b King
Stroh, Jacob, tmnr, h Devitt av
Stroh, John, lab, h Herbert
Stroh, Melvin, upholstr, h Pepper
Stroh, Wm, prop Alexander Hse, King e
Stroikie, Jacob, mech, h Caroline
Strom, Amsey, b Market Hotel
Strom, Clarence, b Market Hotel
Strong, Hugh, shmkr, h Foundry
Strum, Chris, mach, h John n
Strum, Moritz C, brbr, h John n

Stubbins, Edwd, wks Foundry, h Albert
Stuebing, Otto, cgrmrkr, Cedar n
Stuebing, Wm, coopr, h Cedar n
Stuebing, Mrs Wm, h Erb s
Stumpf, Jos, mason, h Menno
Sturm, M C, brbr, King
Suggitt, Geo, h Duke
Sutton, Richd lab, h Church
Taylor, J Addison, clk Waterloo Mutual Fire, h King
Theal, Danl, eng, h Charles
Thiel, Irvin, mlr, h Albert
Thoman, Salsmn, h Albert
Thomas, Mrs Chris, h King
Thomas, Miss E, clk, h King
Thomas, Elijah, h King
Thomas, F W, excise offer, King
Thomas, J S, tehr, h Victoria
Thomas, W H, lab, h Princess
Thomas, Wm, wks Brwy, h King
Thomas, Wm H, h Albert
Thompson, W G, agent Canadian Exp Co, h Mary
Toletzke, Wm, h Young s
Toronto-Waterloo Office Fixture Co, Shantz av
Trask, Mrs Kate, h Albert
Treusch, Adam, h King
Treusch, Chas, finshr, h Queen
Treusch, Harvey, upholstr, h Queen

Trumper, Fred B, lab, h John n
Trussler, Byron, agent, h Erb s
Trussler, Geo M, lab, h Victoria
Tucker, Horace, mech, h Foundry
Tucker, John, lab, h Menno
Tucker, Sydney, lab, h Victoria
Uffelman, Adam, salsmn Jacob
Uffelman, Erb n
Uffelman, Jacob, gen store, King, h Allen n
Uffelman, Wm, clk, Allen n

The MUTUAL LIFE OF CANADA All funds handled as sacred trust
appropriated since its inception 40 years ago, is the unique record of this company.

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
Has had 38 Years’ Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

Umbach, Otto M, trav, h Victoria
Union Mills, Wm Snider, prop, King
Uttley, Mrs N, h Duke
Uttley, Nathan R, iron dlr, Queen, h Duke
Vale, Geo W, lab, h Albert
Valentine, Jas, mfr, Park av
Valentine & Martin, shoe mfrs, Cedar, cor Queen
VanEvery, Clarke, mach, h Water
VanEvery, Miss May, steno Mutual Life, Water
Vehitelen, August, mech, Duke
Veitel, Wm, wks Distillery, h King
Venton, Geo, mlrd, b Alexander House
Voelker, A W, clk Mutual Life, 1vs Berlin
Wagner, Adam, cbntmkr, h Park
Wagner, Arthur, prntr Chronicle-Telegraph, Erb s
Wagner, Elmer, wdwr, Park
Wagner, John E, clk Waterloo Mfg Co, 1vs Berlin
Wagner, Mrs Leah, h George
Wagner, Tillie, tirs John Ritzer, George
Wahl, Albt, coop, John n
Wahl, Alfd, finshr, John n
Wahl, Edwd, finshr, h John n
Wahl, Harry, brbr, John n
Wahlsmuth, Miss, drsmkr, h John s
Wakely, R, b Huether House
Walley, F H, books and stationery, King
Walter, Jacob, shmkr, h Albert
Waltz, Frank, mach, h Allen n
Wankel, Emil, button turnr, h Union

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

Wardell, Greene, Ltd, shirt mfrs, William n
Warner, Emil, finshr, h Foundry
Waterloo Broom and Brush Co, N Martin, mgr, Erb n
Waterloo County Real Estate Co, Erb s
Waterloo Furniture Co, E O Weber, mgr, Allen, cor Willow
Waterloo Glove Mfg Co, J Schondelmayer, mgr, Duke
Waterloo Mfg Co, Cranson Snider, mgr, King

Insurance Company of North America
Founded 1792.

Losses Paid, $144,730,841.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.

C. A. BOEHM, Agent.
Phones—Office 249; Residence 200.

Lembke & Kreller,
7 King St. W., Walper Block.
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company
Total Security to Policyholders, $4,552,000

Waterloo Mutual Fire Ins Co,
Frank Haight, mgr, King
Waterloo Steam Laundry, Weber
Waterloo Tannery, Jacob Stroh,
prop, Erb n
Watson, M E, tchr, Mary
Watson, Jas B, blksmth, h Mary
Watson, W J, h York
Weaver, Alex, carp, h Young n
Webb & Fischer, M D's, King w
Webb, J H, M D, h Erb n
Weber, A J, carp, h Cedar n
Weber, Henry, wine clk City Hotel
Weber, Jacob, shrmkr, h King
Weber, M S, clk Waterloo Mfg Co, h Albert
Weber, Solomon, pntr, h Allen n
Weeks, P F, h Queen
Wegenast, Miss C, h King
Wegenast, Geo, mgr Mutual Life,
h King
Wegenast, Ida, steno Mutual
Fire, William
Wegenast, M S, turnr, h William

Weichel & Son, hardware, etc, King
Weichel, Chas J, bkpr Weichel & Son, King
Weichel, W G, mgr Weichel & Son, h 8 Allen n
Weidenhammer, A prntr, h King
Weidenhammer, Albert, clk J H
Ziegler, Ezra av
Weidenhammer, Jacob, lab, h
Ezra av
Weigand, Davd, flnsr, h Herbert
Weiler, Henry, butn wkr, h Alexander
House
Weinstein, Peter, lab, h Cedar n
Weinstein, Peter, lab, h Albert
Weis, P L, tmstr, h King
Weisgerber, Henry, mach, h Victoria
Wells, Clayton (W Wells & Son),
h Allen n
Wells, W, & Son, dentists, King
Wells, Walter, h Caroline
Wendell, Henry H, tmstr, h Victoria
Wendell, John, lab, h Foundry
Wendell, Louis, shrmkr h William s
Weseloh, John, flour and feed,
Albert, h William
Westfall, Jos, blchr, h Ezra av
Westwood, Harry, eng, Weber s
White, August, mech, h Queen
Wilhelm, H M, harnsmkr, King,
h Queen
Wilhelm, Leo, harnsmkr, b City
Hotel
Wing, Rev M L, pastor Emanuel
Church, h Cedar s
Winkler, Geo, brbr Alexander
House, h King
Winkler, J H, acct Mutual Life,
Noecker

W. M. O. LOCHHEAD,
DISTRICT MANAGER.
51 King Street West, Berlin
PHONE 511. HOUSE PHONE 223

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
Winkler, A, livry, Duke, h Queen
Winkler, Louis, wks Shirt fac ty, h Allen n
Winn, Mrs Jane F, h Mary
Winterhall, Ed, wks Rubber fac ty, h Union
Witzel, Peter, blk sm, h William s
Woelfle, Edwd, h Albert
Woelfle, Geo, lab, h Cedar n
Woelfle, Henry, mech, h Church
Woelfle, Mathias, carp, h Cedar n
Wolfe, Alex, mech, h Queen
Wolfe, Alex, Imstr, h Duke
Wolfe, Christina, pntr, h Queen
Wolff, Hermn, pntr, h Princess
Wolfe, Jacob, lab, Duke
Wolfe, Jacob, mech, h Queen
Wolf, Menno, pump mk, h Erb s
Woeller & Bolduc, furn mfrs, h Herbert
Woeller, C, (Woeller & Bolduc), h King
Woodward, G W, excise officer, h Caroline
Yanchus, Frank, b Market Hotel
Yanchus, John, b Market Hotel
Young, R M, prnt Sentinel, h Huelher House
Young, Mrs Wm, h John n
Youngblut, G F, shoes, King w, h Young s
Zalewski, Jos, mech, h William s
Zick, Bertha, clk N A Zick, Willow
Zick, Conrad, cbnt mkr, h Willow
Zick, N A, shoes, King, h Willow
Ziegler, Mrs E, h Victoria
Ziegler, H A, pearl cutr, h King

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Imperial Guarantee
and Accident
Insurance Company
of Canada
Surplus to Policyholders, $213,447,72

Ziegler, Henry H, finshr, John n
Ziegler, John H, gro, King
Zimmerman, Mrs C, h Albert
Zimmerman, Wm, plmbr, b Commercial Hotel
Zinn, John, boots and shoes, King, h same
Zirka, Albl, boiler mkr, h Union
Zobisch, Jas, wks Rubr fac ty, h John s
Zoellner, Miss A, h Erb n

Waterloo Mutual FIRE
Insurance Company
Established 1883.
Net Cash Surplus, $199,769.

C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 200.
The Canadian Bank of Commerce

Paid up Capital, $10,000,000.
Reserve, $6,000,000.
Total Assets, $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.
J. Moorman, Manager Waterloo Branch.

Vernon's Directory

Bridgetown

Alphabetical Directory

Henry Vernon & Son, Publishers

Alderson, John, engineer
Berlin & Bridgeport Elec Ry
Birnsthil, Mrs Amelia
Birnsthil, Henry, horse trader
Birnsthil, Emil, broom maker
Boetger, David, rubber mkr
Bruencher, Ferman, clerk
Boetger, David, rubber maker
Boetinger, J R, hotel
Boetinger, Milton, bartender
Boetinger, Gordon, butcher
Bott, David, mechanic
Bracey, Wm
Burkholder, Mrs Sarah
Clemens, John, laborer
Crane, Mr
Cressman, Ivan, milk dealer
Eby, Moses, milk dealer
Erb, Henry
Freedman, Carl
Frey, Benjamin, farmer
Frey, J H, farmer
Gastmeier, Mrs Mary
Gastmeier, Otto, constable
Gastmeier, Orson, mechanic

Gastmeier, Wm, fireman
Gibbel, Fred, laborer
Goeler, Henry, mechanic
Goeler, Martin, mechanic
Gole, Solomon S
Grasser, J
Groff, Allan, laborer
Groh, Albert, fireman
Guellett, Wm, mechanic
Haas, Elam, laborer
Haas, Irvine, mechanic
Haas, Moses, laborer
Hall, Arthur, mechanic
Hallman, Israel, mechanic
Hallman, Moses, dairyman
Halstead, —, mechanic
Hamel, Andrew, farmer
Handorf, Louis, laborer
Hann, William
Harnack, Robert, mason
Hassenflug, Henry, laborer
Heck, Philip, mason
Heckadorn, Ezra, laborer
Himburg, Fred, cooper
Hofheinz, Fred, finisher

The Mutual Life of Canada

Gilt Edged Assets, Jan. 1, 1910 - - $14,518,411
Clear Surplus above Reserve and all other liabilities, Jan. 1, 1910 - - $2,973,750

W. M. O. Loghead, District Manager

51 King St. West, Phone 511. House Phone 323
H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
INcORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Reichert, Arthur, laborer
Reichert, Frank, laborer
Reichert, John L, grocer
Reichert, Simon, mechanic
Reiter, Nicholas, farmer
Roedding, Louis, dairyman
Rohdenberg, George, laborer
Rohlan, Fred, supt
Roos, James
Schade, H, P M, general merch
Schaefer, Mrs John
Schedewitz, Albert, motorman
Schedewitz, John, motorman
Schelly, David, carpenter

Head Office—WATERLOO

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phone—Office 249; Residence 299

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST—WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

North British and Mercantile
Insurance Company

Established 1809

Total Funds Exceed $85,805,000
Canadian Investments, 8,820,742

Schiedel, Herbert, traveller
Schiedel, Noah, broom maker
Schmitt, Henry H, cooper
Schmitt, Henry S, cattle dlr
Seebach, Philip, laborer
Seibert, A E, laborer
Seibert, Albert, mechanic
Seibert, Daniel, finisher
Seibert, Mrs Henry
Shirk, George M, bookkeeper
Shirk, G M, & Co, coal and salt
Shirk, Noah, miller
Shirk, Peter (Shirk & Snider)
Shirk & Snider, millers
Simpson, Martin
Schmidt, Wm, laborer
Schwartzentuber, Michl, laborer
Schweitzer, Louis, farmer
Schweitzer, Stanley, farmer
Schultz, Adolph, clerk
Schultz, Chas, mason
Schultz, Herman, mason
Smith, Charles, horse dlr
Snider, Levi
Stahl, Herman, lab
Stricker, Philip, cooper
Underwood, C E, teamster
Underwood, Thomas, laborer

PERTH MUTUAL FIRE
INSURANCE COMPANY

Established 1863

Net Cash Surplus, $202,793.

C. A. BOEHM,
Agent for Waterloo and Berlin.
Phones—Office 249; Residence 200

Underwood, Wm, laborer
Wagner, Casper, weaver
Wagner, Herman, hotel
Watson, Wm
Weaver, Titus, plumber
Weber, Eli, gardener
Weber, Tilman, teamster
Weber, Urias, farmer
Whiting, Miss E F, teacher
Woodhall, Gale, laborer
Woodhall, —, sr
Zemmer, Daniel, gardener

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

HAND-IN-HAND
INSURANCE COMPANY

Established 1873

OLD AND TIME-TRIED

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

W. M. O. LOCKEAD, District Manager,

OFFICE PHONE 511

51 King St. West, Berlin

HOUSE PHONE 323
ACCOUNTANTS
Scully & Scully, Berlin

ARCHITECTS
THE DESIGNING AND DRAUGHTING COMPANY
ARCHITECTS and DESIGNERS
Plans, Specifications and Detail Drawings, also Commercial Designs and General Draughting.
36 TORONTO ST., TORONTO, ONT.
Designing & Draughting Co, Toronto
Knechtel, Chas, Berlin
Wey, J, Berlin

*AUCTIOINEER
Davey, John W, 59-61 King e

BAKERS
Bardon, Louis, Berlin

Davey, John W, Berlin
Ferguson, Fred K, Berlin
Dietrich, H A, Berlin

BANKS
Bank of Nova Scotia, Vernon D MacLeod, mgr, Berlin
Bank of Toronto, J K Ball, mgr, Berlin
Bank of Toronto, G A Stephens, Waterloo

Commerce, G M Wedd, mgr, Berlin
Commerce, J Moorman, mgr, Waterloo

Dominion, K Bergmann, mgr, 45 King e
Hamilton, C L Laing, agent, Berlin

Merchants, W E Butler, mgr, Berlin
Molsons, Jacob Hespeler, mgr, Waterloo

Lembke & Kreller, CIGARS, TOBACCO, ETC.

7 KING ST. WEST, WALPER BLOCK. Pool and Billiard Parlor in connection
### The Canadian Bank of Commerce

Paid up Capital, $10,000,000.  
Reserve, $6,000,000.  
Total Assets, $150,000,000.  
Transacts a General Banking Business.  
Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.  
J. Moorman, Manager Waterloo Branch.

198 Vernon's Directory

<table>
<thead>
<tr>
<th>H. L. Staebler &amp; Co., Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 Queen South, Berlin</td>
</tr>
<tr>
<td>Agents for</td>
</tr>
<tr>
<td>United States Fidelity and Guaranty Co.</td>
</tr>
<tr>
<td>(We Will Bond You)</td>
</tr>
<tr>
<td>Established 1896</td>
</tr>
<tr>
<td>Cash Capital, $1,700,000</td>
</tr>
</tbody>
</table>

**Barristers and Solicitors**

- Bitzer, A L, Berlin
- Boulby, W H, Berlin
- Clement & Clement, Berlin
- Cram, W M, Berlin
- Haight, J C, Waterloo
- McBride, A F, Waterloo
- Millar & Sims, Berlin
- Reade, W M, Berlin
- Scellen & Weir, Berlin

**Bicycles**

- Steinmetz & Son, Berlin
- Pequegnat, Arthur, Berlin

**Bookkeeping Machines**

- Hainer Bookkeeping Machine
  - Cash Register
  - Credit Register
  - Time Recorder
  - In One Machine
  - Send for Catalogue
  - Bookkeeping Machines, Ltd.  
    424 Spadina Ave., Toronto, Ont.

- Bookkeeping Machines, Ltd, Toronto

**Billiards and Pool**

- Lembke & Kreller

**Booksellers & Stationers**

- Bender, J P, Berlin
- Clarke Bros, Berlin
- Doersam, Jacob, Waterloo
- Weaver Stationery Co, Berlin

**Boots and Shoes**

- Hessenaar, J, & Son, Berlin
- Neill, R, Berlin
- Seyler, Chas, Berlin
- Sippel & Hagen, Berlin
- Snyder, E K, Berlin
- Weseloh, A, & Co, Berlin
- Ziegler, W A, Berlin
- Zinkann Bros, Berlin

**Bread Machinery**

* *Bread Machinery*

- Wilson, C H, & Son, Toronto
  (see advt)

**Brewers**

- Kuntz, Louis, Waterloo
- Lion, C N Heuther, Berlin

**Building Stone**

- You Will Find It Advisable to Get Prices On

**Roman Stone**

- Trade Mark Registered
  - Before You Build

- The Roman Stone Co. Ltd.
  - 100 Marlborough Ave., Toronto

- Roman Stone Co, Ltd, The, Toronto

**The Mutual Life of Canada**

- W. M. O. Logan, District Manager, 51 King St. West, Berlin
  - Office Phone 517
  - House Phone 323
A Good Salary

Quickly comes when qualified to earn it.

Central Business College, Toronto, will train you quickly and effectively. It has trained thousands. Free catalogue explains. Write for it. 

W. H. SHAW, Principal.

Central Business College, Toronto

*Butchers' Tools

Wilson, C. & Son, Toronto (see advt)

Carpet Manufacturers

The Brinton Carpet Company of Canada, Limited—Peterborough

Manufacturers

Milton, Brussels and Axminsters

Wm. E. Whitehead, Agent

Kildare Hand Tufted Carpets.

Sales Dept.—28 Wellington St. West, Toronto.

Brinton, The, Carpet Co. of Canada, Ltd., Toronto

Cigars, Etc.

Lembke & Keller, Berlin

Crockery, China & Glass

A & E Heller, Berlin

Clothiers

Moyer, Allan, Berlin
Smyth Bros, Berlin
Strasser & Co, Waterloo
Thornton & Douglas, Ltd, Berlin
Weseloh, A., & Co, Berlin
Wildfang, M., Berlin

Core District Mutual Fire Insurance Company

Established 1839.

Net Cash Surplus, $333,772.

C. A. Boehm, Agent.

Phones—Office 249; Residence 209.
The Canadian Bank of Commerce

Paid up Capital, $10,000,000. Reserve, $8,000,000. Total Assets, $150,000,000.

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & Co.,
INSURANCE
11 Queen South, Berlin

Agents for
Royal Insurance
Company, Limited

Established 1845
Assets, $71,000,000

COAL AND WOOD
Boehmer, R. & Co, Berlin
Kloepfer & Co, Berlin
Lockhart, A, Berlin
Pipe, A A, Berlin

COLLEGES AND SCHOOLS

BRITISH AMERICAN
BUSINESS COLLEGE
Y. M. C. A. BUILDING, TORONTO.
T. M. WATSON, PRINCIPAL.

British-American Business College, Y M C A Bldg, Toronto

ST. MARGARET'S COLLEGE
144 BLOOR Street East, Toronto
A Boarding and Day School for Girls
Founded by the late George Dickson, M. A., former principal of Upper Canada College and Mrs. Dickson. Modern equipment, large grounds.
Teachers of highest academic standing
Mrs George Dickson, Miss J. E. Macdonald, B.A., President.
St Margaret's College, 144 Bloor St, Toronto

W. M. O. LOCHEAD, District Manager
51 King Street West.
Phone 511. House Phone 323

CONTRACTORS
Braun, Casper, Berlin

CORRESPONDENCE SCHOOLS
International, Berlin

COUNTER CHECK BOOKS

F. N. BURT COMPANY, Limited
Successors to
The Carter-Crume Co., Ltd. (Canadian Branch)
The Morton Co., Ltd., and
Merchants' Counter Check Book Co., Ltd.
Manufacturers of
Counter Check Books, Shipping Tags, Invoice Tags, Credit Systems, Duplicating Letter Books and Paper Boxes.

44 KING STREET WEST, TORONTO, ONT.

Burt, F N, Co, Ltd, Toronto

DENTISTS
Cornell, E P, Berlin
Herzel, A H, Berlin
Hilliard, J A, Berlin
Hughes, F G, Waterloo
Rudel, A E, Berlin
Wells, W, & Son, Waterloo
Wilkinson, W R, Berlin

DRUGGISTS
Clarke Bros, Berlin
Devitt, E M, Waterloo
Ritz, E O, Berlin
Roos, A J, Berlin and Waterloo
Schmidt, W J, Berlin

DRY GOODS, ETC
Bricker & Co, Waterloo
Cressman, M C, Berlin
Ernst, S R, Berlin
Lang Bros & Co, Berlin
Macklin, F E, Berlin
Mills, C H, Berlin

THE MUTUAL LIFE OF CANADA
Low Expense Rate, Low Death Rate and care in respect of investments are the items that count.
Examine our records in these regards.
ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE, BERLIN, ONT.

The list of the Company's Policy-holders includes some of the largest corporations and most influential business men of the country.

TOWN OF WATERLOO

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sauder, E A, Berlin</td>
<td></td>
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<tr>
<td>Smyth Bros, Berlin</td>
<td></td>
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<tr>
<td>Uffelman, J, Waterloo</td>
<td></td>
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<tr>
<td>Weseloh, A, &amp; Co, Berlin</td>
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</tr>
<tr>
<td>E. L. STAEBLER &amp; CO.,</td>
<td>11 Queen South, Berlin</td>
</tr>
<tr>
<td>INSURANCE</td>
<td>Agents for</td>
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<tr>
<td></td>
<td>The Rimouski Fire</td>
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<td></td>
<td>INSURANCE COMPANY</td>
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<tr>
<td></td>
<td>Established 1876</td>
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<tr>
<td></td>
<td>Surplus to Policyholders, $285,358</td>
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<td>(Including uncalled capital stock)</td>
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<tr>
<td>CHADWICK BROS.</td>
<td></td>
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<tr>
<td>ELECTRICAL CONTRACTORS</td>
<td></td>
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<tr>
<td>Brass founders &amp; metal spinners</td>
<td></td>
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<tr>
<td>Art metal goods</td>
<td></td>
</tr>
<tr>
<td>If it is brass, copper, aluminum or iron—We make it.</td>
<td></td>
</tr>
<tr>
<td>SHOWROOM &amp; FACTORY</td>
<td>193 King East, Oak Ave &amp; Barton St.</td>
</tr>
<tr>
<td></td>
<td>HAMILTON, ONT.</td>
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<tr>
<td>Chadwick Bros, Hamilton</td>
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<tr>
<td>ELECTRICAL SUPPLIES</td>
<td></td>
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<tr>
<td>Electric Construction Co, Berlin</td>
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<tr>
<td>EXPRESS COMPANIES</td>
<td></td>
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<tr>
<td>Canadian, A E Brand, Berlin</td>
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<td>Canadian, J E Hertel, Waterloo</td>
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<tr>
<td>Dominion, A J Roos, Berlin</td>
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<tr>
<td>FLOUR AND FEED</td>
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<tr>
<td>Eidt, J L, Berlin</td>
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<tr>
<td>FURNITURE DEALERS</td>
<td></td>
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<tr>
<td>Canada Furniture Manufacturers, Berlin</td>
<td></td>
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<tr>
<td>Lippert, Edward, Berlin</td>
<td></td>
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<tr>
<td>Schrieter, A G, Berlin</td>
<td></td>
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<tr>
<td>Hallman, A S, Berlin</td>
<td></td>
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<tr>
<td>Haselplug, G, Waterloo</td>
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<tr>
<td>GARAGE</td>
<td></td>
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<tr>
<td>Gross, Nelson, Berlin</td>
<td></td>
</tr>
<tr>
<td>LEMBKE &amp; KRELLER, Cigars, Tobacco, Etc.</td>
<td></td>
</tr>
<tr>
<td>Pool and Billiard Parlor in Connection.</td>
<td></td>
</tr>
<tr>
<td>7 KING STREET WEST, WALPER BLOCK.</td>
<td></td>
</tr>
</tbody>
</table>
## THE CANADIAN BANK OF COMMERCE
Paid up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

## 202 VERNON'S DIRECTORY

<table>
<thead>
<tr>
<th>Business</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
<td>11 Queen South, Berlin</td>
</tr>
<tr>
<td>Agents for Pacific Coast Fire Insurance Company</td>
<td>Incorporated 1890. Surplus to Policyholders,$206,800</td>
</tr>
<tr>
<td>Betzner &amp; Co, Berlin</td>
<td>Bowman Hotel, E Bowman, Berlin</td>
</tr>
<tr>
<td>Bristol, John, Berlin</td>
<td>City Hotel, Waterloo</td>
</tr>
<tr>
<td>Hallman, A S, Berlin</td>
<td>Clarendon Hotel, Eph Ferrier, Berlin</td>
</tr>
<tr>
<td>Haseflug, G, Waterlo</td>
<td>Commercial Hotel, Waterloo</td>
</tr>
<tr>
<td>Metcalfe, Wm, &amp; Co, Berlin</td>
<td>Grand Central Hotel, J Zuber, Berlin</td>
</tr>
<tr>
<td>Stahl, E A, Berlin</td>
<td>Grand Union Hotel, Wm Zinger, Berlin</td>
</tr>
<tr>
<td>Stuebing &amp; Son, Berlin</td>
<td>Hotel Brunswick, Geo Moser, Berlin</td>
</tr>
<tr>
<td>HARDWARE, PAINTS &amp; OILS</td>
<td>Hotel Germania, H R Steppler, Berlin</td>
</tr>
<tr>
<td>Conrad Bros, Waterloo</td>
<td>Hotel Lewis, Waterloo</td>
</tr>
<tr>
<td>Fennell &amp; Son, Berlin</td>
<td>Market Hotel, Waterloo</td>
</tr>
<tr>
<td>Hymmen, P, Berlin</td>
<td>Station Hotel, Berlin</td>
</tr>
<tr>
<td>Potter, Geo E, Berlin</td>
<td>Walper House, E Hollinger, Berlin</td>
</tr>
<tr>
<td>Weichel, M, &amp; Son, Waterloo</td>
<td><strong>ICE DEALERS</strong></td>
</tr>
<tr>
<td><strong>HOTEL TABLEWARE</strong></td>
<td>Katsch, O A, Waterloo</td>
</tr>
<tr>
<td><strong>GET WISE</strong></td>
<td>Quickfall, A C, Berlin</td>
</tr>
<tr>
<td><strong>HOTELS</strong></td>
<td><strong>INSURANCE COMPANIES AND AGENTS</strong></td>
</tr>
<tr>
<td>Klotz, E W, Toronto</td>
<td>Aetna Ins Co, Carl Krantz, Berlin</td>
</tr>
<tr>
<td><strong>MADDOCK'S VITRIFIED</strong></td>
<td>American Surety Co, B E Schulte, Berlin</td>
</tr>
<tr>
<td><strong>HOTEL WARE</strong></td>
<td>Anglo American Fire, H L Staebler &amp; Co, Berlin</td>
</tr>
<tr>
<td><strong>With Welded Edge, is the standard of quality.</strong></td>
<td>Anglo American Fire, Cari Kranz, Berlin</td>
</tr>
<tr>
<td><strong>CORRESPONDENCE SOLICITED</strong></td>
<td>Atlas Fire, H L Staebler &amp; Co, Berlin</td>
</tr>
<tr>
<td>E. W. Klotz, 24 WELLINGTON ST. WEST, TORONTO</td>
<td>Bender, A C, Berlin</td>
</tr>
<tr>
<td><strong>HOTELS</strong></td>
<td>Boehm, J A, Waterloo</td>
</tr>
<tr>
<td>Alexander House, Waterloo</td>
<td>Boiler Inspection and Ins Co, H L Staebler, &amp; Co, Berlin</td>
</tr>
<tr>
<td>American Hotel, Berlin</td>
<td>British America Assurance, Carl Kranz, Berlin</td>
</tr>
<tr>
<td><strong>The Mutual Life of Canada</strong></td>
<td>Caledonian Fire, Carl Kranz</td>
</tr>
<tr>
<td>Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced.</td>
<td><strong>W. M. O. LOGHEAD, District Manager. 51 King Street West, Berlin</strong></td>
</tr>
<tr>
<td><strong>OFFICE PHONE 511</strong></td>
<td><strong>HOUSE PHONE 323</strong></td>
</tr>
</tbody>
</table>
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

TOWN OF WATERLOO 203

Berlin
Canadian Casualty, I S K Weber Co, Berlin
Canadian Fire, B C, Schulte, Berlin
Canadian Fire, H L Staebler & Co, Berlin
Canadian Railway Accident, H L Staebler & Co, Berlin
City of Hamilton Cash Mutual, Fire, I S K Weber Co, Berlin
Commercial Union Fire, H L Staebler & Co, Berlin
Crown Fire, ISK Weber Co, Berlin
Dominion Burglary, H L Staebler & Co, Berlin
Dominion of Canada Guarantee and Accident, A H Seibert, Berlin
Dominion of Canada Guarantee and Accident, B C Schulte, Berlin
Dominion Fire, I S K Weber Co, Berlin
Dominion Life, Thomas Hilliard, mgr, head office, Waterloo
Dominion Plate Glass, I S K Weber Co, Berlin
Economical Mutual Fire, W H Schmalz, mgr, head office, Berlin
Economical Mutual Fire, Carl Kranz, Berlin
Equity Fire, H L Staebler & Co, Berlin
Equity Fire, I S K Weber Co, Berlin
Equity Fire, Carl Kranz, Berlin
Fidelity and Casualty Co, N Y, B C Schulte, Berlin
Fidelity and Casualty Co, N Y, I S K Weber Co, Berlin

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
INCORPORATED 1720
Capital Paid Up, $2,241,375
Total Cash Assets, 22,457,416

General Fire, I S K Weber Co, Berlin
Gore Mutual Fire, Carl Kranz, Berlin
Great West Life, A H Seibert, Berlin
Guardian Fire, Carl Kranz, Berlin
Hamilton Cash Mutual Fire, I S K Weber Co, Berlin
Hand-in-Hand Ins Co, H L Staebler & Co, Berlin
Hartford Fire, Carl Kranz, Berlin
Home Fire, Carl Kranz, Berlin

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 246, Residence 200.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
7 KING STREET WEST, WALPER BLOCK.
<table>
<thead>
<tr>
<th>The Standard Life Assurance Co</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Invested Funds, -</td>
<td>$61,000,000</td>
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<tr>
<td>Canadian Investments, 18,000,000</td>
<td></td>
</tr>
<tr>
<td>Annual Revenue, -</td>
<td>7,400,000</td>
</tr>
<tr>
<td>Profits Paid, -</td>
<td>35,000,000</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Imperial Guarantee &amp; Accident, H L Staebler &amp; Co, Berlin</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Fire, I S K Weber Co, Berlin</td>
<td></td>
</tr>
<tr>
<td>Liverpool, London &amp; Globe, Carl Kranz, Berlin</td>
<td></td>
</tr>
<tr>
<td>London Guarantee and Accident, Carl Kranz, Berlin</td>
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<tr>
<td>London Life, Carl Kranz, Berlin</td>
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<tr>
<td>London Assurance, H L Staebler &amp; Co, Berlin</td>
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<tr>
<td>London &amp; Lancashire Guarantee, H L Staebler &amp; Co, Berlin</td>
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<tr>
<td>London Mutual Fire, Carl Kranz, Berlin</td>
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<tr>
<td>Manufacturers' Life, John McMeekin, city agent, Berlin</td>
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<tr>
<td>Merchants' Fire, I S K Weber Co, Berlin</td>
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<tr>
<td>Metropolitan Fire, I S K Weber Co, Berlin</td>
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<tr>
<td>Metropolitan Fire, H L Staebler &amp; Co, Berlin</td>
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<tr>
<td>Monarch Fire, I S K Weber Co, Berlin</td>
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<tr>
<td>Montreal-Canada, I S K Weber Co, Berlin</td>
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</tr>
</tbody>
</table>

| Mutual Life of Canada, George Wegenast, mgr; W H Rid-  |    |
| dell, sec; head office, Waterloo                        |    |
| Mutual Life of Canada, W M O Lohead, district mngr, Berlin |    |
| New York Plate Glass, Carl Kranz, Berlin                |    |
| North British & Mercantile Fire, H L Staebler & Co, Berlin |    |
| Northern Assurance Company, Carl Kranz, Berlin           |    |
| Ontario Fire, I S K Weber Co, Berlin                    |    |
| Ontario Fire, H S Staebler & Co, Berlin                 |    |
| Pacific Coast Fire, H L Staebler & Co, Berlin           |    |
| Phenix of Brooklyn Fire, Carl Kranz, Berlin             |    |
| Phoenix Ins Co, Hartford, H L Staebler & Co, Berlin     |    |
| Prudential Life, C A Bilhaz, special agent, Berlin      |    |
| Prudential Life, 69 Frederick                            |    |
| Queen City Fire, H L Staebler & Co, Berlin              |    |
| Richmond & Drummond Fire, I S K Weber Co, Berlin        |    |
| Rochester-German Fire, Carl Kranz, Berlin               |    |
| Royal Fire, H L Staebler & Co, Berlin                   |    |
| St Paul Fire, and Marine, I S K Weber Co, Berlin        |    |
| Shantz, F E, & Co, Berlin                               |    |
| Springfield Fire, H L Staebler & Co, Berlin             |    |
| Standard Fire, B C Schulte, Berlin                      |    |
| Standard Life, H L Staebler & Co, Berlin                |    |
| Sterling Accident and Guarantee Co, H L Staebler & Co, Berlin |    |

The Mutual Life of Canada is Canada's big and only Mutual Life Insurance Company. The Policyholders really own, really Control and really Get Everything.

W. M. O. LOCHHEAD, District Manager
51 King St. West, Phone 511
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Amount of Risk, $22,000,000.00
Total Assets, $550,000.00

Government Deposit, $50,000.00

TOWN OF WATERLOO

United States Fidelity and Guarantee Co, H L Staebler & Co, Berlin
Waterloo Mutual Fire, Frank Haight, mgr, hd office Waterloo
Wellington Mutual Fire, I S K Weber Co, Berlin
Western Fire, I S K Weber Co, Berlin
Western Marine, I S K Weber Co, Berlin
Yorkshire Fire, Carl Kranz, Berlin

LAUNDRIES
Pearl Steam Laundry, Berlin
Sun, Waterloo

LIQUORS
Barnhart, Wm, Berlin
Seagram, J E, Waterloo
Stein, C, Berlin

*LIVERIES
Bricker & Son, Berlin
Lawrason, W A, Berlin

MANUFACTURERS
Ahrens, A H, & Co, shoes, Berlin
Alpha Chemical Co, Berlin
Berlin Brick Co
Berlin Cigar Co
Berlin Foundry
Berlin Felt Boot Co
Berlin Furniture Co
Berlin Gasoline Engine and Thresher Co, Ltd
Berlin Gauntlet Mfg Co
Berlin Glue Works
Berlin Interior Hardwood Co
Berlin Plate Glass & Mirror Co

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin

Agents for
The Ontario Fire Insurance Company
Total Assets (including subscribed capital, $429,000

Berlin Racycle Co
Berlin Robe and Clothing Co
Berlin Rubber Mfg Co, Ltd
Berlin Shirt and Collar Co
Berlin Suspender Co
Berlin Woodenware Co
Blankstein, Chas, cigars, Berlin
Boehmer, A, & Co, paper boxes, Berlin
Bolduc & Waeller, furniture, Waterloo
Breithaupt Leather Co, Ltd, Berlin

LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, 7 KING ST. WEST
CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.
# THE CANADIAN BANK OF COMMERCE

- **Paid up Capital**: $10,000,000. 
- **Reserve**: $8,000,000. 
- **Total Assets**: $150,000,000. 
- **Interests allowed on Deposits.**

G. M. Wedd, Manager Berlin Branch.  
J. Moorman, Manager Waterloo Branch.

---

- **H. L. STAEBLER & CO.**,  
  **INSURANCE**  
  11 Queen South, Berlin  
  Agents for  
  **Queen City Fire Insurance Company**  
  Established 1871  
  **Total Assets**: $271,000

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<tr>
<th>Company Name</th>
<th>Product/Service</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada Button Co.</td>
<td>Berlin</td>
<td></td>
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<tr>
<td>Canada Furniture Manufacturers, Berlin and Waterloo</td>
<td></td>
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<tr>
<td>Cloisonne Glass Co.</td>
<td>Berlin</td>
<td></td>
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<tr>
<td>Doerr, C H, &amp; Co.</td>
<td>Biscuits, Berlin</td>
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<tr>
<td>Foster-Armstrong Co.</td>
<td>pianos, Berlin</td>
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<tr>
<td>Hachborn, C H, &amp; Co.</td>
<td>upholstrs, Berlin</td>
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<tr>
<td>Hagen Shirt and Collar Co.</td>
<td>Berlin</td>
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<tr>
<td>Hall, H J, &amp; Son.</td>
<td>planing mills, Berlin</td>
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<tr>
<td>Havana Cigar Co.</td>
<td>Berlin</td>
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<tr>
<td>Hertil, A.</td>
<td>refrigerators, Berlin</td>
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<tr>
<td>Hibner Furniture Co.</td>
<td>Berlin</td>
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<tr>
<td>Hoffman, C C.</td>
<td>buttons, Berlin</td>
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<tr>
<td>Jackson &amp; Cochrane, founders, Berlin</td>
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<tr>
<td>Kaufman, Jacob.</td>
<td>planing mills, Berlin</td>
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<tr>
<td>Keil, Fred,</td>
<td>cigars, Waterloo</td>
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<tr>
<td>Kreiner, J. &amp; Co., furniture, Berlin</td>
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<tr>
<td>Krug, H.</td>
<td>Furniture Co, Berlin</td>
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<tr>
<td>Lang Tanning Co. Ltd.</td>
<td>Berlin</td>
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<tr>
<td>Lippert &amp; Co.</td>
<td>furniture, Berlin</td>
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<tr>
<td>Meinke, Wm.</td>
<td>cigars, Berlin</td>
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<tr>
<td>Merchants' Rubber Co.</td>
<td>Berlin</td>
<td></td>
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<tr>
<td>O'Donald, Thomas</td>
<td>cigar boxes, Waterloo</td>
<td></td>
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<tr>
<td>Oberholtzer, G V, &amp; Co.</td>
<td>shoes, Berlin</td>
<td></td>
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<tr>
<td>Ontario Sugar Co.</td>
<td>Berlin</td>
<td></td>
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<tr>
<td>Onward Mfg Co.</td>
<td>sliding furniture shoe, Berlin</td>
<td></td>
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<tr>
<td>Ott, M, &amp; Son.</td>
<td>bricks, Berlin</td>
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<tr>
<td>Peerless Leather Co.</td>
<td>Berlin</td>
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<tr>
<td>Pequegnat, The Arthur</td>
<td>Clock Co, Berlin</td>
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<tr>
<td>Roschman &amp; Bros.</td>
<td>buttons, Waterloo</td>
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<tr>
<td>Schierholtz &amp; Zinkam, furniture, Waterloo</td>
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<tr>
<td>Shantz, J Y, &amp; Son.</td>
<td>buttons, Berlin</td>
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<tr>
<td>Shirk &amp; Snider,</td>
<td>flour mills, Bridgeport</td>
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<tr>
<td>Snider, J B.</td>
<td>furniture, Waterloo</td>
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<tr>
<td>Snyder Bros'</td>
<td>Upholstering Co, Ltd, Waterloo</td>
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<tr>
<td>Star Whitewear Co.</td>
<td>Berlin</td>
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<tr>
<td>Tolton, Harry.</td>
<td>shirts, Berlin</td>
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<tr>
<td>Toronto-Waterloo Office Fixture Co.</td>
<td>Waterloo</td>
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<tr>
<td>Tuerk Bros.</td>
<td>foundry, Berlin</td>
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<tr>
<td>Valentine, Turner &amp; Co.</td>
<td>shoes, Walker Bin and Store Fixture Co, Berlin</td>
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<tr>
<td>Waterloo Broom and Brush Co.</td>
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<td>Waterloo Glove Mfg Co.</td>
<td>Waterloo</td>
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<tr>
<td>Waterloo Mfg Co, Ltd</td>
<td>Implements, Waterloo</td>
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<td>Waterloo Shoddy Mills, Waterloo</td>
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<tr>
<td>Waterloo Woolen Mills, Waterloo</td>
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<tr>
<td>Wiegand &amp; Co.</td>
<td>shirts, Berlin</td>
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<tr>
<td>Winterhalt, J</td>
<td>cigars, Berlin</td>
<td></td>
</tr>
</tbody>
</table>

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**The MUTUAL LIFE OF CANADA**  
All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 40 years ago, is the unique record of this company.

W. M. O. LOGHEAED, District Manager, 51 King St. West, Berlin

Office Phone 511  
House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.
ESTABLISHED 1871.  HEAD OFFICE, BERLIN, ONT.
Has had 38 Years' Experience in Fire Insurance Underwriting.
ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,841.
Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
C. A. BOEHM, Agent.
Phones—Office 219; Residence 209.

Williams, Green & Rome, shirts, Berlin
Woeller & Bolduc, furniture, Waterloo
Wunder Furniture Co, Berlin

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,899,95

Garner, A Z, Berlin
Sauder, E A, Berlin
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

MERCHANT TAILORS
Harrison, George, Berlin
Rosenberg, Max, Berlin
Stieler & Seibert, Berlin
Schmitt, S O, Berlin
Tylinski & Co, Berlin
Wildfang, M, Berlin

MILLINERY
Fehrenbach, S & Co, Berlin
Rose, Alex, Berlin

MAPS FOR MUNICIPAL PURPOSES.
SPECIAL SURVEYS. ADVERTISING MAPS.
LITHOGRAPHIC DRAFTING, TRACING, BLUEPRINTING.
WM. B. BRANDT, Div. Eng. 540 Ontario Street, Toronto

Lembke & Kreller, CIGARS,
7 King St. W., Walper Block.
TOBACCO, Etc.
Pool and Billiard Room in connection.
The Canadian Bank of Commerce
Pald up Capital, $10,000,000. Reserve, $6,000,000. Total Assets, $150,000,000.
Transacts a General Banking Business. Interest allowed on Deposits.
O. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin Agents for
BOILER INSPECTION INSURANCE COMPANY OF CANADA
Established 1875 Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders, $4,552,000

NEWSPAPERS
Berlin Journal, Rittinger & Motz, Berlin
Berlin News-Record, Berlin
Berlin Telegraph, Berlin
Canadischer Kolonist, Rittinger & Motz, Berlin
Chronicle-Telegraph, Waterloo
Deutsche Zeitung, Waterloo
Gospel Banner, Douglas Bros, Berlin
Missionary, Douglas Bros, Berlin
Ontario Glocke, Rittinger & Motz, Berlin

NURSERIES
Berlin, H L Jansen, Berlin

OPTICIANS
Boehmer Bros, Berlin
Gabel, A J, Berlin

OSTEOPATHY
Bingeman, Ella, Berlin

Heist, E D, King W, Berlin
Heist, Mrs E D, King w, Berlin

PAINTERS
Hett, J W, Berlin
Hamel, E, & Co, Berlin
Wolfe, Chris, Waterloo

PATENT ATTORNEYS
FETHERSTONHAUGH & CO.
— THE OLD ESTABLISHED FIRM—
Head Office—
ROYAL BANK BUILDING,
10 King St. East, TORONTO
Branches—Montreal, Ottawa, Winnipeg, Vancouver and Washington, D. C., U. S. A.

Fetherstonhaugh & Co, Toronto

PATENTS
FETHERSTONHAUGH, DENNISON & CO.
REGISTERED ATTORNEYS
STAR BLDG., 18 KING ST. W., TORONTO
Also MONTREAL, OTTAWA, WINNIPEG and WASHINGTON
Send for "THE PROSPECTIVE PATENTEE."

Featherstonhaugh, Dennison & Co., Toronto

PATENTS & INVESTMENTS

PROCURED, MARKETED, BOUGHT AND SOLD.
The Patent Exchange and Investment Company, J. ARTHUR MACMURTRY, Manager, 152-154 Bay St., Toronto, Canada.
Send for free list of Patents Wanted and for sale

McMurtry, J A

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
is the company
that merits the patronage of the insuring public
ESTABLISHED 59 YEARS

Wilson's Gold Medal Scales

32 HIGHEST PRIZES IN CANADA

Wilson Pays the Freight

100 Styles of Scales

COAL, HAY AND GRAIN SCALES
SEND FOR CATALOGUE

C. WILSON & SON,
79 Esplanade St. East,
TORONTO, CANADA
PLATE AND WINDOW GLASS

Situated on Don Roadway, North of Queen St. East,
ten minutes by Street Car from Corner
King and Yonge Sts., Toronto

THE TORONTO PLATE GLASS IMPORTING COMPANY,
LIMITED,

HILL & RUTHERFORD, Managing Directors

The Largest Glass Bending, Bevelling,
Mirror and Ornamental Glass
Works in Canada
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

TOWN OF BRIDGEPORT

PATTERN MAKERS

The Hamilton Pattern Works, Hamilton, Canada

PHOTO SUPPLIES

Starnaman & Son, Berlin

PHYSICIANS

Armitage, J H, Waterloo
Bauman, A F, Waterloo
Bowby, G H, Berlin
Cline, L F, Berlin
Hett, J E, Berlin
Hilliard, W L, Waterloo
Honsberger, J F, Berlin
Huehnergard, H, Berlin
Karn, C J W, Berlin
Lackner, H G, Berlin
McLean, John, Berlin
Minchin, D J, Berlin
Noecker, C J, Waterloo
Wallace, W T, Berlin
Walters, J J, Berlin
Webb & Fischer, Waterloo
Whiteman, R W, Berlin

PICTURE FRAMERS

Starnaman & Son, Berlin

PIANOS AND ORGANS

Becker, E W, Berlin
Bressnahan, J P, Berlin

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine
Insurance Company
INCORPORATED 1849
Surplus to Policyholders, $4,718,061.53
Losses Paid, $46,763,346.40

Gardiner, F G, Berlin
Wanless, G A, Berlin

PLANING MILLS
Sash and Doors
Hall, H J, & Son, Berlin
Kaufman, J, Berlin

PLATE GLASS
Toronto Plate Glass Importing Co., Ltd, (see page opposite)

Head Office—WATERLOO

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST — WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000.
Reserve, $6,000,000.
Total Assets, $150,000,000.
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1808
Total Funds, - $15,000,000
Capital Paid Up - 1,320,000
Uncalled Capital - 9,680,000

PLUMBING AND HEATING
Rainsworth, John, Berlin
Hollinger & Durst, Berlin
Wolfhard, H, & Co, Berlin
Winters, Thompson, Berlin

PRINTERS (Book and Job)
Berlin News-Record, Berlin
Berlin Telegraph, Berlin
Chronicle-Telegraph, Waterloo
Cober & Dopp, Berlin
Douglas Bros, Berlin
Fittinger, Herman, Berlin
Fittinger & Motz, Berlin
Weaver Stationery Co, Berlin

RAILWAYS, Freight Offices
C P R, Joseph
G T R, Weber

REAL ESTATE AGENTS
Bender, A C, Berlin
Knell, Henry, Berlin
Shantz, F E, & Co, Berlin
Schulte & Riener, Berlin
Weber, I S K Co, Berlin

*SCALES
Wilson & Son, Toronto (see advt)

SEED COMPANY
Ontario Seed Co, Waterloo

*SEWING MACHINES
Bressnahan, J P, Berlin
Singer Manfg Co, Berlin
Wanless, G A, Berlin

STOVES AND TINWARE
Wolfhard & Co, Berlin
Hymmen, P, Berlin
Snider, Fred, Berlin
Weichel, M, Waterloo

TANNERS
Breithaupt Leather Co, Berlin
Lang Tanning Co, Berlin

TELEGRAPH and TELEPHONE COMPANIES
Bell Telephone Co, Berlin and Waterloo
Canadian Pacific, A J Roos, Berlin

Great North Western, Berlin

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - $14,818,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - $2,973,750

W. M. O. LOGHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
John Fennell, President. W. H. Schmals, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF BERLIN

*THERMOS BOTTLES

For sale by DRUG, HARDWARE, SPORTING GOODS AND JEWELRY STORES.

CANADIAN THERMOS BOTTLE CO.
Limited
12-14 SHEPPARD ST., TORONTO

Canadian Thermos Bottle Co.
Ltd, 12-14 Sheppard st, Toronto

TYPEWRITERS AND SUPPLIES

Monarch, H L Staebler & Co,
Berlin
United Typewriter Co, Toronto

UNDERTAKERS

Klippert Undertaking Co, Waterloo
Lippert, Edward, Berlin

Simpson Co, Berlin
Surarus, A B, Berlin

VARIETIES

Knox, S H, & Co, Berlin

VERMIN EXTERMINATORS

COMMON SENSE MANFG. CO.
381 Queen St. W., Toronto

MANUFACTURERS OF
COMMON SENSE EXTERMINATORS
For Rats and Mice, Roaches and Bedbugs. No Odor—Dries them up. Every package guaranteed. All dealers. WRITE FOR TESTIMONIALS

Common Sense Mfg Co, 381 Queen st w, Toronto

WATCHMAKERS AND JEWELERS

Boehmer Bros, Berlin
Gabel, A J, Berlin
Heller Bros, Berlin
Heller, J H, Berlin
Pequegnat, Paul, Berlin
Roos, E J, Waterloo

THE UNDERWOOD TYPEWRITER

is more extensively used in Canada than all other makes combined. See the Underwood man at our nearest office. He is a good fellow to know.

UNITED TYPEWRITER CO., LIMITED
OFFICES IN ALL CANADIAN CITIES. HEAD OFFICE AT TORONTO

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
Pool and Billiard Parlor in connection.
7 KING ST. WEST, WATERLOO.
THE CANADIAN BANK OF COMMERCE

Paid up Capital, $10,000,000. Reserve, $6,000,000.
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

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THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511
House Phone 323

In furnishing Life Insurance at actual net cost is the feature that marks the superiority of this Company.
HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 269.

IF YOU WISH TO
KEEP THE BABY HEALTHY
You must feed it good nourishing
food that it can digest.
WE HAVE RECEIVED A LARGE
NUMBER OF
TESTIMONIALS
FROM
PHYSICIANS,
PROFESSIONAL
NURSES,
MOTHERS,
DRUGGISTS
and others who have used Triangle
Baby Food for a number of years, and
they all recommend it as one of
THE BEST BABY FOODS
that can be purchased. Try it
and you will be pleased
with results.

TRIANGLE FOOD
Is for sale at all Drug Stores.
If you cannot procure it in your town
write for a FREE sample tin to
Triangle Food Co.
HAMILTON, ONT.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for

PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets, - $9,900,000
Total Losses Paid, 65,696,377

OUR FIRST
consideration with the little ones should be to provide
nourishing food that will agree with them. We have
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