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. Prices as follows:

Panama Hats - 75c Straw Hats - 25c
Silk Hats - 50c Christie's and Pedoras 15c

Special Prices on Ladies' Hats.

C. ROZENS, Prop. 36 KING ST. EAST
The City and County Directories Digitization Project and the purchase of the book scanner has been made possible for Kitchener Public Library through the generous financial support of the

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and the

Waterloo Region Branch, Ontario Genealogical Society

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The LOUIS BREITHAUPHT 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 BREITHAUPHT 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 specialty.
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 BERLIN ONT.
Residence 215 Frederick Phone 521
VERNON'S
BERLIN, WATERLOO AND
BRIDGEPORT
STREET, ALPHABETICAL,
BUSINESS and MISCELLANEOUS
DIRECTORY
FOR THE YEARS
1910-11
CORRECTED TO
JULY 1st, 1910
EIGHTH EDITION.
PRICE,
$2.50.
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.
TOWN OF BERLIN

STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

<table>
<thead>
<tr>
<th>ADAMS, from Margaret ave</th>
<th>AHRENS ST east, n side, from 91 Queen n to Frederick</th>
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<tr>
<td>160 J C Breithaupt</td>
<td>6 Thomas Pearce</td>
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<td>166 Mrs C Breithaupt</td>
<td>8 S J Williams</td>
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<tr>
<td>166 A L Breithaupt</td>
<td>12 A J Kimmel</td>
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<td>16 Rev W A Bradley</td>
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<td>26 Harvey Sims</td>
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<td>42 Adam Kuehner</td>
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<td>74 John Decker</td>
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<td>80 John Wittnebel</td>
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<td>102 Benj Burnham</td>
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<td>104 Gustav Podham</td>
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<td>118 Mrs Anthy Bross</td>
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<tr>
<th>ADAMS LANE, from Adams</th>
<th>AHRENS ST e, s side</th>
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<tr>
<td>26 W J Barber</td>
<td>9 Wm Meinke</td>
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<td>28 Henry Davidson</td>
<td>15 T H Middleton</td>
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<td>34 Vacant</td>
<td>17 J B Weaver</td>
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<td>25 Geo Harrison</td>
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<td>118 Mrs Anthy Bross</td>
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<tr>
<th>AGNES ST, from 305 King west</th>
<th>AHRENS ST west, n side, from 86 Queen n to limits</th>
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<tr>
<td>15 Jacob Deichert</td>
<td>12 Mrs M Erb</td>
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<td>17 R Fleischauer</td>
<td>14 Martin Schiedel</td>
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<td>+ Water st crosses</td>
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<td>38 J H Woolner</td>
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<td>42 Adam Hahn</td>
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<td>54 Jacob Heinrich</td>
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<td>126 Fred Steinke</td>
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<td>18 Geo H Clarke</td>
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<tr>
<td>118 Mrs Anthy Bross</td>
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</tbody>
</table>

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.

---

**THE MORTAL LIFE OF CANADA**

W. M. O. LOCHEAD, District Manager,

51 King St. West, Berlin

OFFICE PHONE 811

HOUSE PHONE 323

---

**VERNON'S DIRECTORY**

<table>
<thead>
<tr>
<th>Address</th>
<th>Name</th>
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<tbody>
<tr>
<td>122 Alvin Whittig</td>
<td>120 John Looker</td>
</tr>
<tr>
<td>124 Theo Murawski</td>
<td>+ Wilhelm st crosses</td>
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<tr>
<td>126 Saml Rellinger</td>
<td>+ E J Karn</td>
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<tr>
<td>+ Wellington st crosses's</td>
<td>183 Mrs S N Saunders</td>
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<tr>
<td>139 Wm Zeigler</td>
<td>191 Philip Schaefer</td>
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<td>144 Albl Kost, gro</td>
<td>190 Henry Loos</td>
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<tr>
<td>+ Louisa st crosses</td>
<td>205 Fred Wittschonke</td>
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<tr>
<td>148 Vacant</td>
<td>209 Kaspar Cwickata</td>
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<td>150 John Diemert</td>
<td>211 Jacob Rausch</td>
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<td>152 Thos Roesch</td>
<td>215 Chas Schug</td>
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<td>154 Albert Vogel</td>
<td>217 Frank Klugman</td>
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<tr>
<td>158 A Hannush</td>
<td>+ Elgin st crosses</td>
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<td>162 Louis Boissin</td>
<td>40 Henry Wolphard</td>
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<td>166 Geo H Reinhardt</td>
<td>53 Emanuel Berner</td>
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<td>170 A Scheidel</td>
<td>57 Wm Stuckhardt</td>
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<td>172 Jacob D Ullrich</td>
<td>65 Mrs Leah Berner</td>
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<td>176 J Richber</td>
<td>+ College st ends</td>
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<td>+ Wilhelm st crosses</td>
<td>87 L McBrine</td>
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<td>180 Peter Stadnik</td>
<td>91 Chas Englert</td>
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<td>184 Louis Heldt</td>
<td>95 A A Rose</td>
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<td>188 Mrs Chas Becking</td>
<td>+ Victoria st crosses</td>
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<tr>
<td>192 Chas Thornton</td>
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<td>196 H Kennedy</td>
<td>111-13 Krug Furniture Co</td>
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<td>200 John A Bauman</td>
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<td>208 H P Ellis</td>
<td>135 Emanuel Unger</td>
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<td>212 Benj Wismer</td>
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<td>216 Philip Sauer</td>
<td>143 Chas Stockfisch</td>
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<td>220 Moland Compas</td>
<td>+ Louisa st crosses</td>
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<tr>
<td>224 Isaac Gehl</td>
<td>Lippert &amp; Co, furni-</td>
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<td>niture</td>
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**ALBERT ST north, e side, from 190 King e to Weber**

<table>
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<tr>
<td>10 Simon Wye</td>
<td>46 Mrs John Werner</td>
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<tr>
<td>14 Nelson Snider</td>
<td>56 Isaiah Snider</td>
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<td>18 Chris Lembke</td>
<td>54 Isaiah Wildfang</td>
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<td>20 John A Huber</td>
<td>58 John Wittig</td>
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<td>26 Chas Kohler</td>
<td>66 Mrs B Bowman</td>
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<td>+ Elgin st crosses</td>
<td>+ Elgin st crosses</td>
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**ALBERT ST north, w side**

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<tr>
<td>187 King e to Mill</td>
<td>9 Wm Miller</td>
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</table>
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>
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<td>G Kocinets</td>
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<td>Nelson Markle</td>
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<td>Ludwig Nihls</td>
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<td>Wm Miller</td>
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<td>Geo Schaff</td>
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<td>61</td>
<td>Conrad Decher</td>
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<td>69</td>
<td>Mrs C Weber</td>
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<td>Otto Heinrich</td>
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<td>J P Bender</td>
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<td>200</td>
<td>John McGinnis</td>
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<tr>
<td>222</td>
<td>Mrs C Hopp</td>
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**ALMA ST, south side, from 27 Benton to Cedar**

<table>
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<tbody>
<tr>
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<td>68</td>
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<td>72</td>
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<td>78</td>
<td>George Gabel</td>
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<tr>
<td>94</td>
<td>Chas Steinmetz</td>
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<tr>
<td>96</td>
<td>Stnly P Anderson</td>
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ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN  
HEAD OFFICE. BERLIN, ONT.  

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**

<table>
<thead>
<tr>
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<td>11</td>
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<td>Chas Gillespie</td>
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<td>Graham Jackson</td>
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<td>27</td>
<td>A Lintner</td>
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<td>31</td>
<td>Martin Huenergard</td>
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<td>39</td>
<td>J A Good</td>
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<td>43</td>
<td>Rev E Hoffman</td>
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<td>47</td>
<td>Henry Hymmen</td>
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<td>51</td>
<td>C H Mills</td>
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<td>55</td>
<td>Mrs Simon Miller</td>
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<td>59</td>
<td>Vacant</td>
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<td>63</td>
<td>J C Bowers</td>
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<td>67</td>
<td>Rev S H Swartz</td>
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<td>71</td>
<td>George O’Neil</td>
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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, 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.

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1825

Invested Funds $81,000,000
Canadian Investments $4,000,000
Annual Revenue 7,400,000
Profits Paid 35,000,000

Two new houses
+ Eby st crosses

ANDREW ST, from
322 King w
22 Albt A Soper
21 Wesley Pearson
29 Danl Pommer

ARNOLD ST, from
Lancaster w
Henry Snell
John Meecker
Ontario Sugar Co

ARTHUR PLACE,
from 86 Wilmot
8 Peter Koebel
10 Vacant
12 Louis Seigmann
14 Jas Coskey
16 J F Cook
26 Otto Hager
26 A Hasenyager

BENTON ST, e side,
from King e to Mill
Grand Central Hotel
17-9 J L Eidt, flour
27 Mrs L Stuebing
+ Alma st commences
33 J H Kalbleisch
43 Philip Boemher
51 E P Clement
+ Church st crosses
73 Charles Dunke
85 Mrs Conrad Bitzer
+ St George st crosses
99 H W Martz
99 G Heimbecker
99 H Bolz
103 — Tierney
107 J H Thomas
111 Jacob Het
115 Mrs Herman Eby
121 Vacant
125 E W Becker
129 J M Schneider
135 Mrs A Huber
+ Courtland av cros's
147 Fred Ahrens
149 C M Schneider
155 George Schenk
159 Charles Hoag
+ Martin st commences
161 Fred Gregor
165 John Peters
173 Jacob Wiegmard
181 Vacant
183 J Steinmann
187 New house
189 George Dean
191 M Hergott
195 J Hoeffle
197 John Asmussen

BENTON ST, w side
Post Office
22-24 Klein Bros, bchs
28 A Krogmann, shmk
30 Vacant
32 Raymond Sewing
Machines
36 Vacant
48 A Henhoeffer
54 J Weigand, jr
+ Church st crosses
68 Chas Boehmer
76 Ivey Haman
84 Rev A P Mihm
German Bapt Ch
+ St George st crosses
116 Louis Moebus
+ Courtland av cros's
156 Harry W Brown
160 Chas Hahn
164 Jacob Israel
168 Allan Chapman
172 John Hebel
176 Mrs S Eschelman
180 Philippina Appel
184 Jos Bernhardt
188 Nickle Asmussen
192 R Klunschmidt
196 Vacant

BIERWAGEN AVE,
from 84 Charin
10 C R Schilling
11 Chas Tale
14 Wm Baetz
15 Mrs C Lanz
18 Percy Stapleton
19 Henry Cook

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

The WORLD'S MOST RENOWNED PIANO.
**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**

**BISMARCK, from 148 Waterloo**

| 14 | Carl Trojen |
| 21 | John Fritz |
| 27 | Victor Witlkowski |
| 32 | W Szumielski |

**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 |
|   | + Simeon st crosses |
| 67 | James Weir |
| 73 | J F Carmichael |
| 77 | Henry Siler |
| 81 | Wm Bird |
|   | + Simeon st crosses |
| 93 | Vacant |
| 97 | Vacant |

**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 Schatz |
| 46 | Ed Keiswetter |
| 52 | Mrs Susan Collings |

---

**BLUCHER ST, east side, from G T R track to Margaret av**

| 13 | John Novotny |
| 17 | Karl Dargel |
|   | + Pinke st ends |
| 65 | Fred Killian |
|   | + Ahrens st ends |

**BLUCHER ST, w side**

| 26 | R Krueger |
| 40 | Thos Roesch |
| 46 | Chas Schallhorn |
| 66 | Theo Hannusch |
|   | + Simeon st commns |
| 90 | Herman Sill |
| 96 | August Bergund |
| 100 | Fred Sill |
| 104 | Fred Krueger |
| 108 | Alfd Kuboba |
| 124 | Henry A Becker |
| 130 | Mrs A Kapsion |
| 136 | Martin Murawsy |
| 140 | John Erickson |
| 146 | Henry Erickson |
| 152 | Nick Haultar |
| 154 | Harry Breimer |
|   | + Union st commns |

**BRAMM, from 158 Tuerk**

| 22 | G Solomon |
| 51 | A Schlimkowski |

---

**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, $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
35 Wm Eke
41 John Thal
47 Wm Stepler
53 Chris H Fisher

BREITHAUPT ST, e side, from 246 King w
51 Merchants' Rubber Co
+ Waterloo st crosses
53 Mrs John Stueber
57 Michl Heintzman
61 Albert Held
71 Wm Straus
 D Hibner Furniture Co
+ Edward st crosses
107 Kloepfer's Coal Yard
121 Vacant
+ Weber st crosses
135 Alpha Chemical Co

141 Randall & Roos
H Krug Furniture Co
+ Ahrens st crosses
197 A Gillner
203 David Schaefer
213 Mrs R Pshellusch
217 Fred Kampmann
223 Cha Pschellusch
+ Margaret st cros's
+ St Leger st cros's
+ Lancaster cros's
379 John Colarek

BREITHAUPT ST, w side
+ Charon st comncs
24 Patk Connell
24 Wm Harold
30 S A McKersie
31 Chas Heimerich
38 Chas Hass
44 Thomas Purcell
48 Mrs H Wahl
50 Gus Hartmann
+ Waterloo st crosses
60 Henry Niergarth
62 Barney Jonas
64 Mrs Kate Kressler
65 Anthony Lesewski
72 Albert Hofert
74 L Pietkowskik
90 Wm Behrend
+ Edward st crosses
92 Lorenz Targosh
112 Vacant
116 Jos Targosh
118 Albert Schwoob
122 Henry Heldman
126 Mrs Eliza Dunn

132 Fred Knell
+ Weber st crosses
C H Doerr & Co
162 Edwd Brinkert
+ Ahrens st crosses
180 John Schell
184 P Weidenheimer
188 Martin Lepek
192 John Israel
194 John Hohmer
198 John C Rehman
202 A W Schaefer
208 John Wellein
212 J W Fraser
216 J A Halman
+ Margaret av crosses
242 Anthes Furniture Co
262 John H Boinski
263 Jos Wilowski
272 Samuel Maguire
278 W H Thiele
282 August Noll
288 Peter Murawski
+ St Leger st cros's
294 Lancaster st cros's
382 Frank Bilitzki
392 John Schulum
412 Gustav Siepelus

BRUBACHER ST e side, from 200 Lancaster e to limits
9 Herman Kleist
11 Wm Schroeder
13 Charles Kuch
21 Herman Yanke
25 Isaac Goudie
31 Henry Euler
35 Josiah Shantz

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.

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

**TOWN OF BERLIN**

<table>
<thead>
<tr>
<th>New house</th>
</tr>
</thead>
<tbody>
<tr>
<td>41 Hugo Rathman</td>
</tr>
<tr>
<td>43 Mrs C Bowman</td>
</tr>
<tr>
<td>45 Chris Krueher</td>
</tr>
<tr>
<td>49 E Holtzman</td>
</tr>
<tr>
<td>51 J L Holtze</td>
</tr>
<tr>
<td>57 R Shuert</td>
</tr>
<tr>
<td>61 Alvin Shantz</td>
</tr>
<tr>
<td>65 Albert Miller</td>
</tr>
<tr>
<td>67 Martin Weber</td>
</tr>
<tr>
<td>71 Geo T Weber</td>
</tr>
<tr>
<td>73 F C Kalbleisch</td>
</tr>
</tbody>
</table>

**BRUNSWICK AVE, from 108 Blucher st**

| Michael Pruski |
| John Pruski |
| Chas Groess |
| Joseph Groess |
| New house |

**CAMERON ST north, from 220 King e to Weber**

| 11 David Betzner |
| 15 E O Weber |
| 17 C H Himburg |
| 31 John Zoller |
| 37 J C Shelley |
| 43 Mrs C Nahrgang |
| 47 Edwd Kechnie |

**CAMERON ST south, from 209 King e**

| 24 August Polzin |
| 36 Mrs D Musselman |
| 46 Henry Heiser |
| 48 Mrs Mary Weber |
| 50 Albert Stoll |
| 52 Richd Frickey |
| 60 Mrs F Kassel |

**BRUBACHER ST, w s**

| 18 A E Shantz |
| 26 Emil Schultz |
| 30 Meno Thoman |
| 38 John E Wiegand |
| 42 Jacob Reber |
| 50 Aaron Witmer |
| 51 Samuel Sherk |
| 58 Levi Shantz |
| 62 Chas Cressman |
| 68 Chas Shaw |
| 70 Ira Buschert |

**CAMPBELL PLACE, from 107 Factory**

| 8 L Simon |
| 22 John Nowach |

**CAROLINE ST, north side, from 20 Mt Hope**

| 14 Bernhard Blumen |
| 30 Peter Bender |
| 34 Fred Mills |
| 36 Thos Ransom |
| 40 Menno Turel |
| 44 Mrs M E Ruchty |

**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 |

**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.

Vernon’s Directory

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for London Assurance Corporation
Incorporated 1720
Capital paid up, $2,211,375
Total Cash Assets, $22,157,415

Caroline St, s side
9 Frank Pstrang
17 Michael Wachler
21 Fred Pulkowski
25 John C Schaefer

Cedar Grove Ave, from 325 King e
Chas Miaskowski
Chas Lipinski
Chas Hagen
A Shantz

Cedar St, n, w side
20 Berlin Woodenwre
34 John Mosser
40 Smith Gofton
42 Frank Roberts
+ Elgin st crosses
50 Alex Voegel
54 George Schmidt
56 John May
58 Emerson Esch
+ May Place commncs
64 James E Petch
68 George Martz
74 Chas Dengis
+ Weber st crosses
80 J K Wing, grocer

Cedar St, south, w s
Courtland av cros's
175 Louis Hagen

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

W. M. O. LOCHEAD, DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 511 HOUSE PHONE 333

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

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

CHAPEL ST, w side
Mennonite Church
20 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 Slimeroff
40 Jacob Klappholtz
42 Italians
68 Joseph Scott
+Water st crosses
84 Fred Hoffman
88 Louis Helm
92 F J Flitt
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 Harlach
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 Schipanowski
31 Mrs R Hodel
36 Valentine Alles
36 Fred Reck
+Louisa st crosses
48 Jos Wendling
54 Jacob Brenkholtz
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 Burkholder
---

CHARON ST, s side
19 Fred Echert
21 John Shirk

---

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.

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 Guarantee Bonds
Liberal Policies Issued Prompt Settlements

PHONES Office 219 Residence 209

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

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.

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

16 Vacant
30 Henry Maeder
36 Jacob Forler
40 Gordon Green
44 Fred Oldenberg
50 Vacant

18 A B McLeod
19 A Shilitzky

CHERRY ST, w side
16 Vacant
30 Henry Maeder
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
4 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 Sarasus
84 Ella Weaver

90 Wm Uppermann
92 C A Richardson
96 Rv M H Sanderson
98 Miss Mary Lear
104 F Schmuck

114 Gustv Tuchlinsky
122 Vacant
130 Henry Dengis
1 Cedar st crosses
138 Chas Kruse
142 Nelson Stroh
146 Ed Seibert
148 Val Wettlauffer
150 Alex Martz
156 Aug Krugman
162 Herman Boll

15 Josiah Betzner
21 Jacob T Cook

39 A O Boehmer
45 Mrs Jacob J Wolfe
51 Moses Eshelman

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

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

133 John B Richert
139 Anton Schnerr
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
10 Mrs I E Shantz
21 Ben E Snyder
25 Mrs R Mueller
29 R C Green
35 Herman Boehmer
41 J A Scellen

St Jerome's College

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.

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**TOWN OF BERLIN**

<table>
<thead>
<tr>
<th>COLLEGE ST, w side</th>
<th>TOWN OF BERLIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 J L Schiebel</td>
<td>17</td>
</tr>
<tr>
<td>22 M C Hall</td>
<td></td>
</tr>
<tr>
<td>26 Geo M Wedd</td>
<td></td>
</tr>
<tr>
<td>+ Short st commences</td>
<td></td>
</tr>
<tr>
<td>36 P H Arnold</td>
<td></td>
</tr>
<tr>
<td>42 James E Gray</td>
<td></td>
</tr>
<tr>
<td>48 Ferd Badke</td>
<td></td>
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<tr>
<td>54 H J Zinger</td>
<td></td>
</tr>
<tr>
<td>60 John Wintermeyer</td>
<td></td>
</tr>
<tr>
<td>66 John F Stumpf</td>
<td></td>
</tr>
<tr>
<td>+ Weber st crosses</td>
<td></td>
</tr>
<tr>
<td>86 Jacob Wintermeyer</td>
<td></td>
</tr>
<tr>
<td>88 Mrs A Baer</td>
<td></td>
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<tr>
<td>98 John Kuehn</td>
<td></td>
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<tr>
<td>101 Wm Scheifele</td>
<td></td>
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<tr>
<td>110 Levi Hauck</td>
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<tr>
<td>116 Ed Truesch</td>
<td></td>
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<tr>
<td>118 Fred Kaempf</td>
<td></td>
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<tr>
<td>120 L H Collins</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>17</th>
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</thead>
<tbody>
<tr>
<td>73 Wm H Halliwell</td>
<td></td>
</tr>
<tr>
<td>76 C I Quickfall</td>
<td></td>
</tr>
<tr>
<td>80 Chas Kreller</td>
<td></td>
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<tr>
<td>86 Chas Lossing</td>
<td></td>
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<tr>
<td>90 F Tylinski</td>
<td></td>
</tr>
<tr>
<td>96 Wm Eden</td>
<td></td>
</tr>
<tr>
<td>+ Peter st crosses</td>
<td></td>
</tr>
<tr>
<td>102 J M Schmidt</td>
<td></td>
</tr>
<tr>
<td>106 Vacant</td>
<td></td>
</tr>
<tr>
<td>118 Henry Graber</td>
<td></td>
</tr>
<tr>
<td>122 W H Graber</td>
<td></td>
</tr>
<tr>
<td>126 Miss A Waugh</td>
<td></td>
</tr>
<tr>
<td>128 S W Davis</td>
<td></td>
</tr>
<tr>
<td>130 W H Winter</td>
<td></td>
</tr>
<tr>
<td>134 Ignatz Vogt</td>
<td></td>
</tr>
<tr>
<td>138 Henry Brown</td>
<td></td>
</tr>
<tr>
<td>+ Cedar and Albert cross</td>
<td></td>
</tr>
<tr>
<td>214 Ignatz Wey</td>
<td></td>
</tr>
</tbody>
</table>

**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 | 82 Andrew Young |
| 89 Leo Stickley | 97 A Strome |
| + Peter st crosses | |
| 101 Alex Putlock | 105 Wm H Fidler |
| Public school | |
| 127 John Oraszek | |

**COURTLAND AVE e, n s, from 129 Queen s**

| 22 Mrs L Drongelen | 24 Harry Rau |
| 26 Herbert Mitchell | 28 Chas Boettger |
| 30 Mrs Herman Cline | 32 Vacant |
| 31 Mrs P McDonald | 36 Danl Cunningham |
| 38 Daniel Hansman | 40 Adam Busch |
| + Benton st crosses | 54 Thos Humphrey |
| 58 Fred Dreger | 62 J Lautenschlager |
| 65 Patk Culliton | 40 Adam Busch |
| + Hebel ave ends | |

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

11 Queen South, Berlin  
Agents for the Ontario Fire Insurance Company  
Total Assets (including subscribed capital) $429,000.

| 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 1853.  
Net Cash Surplus, $199,769.

| 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 |

**Kitchener Public Library**
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.

VERNOR'S DIRECTORY

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, $1,320,000
Uncalled Capital, 9,680,000

30 F E Macklin
36 A Lockhart

COURTLAND AV w, s side
15 Adam Wahl
21 Geo H Hackborn
25 E H Scully
31 Chas Knechtel
35 Edwn 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 Schrieber
53 C Van Buscurck
55 Geo Steimmetz
61 Henry Dickman
+ Courtland av comns
79 Otto Kalbfeisch

+ Hilda Place comns
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 Diestelmeyer
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

+ DAVEN ST, w side
2 W Welker
4 Louis Hintz
8 Wm A Felton
14 August T Schmidt
20 Wm Schmidt
Victoria Park
+ Roland st comns
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 Jos 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
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

EBY ST, west side

14 Vacant
16 Vacant
18 Vacant

+ Alma st crosses
42 John Kidder
48 Rev E Sievenpiper

EDWARD ST, s side

11 Neils Peterson
13 Conrad Hauser
17 Robert Morgan

+ Victoria st crosses
20 Albert Arndt
33 Mrs David Rieder

G T R Track
39 D Hibner & Co
63 Chas Schipplin

65 Adolph Schipplin
80 C F Scouler
75 August Kraft

+ Wellington st cros's
97 J E Vogt
111 Louis st crosses

117 Mrs John Schilling
+ Shanley st ends
139 Albert Schultz
143 John Rosekat

+ 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 Hnry Luesing
38 L Lecuyer
42 Mrs Kate May
44 Conrad Wurm
50 A E Robinson
54 Jos Dauberger
58 Jacob Welker
60 Mrs C Schmidt
66 Michl Wagner

+ Cedar st crosses
76 Louis Seebach
80 Danl Boettger
84 Roy Kaufman
90 Wm Boehmer
96 G Kurchinsky

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST - 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.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
United States Fidelity & Guaranty Company
We Will Bond You
Established 1896
Cash Capital, $1,700,000

*Albert st crosses
100 Fred Wolfhardt
114 John Polson
118 Joseph Kipper
128 Martin Litfln

ELGIN ST, south side
11 Peter Fischer
17 F M Schmidt
21 Alvin Shantz
25 Valentine Hahn
29 Chas J Seyler
33 Arthur Boehmer
41 Edward Schnarr
45 Conrad Menges
51 John Doerr
53 J Juntzi
57 Gideon Break

*Cedar st crosses
75 August Neichel
89 Samuel Bierstock

*Albert st crosses

Two new houses
129 Jeremiah Break

ELLEN ST e, north side, from 139 Queen n to Frederick
8 Henry Dotzenroth
12 Samuel Rieber
16 Sebastian Fischer
20 Wm Uittley
24 H L Staebler
28 John Hutton

*Mansion st comnes
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
39 Mrs E Leaper
43 Albert S Heller
47 Wm Kuhlthau
51 Edward Heller
55 Charles Miehm
59 John Reidel

ELLEN ST w, north side, from 128 Queen n to Victoria
10 G C Franke

*Hermie place comns

14 Mrs C Quirimbach
18 George Bott
22 W G Bitschy
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 Ferd Kuempel
29 Simon Dietrich
41 Wm Dun
47 Herman Strum
55 E A Heimbecker

FACTORY RD, from Petersburg to Wilmot
16 Albert Hell
48 H Rozinski
54 Christian Kroff
60 Herman Schuster
63 Wm C Schneider
107 Frank Rejewski

FAIRVIEW AV, from King st east

Wm Johannes

--

he 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

Kitchener Public Library
**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

| 20 James Shaw | 44 H S Funk + Duke st crosses |
| 24 Horace Barnes | 52 E J Bowman |
| 32 John Davis | 56 Martin Michael |
|  | 60 F J Hunt |
|  | 68 St Ann Training School |

---

### FOREMAN PLACE, from 38 Frederick

| 7 C Boettger | 9 H C Mohr |
| 11 Wm J Rhodes | 13 Wm Struck |
| 15 Henry Sturm | 17 Wm Rhodes, jr |

---

### FOUNDRY ST north, e side, from King to John

| 15 Ziegler Co, pntrs | 9 Northern Life 9 Scully & Scully, accountants 9 Clement & Clement barristers |
| 17 H H Meyer, repr | 13 W Metcalfe & Co, liquors |
| 23 Mrs R Gauntley | 19 Salvation Army |
| 49 Wm J Read | 23 James Bolden 25 J W Huenergard 27 Vacant |
|  | 29 John Treusch 31 Mrs E Wurm 39 Berlin Soda Water Works |
| 56 Gustave Noll | 41 C H Norton 49 Mrs F Kronenberg 55 Elmore Letson |
| 67 Hartman Krug | 57 Chas Klachn 67 Fred Schmidt |
| 77 W M Simpson |  |  |
| 83 John Fortner |  |  |
| 85 B U Clemens |  |  |

---

### FOUNDRY ST south, south, e side, from King w to John

| 16-22 Berlin Robe and Clothing Co |
| 30 Berlin Plate Glass and Mirror Co |
| 36 A A Pipe, coal |
| 48 Frank Censorer |
| 52 Benj Perrin |

---

### 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, $4,552,000

---

### FRANCIS ST north, e side, from 182 King w to Water

| 13 Wm C Heit | 15 Wm O Knechtel |
| 21 Wm J Near | 25 Ezra B Eby |
| 31 Mrs Mary Ritz | 35 Aaron Warfield |
| 41 Lorenz Burbach |  |  |

---

### PERTH MUTUAL FIRE Insurance Company

Established 1863.

Net Cash Surplus, $202,793

C. A. BOHLM, Agent for Waterloo and Berlin

---

### LEMBKE & KRELLER

Cigars, Tobacco, Etc.

7 KING STREET WEST WALTER BLOCK.
THE MUTUAL LIFE OF CANADA

W. M. O. LOCKEAD, District Manager

51 KING ST. WEST, Phone 511. House Phone 323

Gilt. Edged Assets, Jan. 1, 1910  -  $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910  -  $2,973,750
ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN
HEAD OFFICE, BERLIN, ONT.
The list of the Company's Policy-holders includes some of the largest corpora-
tions and most influential business men of the country.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>23</th>
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<tbody>
<tr>
<td>285 Homer Hymmen</td>
<td>148 Wm Metcalfe</td>
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<tr>
<td>289 J A Hilliard</td>
<td>+Ahrens st ends</td>
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<td>+Lydia commences</td>
<td>154 M Wildfang</td>
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<td>House of Refuge</td>
<td>160 E K Snyder</td>
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<td>Robert Heath</td>
<td>166 P S Lautensch-</td>
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<td>lagar</td>
<td>176 Jonas Becker</td>
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<td>+Otto st commences</td>
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<td>178 Susanah Eby</td>
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<td>182 Henry Mertz</td>
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<td>186 Mrs Palk Moore</td>
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<td>190 Frank Seibert</td>
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<td>194 Edmund Shantz</td>
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<td>198 V M Berlet</td>
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<td>202 G F Arndt, gro</td>
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<td>+Ellen st ends</td>
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<td>+Lancaster st crosses</td>
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<td>210 A H Ahrens, gro</td>
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<td>214 Ion Eby, btchr</td>
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<td>218 N H Good</td>
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<td>220 Casper Karn</td>
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<td>226 B F Stumpf</td>
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<td>230 Aaron Bricker</td>
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<td>234 W A Clarke</td>
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<td>240 Peter Itter</td>
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<td>+Gordon av comnns</td>
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<td>248 Robert Wood</td>
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<td>256 Rev John E Lynn</td>
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<td>260 Arthur Foster</td>
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<td>264 S H Hessenauser</td>
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<td>+Pequegnat st ends</td>
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<td>274 Nelson Schaefer</td>
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<td>274 T W Wambold</td>
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<td>+Chestnut st comns</td>
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<td>298 J J Richardson</td>
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<td>+Filbert and Locust</td>
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<td>sts commence</td>
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<td></td>
<td>362 Martin Dunham</td>
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<td></td>
<td>370 David Thaler</td>
</tr>
</tbody>
</table>

FREDERICK ST, w s
8 Stuebing & Smith, fancy goods
12-18 A & E Heller, china and gros
16 Berlin Gauntlet & Glove Co
Fire Hall
31 A A Moyer, genrl store
36 Fred Ackernecht
38 F E Shantz & Co, real estate
+Foreman Pl comces
42-44 Arnott Institute
50 E Quirrmbach
52 Schulte & Riener, real estate
54 O A Keffer
54 E R Riener
60 A B Schneider
62 H C Mohr, gro
64 A B Schneider & Co
68 John Bricker
Trinity Meth' Ch
81 Thos Simpson
90 August Rathman
96 E D Heist
+Weber st crosses
Court House
130 H D McKellar
138 J D Moore
146 James Wing

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 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

Transact General Banking Business.

G. M. WEDD, Manager Berlin Branch.

Interest Allowed on Deposits.

J. MOORMAN, Manager Waterloo Branch.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
ROYAL
Insurance Co.
LIMITED
Established 1819
Assets, $71,000,000

THE JIMMIE LIFE OF CANADA

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. West, Berlin

OFFICE PHONE 511

HOUSE PHONE 323

HALL PLACE, from Gauckel to Francis
123 Geo Brighton
130 W G Gough
139 Aug White

HEBEL AVE, from 59 St George to Courtland
11 August Herres
15 John Wendling
19 Chas Godlick
20 Minerva Stengel
22 Jacob Gottsleben
27 Hugo Shoeneich
31 Richard Hartman

GROVE ST, w side
2 Conrad Daub
10 Joss Weinstein
14 Julius Michalofski
20 Chris Vogel
24 John Borth
32 Robt Roehr
42 A Hegenroeder
54 Wm Plomski

VERNON’S DIRECTORY

GLASGOW ST, s side
44 Herman Behling
122 Jacob W Fisher
200 Wm Witter

GORDON AV, n side, from 36 Lancaster to Frederick
2 D F Fries
6 S Grasser
18 F W Roberts
22 Fred Martin
28 Frank Treman
32 E Slumskofki
38 W Sour
46 Mathw Beitz

GORDON AVE, s side
21 John Dechert
25 Mrs C Herman
31 W F Hall
35 O Hallman
+ Clarence st ends
Thos McWail

GREEN ST, from 385 King w
21 Mrs M Kurschinski
39 Mrs M Brunner

GROVE ST, east side, from 460 Charon to Waterloo
17 Norman Gerster
21 Fred Gruhn
25 Anthony Hock
29 Angst Kruschinski
+ DeKay commences

THE MUTUAL LIFE OF CANADA

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

OFFICE PHONE 511

HOUSE PHONE 323

PLANO? THAT MEANS GO TO W ANLESS’
<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
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<tr>
<td>HEIMAN ST, from Mill</td>
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<tr>
<td>40 Mrs A Wildfong</td>
<td>10 Chas Rozens</td>
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<td>40 Alvin Ott</td>
<td>11 John Robinson</td>
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<tr>
<td>M Ott &amp; Son, brick mfrs</td>
<td>12 Richard Weber</td>
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<td>108 August Erdman</td>
<td>15 Wm Oelschlager</td>
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<td>169 Gottlieb Marcroft</td>
<td>17 A B Krantel</td>
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<td>HENRY ST, from the Park to Wilmot</td>
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<td>7 John Warzecha</td>
<td>86 Noah Dippel</td>
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<td>11 David Whiteman</td>
<td>92 Henry Paepke</td>
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<td>15 W Russell</td>
<td>164 John Budjesk</td>
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<td>19 John Paleczny</td>
<td>166 Fred Stephens</td>
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<td>23 Peter La Bonte</td>
<td>168 Vacant</td>
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<td>27 Emil Hoover</td>
<td>174 Carl Genz</td>
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<td>31 Frank Dombreski</td>
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<td>35 Ernest Pascoe</td>
<td>HOFFMAN ST, e side, from Mill</td>
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<td>39 Wm Reimert</td>
<td>85 John Manser</td>
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<td>43 Mrs L Schaefer</td>
<td>189 Henry Kehl</td>
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<td>44 Wm Haskins</td>
<td>205 Vacant</td>
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<td>47 Albert Martin</td>
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<td>48 A F Fischer</td>
<td>HOFFMAN ST, w side</td>
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<td>51 Wm Braniff</td>
<td>85 John Manser</td>
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<td>52 J J Murray</td>
<td>189 Henry Kehl</td>
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<td>HERMIE PLACE, from 10 Ellen</td>
<td>205 Vacant</td>
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<td>7 Joseph Zettel</td>
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<td>16 H L Lippert</td>
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<td>40 George Doerr, jr</td>
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<td>HILDA PLACE, from 79 David</td>
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<td>1 Aaron Schweitzer</td>
<td>10 Victor Dolan</td>
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<td>2 Fred Uristadt</td>
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<td>5 D Seigmiller</td>
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<td>6 C W Chapman</td>
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<td>H. L. STAEBLER &amp; CO., 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>NORTH BRITISH AND MERCANTILE</td>
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<td>Insurance Company</td>
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<td>Established 1809</td>
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<td>Total funds exceed 884,805,000</td>
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<td>Canadian investments, $3,820,742</td>
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<td>HOPP ST, e of Albert</td>
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<td>27 Alex Duszynski</td>
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<td>40 Chas Pollakouski</td>
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<td>IRVIN ST, north side, from 151 Frederick</td>
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<td>10 John Moyer</td>
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<td>30 Mrs Enoch Ziegler</td>
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<td>34 Mrs A M Laird</td>
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<td>INSURANCE CO.</td>
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<td>HARTFORD, CONN.</td>
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<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>C. A. BISCH, Local Agent</td>
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<td>Phone 249</td>
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</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. 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
The Standard Life Assurance Company
Established 1825
Invested Funds $81,000,000
Canadian Investments $15,000,000
Annual Revenue 7,400,000
Profits Paid 35,000,000

48 John Shiry
52 Ernest Klem
56 Emil Hess

IRVIN ST, south side
11 E 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 Shaefer
51 Edw Feherenbach
61 A R Goudie

JOHN ST, north side, from 84 Queen s to Gaukel
14 Martin Straub
+ Foundry st ends
32 Mrs Seth Potter
34 Geo Bucher
38 Mrs James Potter
42 Leander Klem

46 Alex Jacobs
56 John Berck

JOHN ST, south side
3 Mrs E Hartwig
5 Vacant
7 John Hammond
11 Peter Delrich
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 Macauley
+ Water st crosses
64 Angus Wolff
66 Henry T Roeder
68 J H Tait
74 Richard Wright
86 Charles Guenzler
+ Francis st ends
Lang's Tannery
+ Wilmot st crosses

JOSEPH ST, s side
9 John Witzel
19 Joseph Goreham
11 Henry Bauer
13 Mrs I Kittie
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 comnss
81 Peter Saugel
95 C P R fright 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 Gofton
181 P Uttley

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

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

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
# ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

**HEAD OFFICE, BERLIN, ONT.**

<table>
<thead>
<tr>
<th>Amount of Risk, $22,000,000.00</th>
<th>Total Assets, $550,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Deposit, $50,000.00</td>
<td></td>
</tr>
</tbody>
</table>

## TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Street</th>
<th>Business Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Weaver Stationery Co</td>
</tr>
<tr>
<td>10</td>
<td>Vacant</td>
</tr>
<tr>
<td>10</td>
<td>Geo Marr, photo</td>
</tr>
<tr>
<td>12</td>
<td>Beck &amp; Schell, gros</td>
</tr>
<tr>
<td>14</td>
<td>Clarke Bros, drugs</td>
</tr>
<tr>
<td>16</td>
<td>E A Sauder, men's furnishings</td>
</tr>
<tr>
<td>18</td>
<td>Victoria Candy Str</td>
</tr>
<tr>
<td>20</td>
<td>L D Merrick, china</td>
</tr>
<tr>
<td>22</td>
<td>C H Mills &amp; Co, dry goods</td>
</tr>
<tr>
<td>26</td>
<td>E O Ritz &amp; Co, dry goods</td>
</tr>
<tr>
<td>28</td>
<td>Vacant</td>
</tr>
<tr>
<td>30</td>
<td>M E Glick, mlnr</td>
</tr>
<tr>
<td>32</td>
<td>Ernst &amp; Co, dry gd</td>
</tr>
<tr>
<td>34</td>
<td>Berlin Club, Ltd</td>
</tr>
<tr>
<td>36</td>
<td>Dominion Cigar Store</td>
</tr>
<tr>
<td>38</td>
<td>Carl Kranz, ins</td>
</tr>
<tr>
<td>40</td>
<td>Bank of Toronto</td>
</tr>
<tr>
<td>40</td>
<td>Warren Co, Ltd</td>
</tr>
<tr>
<td>40</td>
<td>Metropolitan Ins Co</td>
</tr>
<tr>
<td>41</td>
<td>C Knechtel, arch</td>
</tr>
<tr>
<td>41</td>
<td>J McMeekin, ins</td>
</tr>
<tr>
<td>41</td>
<td>H T Zoellner</td>
</tr>
<tr>
<td>41</td>
<td>S Weber</td>
</tr>
<tr>
<td>41</td>
<td>L Snyder</td>
</tr>
<tr>
<td>41</td>
<td>E Bingeman, osteopathist</td>
</tr>
<tr>
<td>41</td>
<td>Frank Weaver</td>
</tr>
<tr>
<td>41</td>
<td>A Weseloh &amp; Co, dry goods</td>
</tr>
<tr>
<td>41</td>
<td>E K Snyder, shoes</td>
</tr>
<tr>
<td>41</td>
<td>Boehmer Bros, jirrs</td>
</tr>
<tr>
<td>41</td>
<td>Canadian Bank of Commerce</td>
</tr>
<tr>
<td>+</td>
<td>Frederick st comns</td>
</tr>
<tr>
<td></td>
<td>Town Hall</td>
</tr>
<tr>
<td>58-60</td>
<td>Bowman House</td>
</tr>
<tr>
<td>61</td>
<td>Frank Seibert, repr</td>
</tr>
<tr>
<td>68</td>
<td>Calaraco Rose, frut</td>
</tr>
<tr>
<td>71</td>
<td>H C Brechbill, mlnr</td>
</tr>
<tr>
<td>76</td>
<td>Mrs L Willer</td>
</tr>
<tr>
<td>76</td>
<td>M Masson</td>
</tr>
<tr>
<td>78</td>
<td>R Boehmer &amp; Co, coal</td>
</tr>
<tr>
<td>80</td>
<td>John Forsyth &amp; Co, manfrs</td>
</tr>
<tr>
<td>82</td>
<td>M C Cressman, dry goods</td>
</tr>
<tr>
<td>84</td>
<td>D S Cullen, pianos</td>
</tr>
<tr>
<td>86</td>
<td>R A Dietrich, bkr</td>
</tr>
<tr>
<td>90</td>
<td>A S Hallman, gro</td>
</tr>
<tr>
<td>94</td>
<td>E Kraft, bchr</td>
</tr>
<tr>
<td>96</td>
<td>Vacant</td>
</tr>
<tr>
<td>+</td>
<td>Scott st commences</td>
</tr>
<tr>
<td>98</td>
<td>A L Fischer, hrns</td>
</tr>
<tr>
<td>100</td>
<td>Vacant</td>
</tr>
<tr>
<td>102</td>
<td>Ira Underwood</td>
</tr>
<tr>
<td>104</td>
<td>Mrs H Milburn, hair goods</td>
</tr>
<tr>
<td>106</td>
<td>C Seyler, shoes</td>
</tr>
<tr>
<td>110</td>
<td>M Thoman, bks</td>
</tr>
<tr>
<td>112</td>
<td>Henry Mertz</td>
</tr>
<tr>
<td>114-6</td>
<td>Longo Bros, frts</td>
</tr>
<tr>
<td>118</td>
<td>Warehouse</td>
</tr>
<tr>
<td>120</td>
<td>John Miller</td>
</tr>
<tr>
<td>122-4</td>
<td>Italians</td>
</tr>
<tr>
<td>126</td>
<td>Noah Knipfe</td>
</tr>
<tr>
<td>128-30</td>
<td>J Easy &amp; Co, fancy goods</td>
</tr>
<tr>
<td>132</td>
<td>G Niederheuser</td>
</tr>
<tr>
<td>131</td>
<td>John Johnson</td>
</tr>
<tr>
<td>136</td>
<td>A Hertel</td>
</tr>
<tr>
<td>140</td>
<td>Aaron Erb</td>
</tr>
<tr>
<td>141</td>
<td>A J Spalding</td>
</tr>
<tr>
<td>146</td>
<td>J Bacon</td>
</tr>
<tr>
<td>150</td>
<td>N Wellheiser</td>
</tr>
<tr>
<td>152</td>
<td>Mrs J W Fischer</td>
</tr>
<tr>
<td>156</td>
<td>Germania Hotel</td>
</tr>
<tr>
<td>160</td>
<td>T W Wambold, dairy</td>
</tr>
</tbody>
</table>

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

**Commercial Union Assurance Company, Limited**

<table>
<thead>
<tr>
<th>Total Funds Exceed $84,600,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>162 John Scheifele</td>
</tr>
<tr>
<td>162 Alex Kolonski</td>
</tr>
<tr>
<td>164 Vacant</td>
</tr>
<tr>
<td>168 I Holman, miller</td>
</tr>
<tr>
<td>+ Cedar st n comnces</td>
</tr>
<tr>
<td>170 J W Hett, painter</td>
</tr>
<tr>
<td>172 Jacob Koy</td>
</tr>
<tr>
<td>174 Elizabeth Taylor</td>
</tr>
<tr>
<td>178 Jacob G Good</td>
</tr>
<tr>
<td>182 Eph Miller</td>
</tr>
<tr>
<td>183 Adam Stieler</td>
</tr>
<tr>
<td>186 Herman Bender</td>
</tr>
<tr>
<td>188 Vacant</td>
</tr>
<tr>
<td>190 Danl Schneuker</td>
</tr>
<tr>
<td>+ Albert st n comnces</td>
</tr>
<tr>
<td>196 Car barns</td>
</tr>
</tbody>
</table>

---

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

Pool and Lilliard Parlor 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.

28

208 Michl Litfin
212 R E Rusk
214 F J Hoefling
220 Mrs C Shoemaker

+ Cameron st commns
222 Mrs Moses Erb
226 M Thoman
228 John Snyder
238 S E Eby
240 Eug Huss
246 David Eby
250 Henry Grauel

+ Pandora av commns
264 Vacant
270 Mrs H Milburn

+ Fairview av commns
278 M Betzner
282 Abe Cressman
Knoll Wood Park

+ Sterling av commns
Old Mennonite Ch
Wm Morrison
Isaac Snyder
Baetz & Boehm, brks
Benj Shoemaker

KING ST east, s side
1 Bank of Hamilton
3 M Wildfong, clothr
5 Thornton & Douglas, cothiers
7 John Kreh, shoes
9 Misses Snyder, dressmakers
9 C H Gillespie, ins
9 Julia Weber, dsrk
9 Hy Knell, real est
9 Gospel Hall
11 Sippel & Hagen, shoes
13 A J Gable, jwlr
15 J P Bender, books
17 Havana Cigar Co
17 A E Rudell, dentst
19 R Neill, shoes
21 Conservative Club
21 John R Eden, brkr
21 Vacant
21 Vacant
21 Vacant
23 F Ferhrenbach, midnr
25 S H Knox & Co
27 Smyth Bros, drygd
29 Geo E Potter, hdwr
31 Starnaman & Son, pictures
33 J H Schmidt, drgs
35 Dunke & Co, gros
37 Heller Bros, jwlr
39 Geo Hoelscher, tlr
41 A Wesehlo & Co, shoes
43 W J Schmidt, dnts
45 Dominion Bank
47 Post Office
49 Custom House
49 Inland Revenue

+ Benton st commns
53-57 Grand Central Hotel
55 Band rooms
57 Bowling Alley
59 Jno W Davey
61 R Weber & Co
63 Kushner & Feldman furs
65 People's Railway
65 Ed Kechnie, brbr
67 Lincoln Durst
71 Mrs A Smith
73 J H Fehrenbach, harness
77-9 Moyer & Shantz
81 P E Shantz, repr
81 J Reitz & Co, prtnrs
81 J Shoemaker, shos
81 Mrs E Turner
87 Sam Sing, Indry
89 C J Fischer, brbr
91-3 Hy Sippel, wvr
95 Peter Strub, wwk
95 W M Fischer, blk-
smith
99 Mrs G Wagner
101 Mrs Cudup
103 T Winters, plumbr
111 Berlin Suspender Co, Ltd
115 J E Hehl, M D
117-9 A S Hallman, grocer
123 Mrs C Knipfel
125 John McCann
127 Vacant
129 Wm Thoms, shos
131 Isaac Wildfang
+ Eby st commns
133 George Davis
139-41 J H Heller, jwlr

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
143 Mrs E Magk
147 Frank Dopp, brbr
149 J C Heimbecker, grocer
151 John Healey
153 J Steckenreiter
155 Geo Culp
159 A B Miller, blksm
163 Annie Hapell
171-81 Canada Furniture Co
189 Joseph Hoch
197 Vacant
203 Jos Muldoon
209 Geo Ringer
235 H Lipinski
237 Italians
239 Italians
237 Henry Shantz
289 John Freund
383 Henry Wagner
389 Mrs L Cressman
37 Rev C M Bowman
481 W E Shantz

**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
12 Green & Co, photos
16 Clarendon Hotel
16 Clarendon Restnrl
20 M C Heimbach, cgr
22 Louis Leteris
24 Alex A Rose, ladies' outfitter
26 G A Wanless, pnos
28 R M Macfarlane, dentist
28 Scellen & Wier, barristers
Dominion Creditors' Adjustment Co
30 Paul Pequegnat, jeweler
34 Theatorium
36 G C Schmidt, bookbinder
John Dopp, prntr
38 W H Leeson, croky
40 Olympia Confcty
42 Longo Fruit Co
44 Herman Rittinger, printer
44 Jos Winterhall, cgr manfr
46 Merchants' Bank
48 Betzner & Co, gros
50 J H Hessenauer & Son, shoes
52 J McGillawee, M D
52 Herb Gauntley
54 Berlin & Waterloo R R
54 Berlin & Bridgeport Ry
56 Breithaupt Estate
58 J J McCallum, nws dealer
60 H Dumart, btchr

**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, photo
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, milnr
72 Bk of Nova Scotia

+ Wipper Plc comncs

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

**Gore District Mutual FIRE INSURANCE COMPANY**

Established 1839

Net Cash Surplus, $333,772

C. A. BOHM, Agent.

**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.

Vernon's Directory

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

82-94 John Waldschmidt, grocer
100-2 P Hymen, hardware
104 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 I C Weaver
Swedenborgen Ch
+ Water st n commns
150 Fred Rohleeder
152 Wm P O'Rourke
170 Philip Gies
176 Harry G Brown
180 Wm Motz
182 J J McCaullum
+ Francis st commns
184 Sidney Harvey
186 Ferd Ziball
182-98 Kaufman Rubber Co, Ltd
200 Jacob Plantz
202 N Matlick
204 A Metuchinik
206 Albert Hasenjaeger
+ Victoria st commns
224 Berlin Lion Brwy
G T R track
246 Foster-Armstrong Co
+ Breithaupt st commns
251 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, bchs
+ Shanly and Andrew commence
322 Casper Braun
332 Mrs Henry Braun
338 John Walters
340 James A Law
346 Samuel Dowsett
348 Jas Lavink
348 Albert Barker
+ Willow st commns
350 J H Schnarr, gro
356 Wilson Iler
Academy School
380 Rev F E Waelchi
386 Henry Glady
398 J Fotheringham
400 Geo E Ratz
408 Frank Boegel
416 Wm Weick
+ Pine st commns
422 Fred Molson
426 Wm J Becker
438 Vacant
440 Adam Schaefer
444 A Glebe
444 C S Kercher
448 Geo Schnarr
452 Martin Reidel
454 Misses Edmunds
460 Wm Frederick
Waterloo Town

KING ST w, 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 Sew Mach Co
23 M Cowan, mlnry
25 Vacant

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

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, drug
41 Lang Bros & Co, dry goods
43 W McElrffe & Co, grocers
45 Foundry st s comncs
45 Economical Fire Ins Co
47 Millar & Sims, bar risters
49 Fennell & Son, hardware
51 Mutual Life of Canada
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
73¾ Berlin Fish and Oyster Co
75 Royal Tailoring Co
75½ J P Bresnanah
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 Totton, 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, Ind. 

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Rimouski Fire Insurance Company
Established 1876
Surplus to Policyholders, $215,358
(Including uncalled capital stock)

221 W H Boulby
231 R Boehm & 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 comncs
281 Robert Campbell
285 T S Kuhl
289 Geo Lippert
291 Henry Duench

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.

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
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 | 457 A Bowman |
| 11 Queen South, Berlin | 459 Harry Denyes |
| Agents for | 461 F C Gross |
| Imperial Guarantee and Accident Insurance Company of Canada | 463 Wm Ging |
| Surplus to Policyholders, $813,417.72. | 465 Chas Glass |
| | 467 R G Appleby |
| | 473 Isaac Wirz |
| | 477 C S Schultz |
| | Waterloo Town |

**VERNON'S DIRECTORY**

| KRUG ST, east side, 237 Lancaster e |
| 5 I Hollman |
| 9 Mrs E Knapp |
| 13 W R Wilkinson |
| 17 John McNally |
| 21 Mrs Danl Wismer |
| 25 Isaac Stinson |
| 29 A H Seibert |
| 33 Granson Snider |
| 35 Aaron Schmidt |
| 39 J G Scharlach |

| 6 York commences |
| 13 W S Hood |
| 47 Frank Seager |
| 51 W G Sinclair |
| 59 Clark Washburn |
| 63 Mrs C Rittershaus |

| 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 Bernhard Zuber |
| 28 Charles Bluhm |

| 32 A W Hilborn |
| 38 F W Welz |
| 40 Otto Boettger |
| 44 Philip Michael |
| 48 Simon Miller |
| 52 W C Schaefer |
| 56 Jacob Green |
| 60 G S Ahrens |
| 70 N R Bugg |
| 84 C Stapel |

**LANCASTER ST East, north side, from end of Queen n to Scott**

| 32 Daniel Fries |
| 36 Jacob Fries |
| 56 Harry Heintzman |
| 70 Wellington Martin |
| 74 David Moody |
| 100 Wm Shaw |
| 102 Ed Oelheiser |
| 104 Mrs Jane Boomer |
| 122 P N Ulrop |
| 128 B Hunengard |
| 134 Theo Zoellner |
| 138 Simon Bowman |
| 144 Moses Devill |
| 146 Mrs A Oberholtzer |
| 150 Vacant |
| 154 S Brunk |

**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, Manufac-
turing and Non-hazardous Risks accepted at the lowest rates.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>33</th>
</tr>
</thead>
<tbody>
<tr>
<td>164 Wm Woeller</td>
<td>225 Peter Kreh</td>
</tr>
<tr>
<td>168 Mrs J Grischow</td>
<td>229 Philip Lorch</td>
</tr>
<tr>
<td>174 Herman Grischow</td>
<td>233 Thos Wright</td>
</tr>
<tr>
<td>182 J-H Gorman</td>
<td>237 Vacant</td>
</tr>
<tr>
<td>186 Charles Degan</td>
<td>283 W Perrin</td>
</tr>
<tr>
<td>190 Edward Eby</td>
<td>12 Harry Burrows</td>
</tr>
<tr>
<td>198 John C. Karn</td>
<td>34 S A Brubacher,</td>
</tr>
<tr>
<td>+Brubacher st comns</td>
<td>planing mill</td>
</tr>
<tr>
<td>202 Mrs Geo Beckner</td>
<td>48 Joseph Smith</td>
</tr>
<tr>
<td>206 Mrs L Fisher</td>
<td>60 John Hofstetter</td>
</tr>
<tr>
<td>210 Noah Stauffer</td>
<td>64 Solomon Michm</td>
</tr>
<tr>
<td>+Krug st comns</td>
<td>68 Julius Goetz</td>
</tr>
<tr>
<td>+Mansion st ends</td>
<td>72 N F Longstreet</td>
</tr>
<tr>
<td>75 Jos S Shantz</td>
<td>+Spring st commencs</td>
</tr>
<tr>
<td>79 Irvin Rickert</td>
<td>38 Lawrence Sieling</td>
</tr>
<tr>
<td>87 Mrs S Barry</td>
<td>94 Charles Letson</td>
</tr>
<tr>
<td>93 Geo E Zettel</td>
<td>98 Val A Hintz</td>
</tr>
<tr>
<td>99 Fred Roland</td>
<td>104 Geo Brenner</td>
</tr>
<tr>
<td>105 Mrs J E Meyer</td>
<td>110 Wm Schell</td>
</tr>
<tr>
<td>111 J B Scharlach</td>
<td>124 Christian Timm</td>
</tr>
<tr>
<td>117 Wm Cairns</td>
<td>131 Wm Luft</td>
</tr>
<tr>
<td>+Ellen st ends</td>
<td>166 Benj Hinton</td>
</tr>
<tr>
<td>+Frederick st crosses</td>
<td>172 Gustav Prager</td>
</tr>
<tr>
<td>141 Noah Betzner</td>
<td>174 Marks Goss</td>
</tr>
<tr>
<td>143 L Norman</td>
<td>178 H Pearson</td>
</tr>
<tr>
<td>151 Mrs J Schlichter</td>
<td>190 Philip Luft</td>
</tr>
<tr>
<td>155 E S Bechtel</td>
<td>200 Frank Meier</td>
</tr>
<tr>
<td>159 S S Moyer</td>
<td>+Arnold st commns</td>
</tr>
<tr>
<td>163 John Weigand</td>
<td>Jacob Giller</td>
</tr>
<tr>
<td>Central School</td>
<td>Wm Musclow</td>
</tr>
<tr>
<td>195 Herman Hertel</td>
<td>Wm Hopp</td>
</tr>
<tr>
<td>201 John Zinkann</td>
<td>+Louisa st ends</td>
</tr>
<tr>
<td>217 John Dauberger</td>
<td>153 Mathw Durrant</td>
</tr>
<tr>
<td>221 Herman Heiser</td>
<td>+Hill commences</td>
</tr>
<tr>
<td>+Louisa st ends</td>
<td>155 Vacant</td>
</tr>
<tr>
<td>+Frederick st crosses</td>
<td>169 A J Martin</td>
</tr>
<tr>
<td>33 W Perrin</td>
<td>+Union crosses</td>
</tr>
<tr>
<td>12 Harry Burrows</td>
<td>Mrs M Dutzel</td>
</tr>
<tr>
<td>+Victoria st crosses</td>
<td>Louis Weber</td>
</tr>
<tr>
<td>34 S A Brubacher,</td>
<td>Nicholas Ryder</td>
</tr>
<tr>
<td>planing mill</td>
<td>+Louisa st ends</td>
</tr>
<tr>
<td>48 Joseph Smith</td>
<td>153 Mathw Durrant</td>
</tr>
<tr>
<td>60 John Hofstetter</td>
<td>+Hill commences</td>
</tr>
<tr>
<td>64 Solomon Michm</td>
<td>156 Vacant</td>
</tr>
<tr>
<td>68 Julius Goetz</td>
<td>169 A J Martin</td>
</tr>
<tr>
<td>72 N F Longstreet</td>
<td>+Union crosses</td>
</tr>
<tr>
<td>+Spring st commencs</td>
<td>Mrs M Dutzel</td>
</tr>
<tr>
<td>38 Lawrence Sieling</td>
<td>Louis Weber</td>
</tr>
<tr>
<td>94 Charles Letson</td>
<td>Nicholas Ryder</td>
</tr>
<tr>
<td>98 Val A Hintz</td>
<td>+Louisa st ends</td>
</tr>
<tr>
<td>104 Geo Brenner</td>
<td>Wm Hopp</td>
</tr>
<tr>
<td>110 Wm Schell</td>
<td>+Salisbury warehouse</td>
</tr>
<tr>
<td>124 Christian Timm</td>
<td>153 Mathew Durrant</td>
</tr>
<tr>
<td>131 Wm Luft</td>
<td>156 Vacant</td>
</tr>
<tr>
<td>166 Benj Hinton</td>
<td>169 A J Martin</td>
</tr>
<tr>
<td>172 Gustav Prager</td>
<td>+Union crosses</td>
</tr>
<tr>
<td>174 Marks Goss</td>
<td>Mrs M Dutzel</td>
</tr>
<tr>
<td>178 H Pearson</td>
<td>Louis Weber</td>
</tr>
<tr>
<td>190 Philip Luft</td>
<td>Nicholas Ryder</td>
</tr>
<tr>
<td>200 Frank Meier</td>
<td>+Louisa st ends</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>LANCASTER ST w, s</th>
<th>LANCASTER ST w, n</th>
</tr>
</thead>
<tbody>
<tr>
<td>33 John Weiler</td>
<td>side, from end of</td>
</tr>
<tr>
<td>+Breithaupt st cros's</td>
<td>Queen n</td>
</tr>
<tr>
<td>39 Joseph Kieffer</td>
<td>8 W Perrin</td>
</tr>
<tr>
<td>77 Jacob Affholder</td>
<td>12 Harry Burrows</td>
</tr>
<tr>
<td>87 Geo B Schell</td>
<td>+Victoria st crosses</td>
</tr>
<tr>
<td>+Louisa st ends</td>
<td>34 S A Brubacher,</td>
</tr>
<tr>
<td>153 Mathw Durrant</td>
<td>planing mill</td>
</tr>
<tr>
<td>+Hill commences</td>
<td>48 Joseph Smith</td>
</tr>
<tr>
<td>155 Vacant</td>
<td>60 John Hofstetter</td>
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<tr>
<td>169 A J Martin</td>
<td>64 Solomon Michm</td>
</tr>
<tr>
<td>+Union crosses</td>
<td>68 Julius Goetz</td>
</tr>
<tr>
<td>Mrs M Dutzel</td>
<td>72 N F Longstreet</td>
</tr>
<tr>
<td>Louis Weber</td>
<td>+Spring st commencs</td>
</tr>
<tr>
<td>Nicholas Ryder</td>
<td>88 Lawrence Sieling</td>
</tr>
<tr>
<td>+Louisa st ends</td>
<td>94 Charles Letson</td>
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<td>98 Val A Hintz</td>
</tr>
<tr>
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<tr>
<td>169 A J Martin</td>
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<tr>
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<tr>
<td>Mrs M Dutzel</td>
<td>166 Benj Hinton</td>
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<tr>
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<tr>
<td>+Louisa st ends</td>
<td>178 H Pearson</td>
</tr>
<tr>
<td>153 Mathw Durrant</td>
<td>190 Philip Luft</td>
</tr>
<tr>
<td>+Hill commences</td>
<td>200 Frank Meier</td>
</tr>
</tbody>
</table>

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

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

A. C. BENDER, RELIABLE REAL ESTATE DEALER.
Office: 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.

Vernon's Directory

LOCUST ST, from 298 Frederick
18 Alfred Hallman
26 David Hallman
23 Chas Kufsky
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
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 Stoeser
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 Shedler
94 Edwd Swartz
100 Henry Baumann
+ Waterloo st crosses
102 Wm Polokowski
118 Chas Schrank
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  
G T R Track  
198 Theo Lobsien  
198 Amos Starr  
206 Louis W Roth  
222 Lppert 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  
30 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 Utley  
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 Bowlby  
22 Henry Sachs  
32 E P Cornell  
38 P Rieder  
42 F P Fennell  
46 E W Houston  
50 Mrs D S Bowlby  
54 H J Bowman  
66 W H Breihaupt  
+Victoria st crosses  
76 Herman Kreitzer  
G T R Track  
80 R E Cowan  
84 Kimmel Felt Co  
+Breihaupt st cros's  
94 R S Porteous  
+Wellington st cro's Public School  
+Louisa st crosses  
+Adam st commenes

**H. L. STAEBLER & 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  
G T R Track  
+Breihaupt st cros's  
+Wellington st cros's  
129 John Dunn

**INSURANCE COMPANY OF NORTH AMERICA**  
Founded 1792  
Losses Paid, $144,780,841  
Surplus, - - 5,589,40
Fire, Marine, Automobile, Tourist, etc.

C. A. BOEHM, Agent  
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.

Vernon’s Directory

| MASCOTT LANE, from 91 Scott |
|---|---|
| 14 Mrs E Mandelsloh |
| 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 Courntney |
| 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 |

The Mutual Life of Canada

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

W. M. O. LOOHEAD, 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

214 Bernhardt Kurt
250 Chas Scheel
256 Fred Witte
260 Christian Hagen
268 Henry Asmussen
276 Chas Hartwig
292 Michl Ott
318 J Shoemaker
424 Mrs J Stuckhardt
Louis Ernst

MITCHELL AV, from 163 Queen s
10 Wm Mitchell
11 S Burkholder
14 W O Mitchell
20 E W Bursch
21 Geo Hoelscher

MOUNT HOPE ST, from 453 King w
+ Vogt Place comncs
14 Wm E Connor
16 M Worchowsky
20 Michl Refeski
+ Caroline st comncs
26 Charles Schacht
+ Park st crosses
60 Jacob Ellert
65 Louis Bunsch
66 John Johnston

OAK ST, from 20 Linden to Wilmot
1 Adam Dengis
5 Aug Trump
6 Martin Hummel
9 Jacob Beserer
13 Wm Fischer
15 Chas Schiplting
17 Jos Wagner
25 Julius Koehler
33 A Plazek

OTTO ST, north side, from 176 Frederick
2 Mrs Hannah Hett
6 Andw S Schiedel

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

10 W J Williams
14 A M Schiedel
16 Alex Shoemaker
22 August Gies
26 Benj Snyder

OTTO ST, south side
1 Rev C R Miller
5 Mrs C Lackner
11 W D Euler
17 E J Philips
21 J K Master
25 L S Weber
26 John Laufer

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.
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.

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. LOCHHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323
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 Oblander
53 M M Bricker, ins
57 Mrs Fred Rittinger
+ Weber st e commns
Court House
75 Jonathan Cook
79 A H Heller
87 Oliver Kenzie
89 A G Schreiter
91 Mrs Geo Balzer
+ Ahrens st e commns
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
133 E W Clement
+ Ellen e commences
139 James Harlock
143 Alex Dantzer
147 Michael Wunder
153 Mrs Lewis Timm
157 John Colombo
159 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 commns

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, $4,652,000

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

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

Paid-up Capital, $10,000,000
Reserve, $5,000,000
Total Assets, $150,000,000
Interest Allowed on Deposits.

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 Huether
+ St Leger st commns
154 Vacant
156 John Cummings
158 Arnold Jansen
162 Geo Hellriegel
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 Christadelphian Hall
9 W R Wilkinson, dentist
9 T Hirties, drskmr
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, pnos
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
55 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
+St Paul's Church
79 Rev Wm Boese
81 Wm Beilstein
83 Vacant
87 Carl Kranz
89 Mrs Hugo Kranz
93 W H Schmaltz
+St George st commns

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 commns
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 Kaiserhof Hotel Co
14 Chinese Restrnt
18 Opera House
20 Berlin Dyeing Wks
<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>22 W A Brechbill, livery</td>
<td>142 Chas Kern</td>
</tr>
<tr>
<td>24 A Henhoeffer, V S</td>
<td>146 J H Heller</td>
</tr>
<tr>
<td>26 O C Ball, brbr</td>
<td>150 I S K Weber</td>
</tr>
<tr>
<td>28 S H Hessenauer</td>
<td>154 Chas Blankstein</td>
</tr>
<tr>
<td>34 Randall &amp; Roos, whol gros</td>
<td>158 Frank Hodgins</td>
</tr>
<tr>
<td>38-40 A B Sararus &amp; Co, undertakers</td>
<td>160 Carl Luolo</td>
</tr>
<tr>
<td>46 Vacant</td>
<td>162 Henry Lippert</td>
</tr>
<tr>
<td>48 D Stadelbauer</td>
<td>166 John Fried</td>
</tr>
<tr>
<td>50 C E Hoffman, bns</td>
<td>170 Joseph Schell</td>
</tr>
<tr>
<td>54 Pearl Steam Lndry</td>
<td>178 S B Schneider</td>
</tr>
<tr>
<td>56 Luckhard Specialty Co</td>
<td>+Schneider av comns</td>
</tr>
<tr>
<td>58 J Juggisberg</td>
<td>194 J R Stouffer</td>
</tr>
<tr>
<td>62 Snyder Bros</td>
<td>198 Amos Shantz</td>
</tr>
<tr>
<td>64 New Bldg</td>
<td>204 George Bramm</td>
</tr>
<tr>
<td>66 Imperial Tea Co</td>
<td>C P R Track</td>
</tr>
<tr>
<td>68 Chicopee Store</td>
<td>214 Irvine Master</td>
</tr>
<tr>
<td>72-4 Young Women’s Christian Asscn</td>
<td>G T R Track</td>
</tr>
<tr>
<td>76 W H Fisher</td>
<td>220 A N Berlet</td>
</tr>
<tr>
<td>80 A A Pipe</td>
<td>224 Vacant</td>
</tr>
<tr>
<td>84 C J W Karn, M D</td>
<td>226 J C Hahn</td>
</tr>
<tr>
<td>+John st commences</td>
<td>+Homewood av coms</td>
</tr>
<tr>
<td>86 Mrs A Devener</td>
<td>230 Wm Schaefer</td>
</tr>
<tr>
<td>90 C Asmussen</td>
<td>+Petersburg rd coms</td>
</tr>
<tr>
<td>94 W Asmussen</td>
<td></td>
</tr>
<tr>
<td>96 Vacant</td>
<td></td>
</tr>
<tr>
<td>98 W O Costello</td>
<td></td>
</tr>
<tr>
<td>102 Mrs Mary Tuerk</td>
<td></td>
</tr>
<tr>
<td>106 John F Beck</td>
<td></td>
</tr>
<tr>
<td>112 Harry A Hagen</td>
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<td>116 Mrs M Hallman</td>
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<td>118 Chas A Ahrens</td>
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<td>122 Edwin Green</td>
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<td>126 P Pearce</td>
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<td>128 Miss Alice Moyer</td>
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<td>134 G W Stewart</td>
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<td>138 W A Rolling</td>
<td></td>
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<tr>
<td>+Courtland av cros's</td>
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</tbody>
</table>

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
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. BOEHM, Local Agent Phone 249

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.

42

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
ROYAL
Insurance Co.
LIMITED
Established 1843
Assets, $71,000,000

ST GEORGE ST, s s
18 Geo Staehle
82 R Weber
86 Levi Seibert
90 Henry Alles
94 Arthur Prittie
96 L E Schaefer
+Peter st crosses
Water Tower
112 Nichlaus Dopp
118 John Skinner

ST GEORGE ST, n s,
from 93 Queen s to
Cedar
11 John L Mader
18 L D Merrick
+Benton st crosses
64 Ernst Rieck
65 Conrad Byer
70 Julius Hagen
74 Adam Hedrich

ST LEGER ST, n s,
from 150 Queen n to
Union
Walter Dumart
14 George Doerr

18 Frank Carruthers
38 Dumart & Co.,hides
+Victoria st crosses
Wunder Furn Co
G T R Track
52 Laura Sheppard
60 Fred Sheppard
+Breithaupt st cros's
100 Louis Dumart
+Louisa st crosses
122 Paul Steinke

ST LEGER ST, s side
9 Leo B Clemens
15 Rupert Hinsberger
17 W B Mehlenbacher
21 Mrs Mary Dumart
25 Simon Hinsberger
29 Daniel Hinsberger
31 John Gies
33 John Pashak
+Victoria st crosses
G T R Track
+Breithaupt st cros's
+Wellington st ends
+Louisa st crosses

SAMUEL ST, n side,
from 247 Frederick
4 Walter Ziegler
14 G J Bender
18 Oscar Schneider
22 I H Eby
26 Mrs A Fehrenbach
36 Wm Bastedo
32 A J Leitch
+Bingeman st crosses
42 II J Martin

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

The WORLD'S MOST RENOWNED PIANO.

STEINWAY & WAINLESS
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  
+Chapel st crosses  
68 H Herchenrader  
70 Frank Hamel  
74 Vacant  
New house  
+Chapel st crosses  
98 Albert Inrid  
126 Vacant

SAMUEL ST, s side

9 Edmnd Pequegnat  
11 B C Schulte  
15 Fred H Boehmer  
21 Philip Pequegnat  
25 Jesse Conner  
+Bingeman st crosses  
41 Geo Allendorf  
55 S Robertson  
+Chapel st crosses  
59 Norman Boehmer  
62 Charles Zuber  
71 Philip P Hollinger  
81 Geo Kraemer  
87 Otto Kuss  
+Brubacher st cros's  
+Krug st crosses  
127 Wm Hitburn  
135 Alex Hergott  
141 John H Doerr

SCHNEIDER AV, n s,  
from 178 Queen s to  
the Park n  
+David st crosses  
42 J C Cole

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

H. L. STAEBLER & CO.,  
INSURANCE  
11 Queen South, Berlin  
Agents for  
NORTH BRITISH AND  
MERCANTILE  
Insurance Company  
Established 1809

Total funds exceed $84,805,000  
Canadian investments, $8,820,742

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

C. A. BOEHM, Agent for  
Waterloo and Berlin  
PHONES  
Ofice 219  
Residence 260

LEMBKE & KRELLER,  
CIGARS, TOBACCO, Etc.  
Pool and Billiard Parlor in connection.

7 KING ST. WEST  
Walper Block

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

44

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Standard Life Assurance Company
Established 1823
Invested Funds $61,000,000
Canadian Investments $18,000,000
Annual Revenue $1,400,000
Profits Paid 3,000,000

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

SHANLY ST, w side
+ Andrew st commns
10 Mrs Hy Eizerman
36 Aug Schwalm
+ Braun st commens
38 Herman Voige
46 Henry Dunker
54 Samuel Helmuth
61 Paul Grau
70 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
118 Henry Schaefer
126 Thos Klippert
130 Louis Freund
136 Jeremiah Steiner
152 Walker Bin and Store Fixture Co

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

SPEKTZ 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 Hildand
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.

TOWN OF BERLIN

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

STERNING 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
190 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 Atwyard

TUERK ST, from 64 Wilmot
0 Matthews, jr
90 John M Koch
+Brant st commnc
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 $54,500,000

258 Frank White
270 Wm Rea
278 Mrs S Strub

TUERK ST, s side
+Cherry st commncs
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 219 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.
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
London Assurance Corporation
Incorporated 1720
Capital paid up, $2,241,375
Total Cash Assets, 22,457,415

UNION, from Blucher to limits
52 John Goetz
56 Athr Spiegelberger
56 Wm Kimpel
+ St Leger st ends
100 Christian Rosekat
111 Vacant
118 Charles Hagen
120 Anthony Hopp
+ Lancaster st cros's
B Bonofski
Henry Meier
Stephen Busler
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 Farre
79 Enoch Stelller
83 John Reinhardt
87 John Kreitzer
91 Henry Harmer
+ Weber st cros's
115 Geo Hoefflich
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
221 Louis Pomer
229 Charles Anderson
235 Jos Adams
+ Ellen st ends
245 John Bailey
249 Henry Eames
253 Henry Doberer
257 Abraham Sararus
269 Vacant
275 Waller Player
277 John Dietz
+ St Leger st cros's
381 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 Anthny 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 Woelfe
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 Reilinger
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

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.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
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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

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 Odowski  
+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 McBrine 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 Ohlheuser  
93 Edwd Arnold  
95 Arch Lockhart  
99 Geo J Schell  
105 Mrs Mary A Yost  
109 Harry Steinmetz  
113 Harry Lobsinger  
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 209)

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. 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.

VERNOR'S DIRECTORY

G T R Track
+Breithaupt st cros's
28 H H Huenergard
28 Louis Huenergard
36 Andw Hofele
38 L Huenergard, bhr
42 Anthony Miller
46 Paul Klosky
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 cros's
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 Kadstzschner
192 Charles Hiller
200 August Sixius
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, shmkr
39 Louis J Heit
41 Lawrence Daub
45 L Wellheiser, gro
+Wellington st cros's
65-71 W H Mansz, bhr
+Louisa st cros's
89 August Hass
+Shanly st cros's
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 Kruutschinski
159 C G Miller
163 Fred Schullz
171 Albert Miller
175 August Steinke
+Grove st ends
197 Wm Plomski, jr
201 Bert Hofstedler
205 August Abbott
209 Herman Podam
213 Robt Bierwagen
229 Carl Wolfenberg
233 Chas Dechert

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

O U R I M P O R T E D S T O C K O F V I O L I N S A C C O R D E O N S a n d H A R M O N I C A S L E A D S
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 Stepn Hauser
144 August Herel
148 Aaron Betzner
158 Mrs Saml Ward
+Cameron, Fairview & Sterling aves cross

WEBER ST e, s side
13-15 V 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
+Scott 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 Moffatt
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 219 Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.
7 KING STREET 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.

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, $1,718,061.53
Losses Paid, $47,063,540.40

50 Mrs Susan Robson 52 David Devitt 56 John Motz
+ Yonge st crosses
58 T Eagan 60 John Ruhl 61 Thos Gillespie 66 Vacant
70 Jacob Shoemaker 74 J E Lang 78 Jos Dorschel
+ College st crosses
80 Michi Matell 84 Mrs J Suddaby 88 Moses Bowman
94 Alf C Scherer 96 Geo Daley 98 John Bristol, gro
+ Water st crosses
100 Mrs A Schiebel 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 Chemici 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 cros’s
152 Fred Frey 154 George Foot 156 Vacant
160 Chas Sommers

WEVER 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
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 Bieth 59 Michael Clark 63 Fred Luening
67 John Reitz 71 John Riehm 79 Mathw Daub
+ Waterloo st crosses
95 Emil Hornburg 101 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. 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

G T R Track
+Ahrens st crosses
219 Henry Pinke
227 Louis Waechtel
229 H Zimmerman
235 Fred Ziehm
239 Val Schaus
245 Charles Conrad
+Margaret av crosses
271 August Schlegel
275 Albert Knechtel
279 Mrs Annie Loney
281 Chas Miehm
291 Fred Gruhn
297 John Robson
303 Fred Mason
307 Henry Schroeder
309 Albert Doepel
313 John McGuire

WELLINGTON ST, w side
4 Herman Steppler
8 Nurseries
+Charon st crosses
52 Henry Harloch
66 Henry Hambrecht
72 Simon Schroeder
76 Jacob G Zinkhann
80 Mrs A Zinkham
+Waterloo st crosses
88 John Walter
92 W Miesner
94 Fred Polokowski
98 Ed King
102 Henry Krantz
106 Peter Jacobs
110 John Nicklaus
120 Wm Vogt
+Edward st crosses
132 Fred Kreiner
136 Wm Fabel
140 John Lasso
146 Casper Oberer
150 John Treusch
156 Christn Gebhardt
162 Andw Engler
+Weber st crosses
180 Vacant
G T R Track
186 Mrs S Engler
194 Abraham Brinkert
200 Wm Wendling
+Ahrens st crosses
208 Charles Smith
212 Chas Schnarr
216 Wm Lasso
220 Chas Morley
224 Louis Hopp
228 Wm Doepel
234 Menno Lippert
238 Henry Hanneburg
242 John L Bernhardt
246 Wm H Knechtel
+Margaret av crosses
292 Mrs H Stauffer
300 Alden Stauffer
302 John Voelker
+St Leger st crosses
New house

WHITNEY LANE, e from 173 Benton
11 Albert Johnson
15 W N Zinger
20 Peter Dunn

WILDFONG PLACE, from 12 Edward
21 A M Wildfong

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)

WILHELM ST, e side, from 134 Edward to Margaret
11 W J Heimbecker
15 Ernest Brandau
19 Edward Wilhelm
27 August Poddam
G T R Track
39 Vacant
43 Gottlieb Schalhorn
51 Rev J A Schmitt
57 John C Reitz
63 Chas Schender
65 Arthur Smith
83 Wm Sargeant
91 Mrs F Hilker
+Ahrens st crosses

INSURANCE COMPANY OF NORTH AMERICA
Established 1792
Losses Paid, $144,710,341
Surplus, $6,589,406
Fire, Marine, Automobile, Tourist, etc.
C. A. BOEHM, Agent
Office 249
Phones 261, 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, $155,000,000.
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 ATLAS ASSURANCE COMPANY, LIMITED
Established 1858
Total Funds, $15,000,000
Capital Paid up, 1,320,000
Uncalled Capital, 9,680,000

109 W Hofferd
113 John Weiler
129 Jas Furlong

WILHELM ST, w side
4 Gott Schultz
26 Kreiner & Co
G T R Track
+Pinke st commences
40 Geo Menzimer
44 Thos Wyatt
48 Mat Kuenermann
52 Edwd Westphal
56 Michl Westphal
64 V K Schmidt
New house
84 Oscar Hofstedler
86 Mrs Oscar Mowat
+Ahrens st crosses
110 Wm Rehman

WILLOW ST, e side, from 203 King w to Strange
+Charles, Joseph and Oak cross
103 Henry Reinhardt
107 David Raddatz
+Michael ave and Theresa end
151 Wm Pressing
155 Joseph Harnach
159 Wm Beserer
169 W H Barrett
New house
+Henry st ends
219 Mrs M Hertfelder
229 V D Dickert
245 John Bilitzki
251 John Bilitzki, jr

WILMOT ST, w side
64 A Lockhart, coal
+Joseph st crosses
72 Berlin Interior Hardwood Co
86 Martin Gabber
+Arthur Pl commns
92 Edwd Waller
94 Albt Greenlees
100 Wm Miller
102 A Schneider
108 Miller & Solomon, gros
112 Andy A Fuhrman
118 Mrs M Schlieman
128 Hagen Shirt and Collar Co
152 Anthony Haedek
164 Wm Watson
+Tuerk st commns
170 Leo Bialkowski
174 John Koppeser
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. LOCHHEAD, District Manager, 51 King Street West, Berlin

Kitchener Public Library
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

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.

31 Mrs H J Hall
34 Fred Birch

34 Rev Wm Kloepfer
36 Mrs A H Aldrich

34 Mrs H J Hall
40 Fred Birch

64 Rev Wm Kloepfer
66 Emil Walser

YORK from 39 Krug
17 Henry Wilken
21 Eph Holtzman

ZOECKER 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, $202,793

C. A. BOEHM,
Agent for Waterloo and Berlin

PHONE (Office 249
(Residence 200
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.

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VERNON’S DIRECTORY

TOWN OF BERLIN

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Abbott, Augustus, carp, h 205 Waterloo
Ackernicht, 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, clk, 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, shmr, h 149 Wellington
Albrecht, Louis, shmr, h 102 Krug
Albright, Abraham, clk, h 168 Victoria
Aldord, Harry, mason, h 132 Cedar s
Aldrich, Mrs W H, h 136 Young
Allen, Ethel, slsldy, 19 King e
Allendorf, Geo, cbnt mkr, h 41 Samue
Allendorf, John, slsmn Wolfhard & Co, h 48 Alma
Allenson, Geo, wine elk American House
Alles, Allen, slsmn Ernst & Co, 33 Shanley
Alles, Bert, florist, h 112 Walter
Alles, Harry, wine elk American House, h 90 St 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
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, Sanley 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, Furn Co, J S Anthes, mgr, 212 Breithaupt
Anthes, J S, mgr Anthes Furn Co, h 44 Weber w
Anthes, J T Frank, h 48 Roy
Anthony, Peter, lab, h 116 Cedar s
Appel, Philipina, 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, slsmn 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 Furn 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.

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, broommk, h 268 Mill
Asmussen, John, h 197 Benton
Asmussen, Nicholas, brklyr, h 188 Benton
Atyward, 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
Radke, 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

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHEAD, District Manager,
OFFICE PHONE 311

56 VERNON'S DIRECTORY

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, tanr, h 26 Adams In
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 Shirt facty, h 24 Filbert
Barrett, W H, glove ctr, h 169 Wilmot
Barrie, Walter (Berlin Robe & Clothing Co) h 46 Samuel Barringer, Miss S, drsmtkr Lang Bros, Frederick
Barry, Mrs S, h 87 Lancaster e

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

THE UTILITY LIFE OF CANADA
W. M. O. LOCHEAD, District Manager,
OFFICE PHONE 311

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

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.

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
Balti, John, salmn Smyth Bros, b. Grand Union
Bauer, Henry, wks Kaufman's, h 11 Joseph
Baumann, Henry, wks Rubber factory, 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, musen, 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
INCORPORATED 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

Lemhke & 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, $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.

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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

Beckner, Mrs Geo, h 202 Lancaster e
Beese, John, bkr, h 125 Walter
Behling, 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 mangr, 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 facty, h 186 King e
Bender, J P, stationer, .fancy goods, and wall paper, 15 King e, h 169 Albert s
Bender, Manda, salsldy, M C Cressman, 70 Brubacher

Bender, Peter, wks Brewery, h 30 Caroline
Beneck, Wm, lab, h 60 Scott
Benedick, Jacob, watchmn, h 131 Weber e
Benninger, John, wks Rubber facty, h 19 Weber w
Benz, Emanuel, wks Power Hse, b 143 King e
Berck, Conrad, mason, h 11 Clarence
Berck, John, wks Monument Wks, h 56 John
Berg, Henry, junk, h 115 King w
Bergmann, Karl, mangr Dominion Bank, h 79 Frederick
Bergund, August, wks Rumple's, h 96 Blucher
Berkel, A N, lab, h 220 Queen s
Berlet, V M, supt Robe and Clothing Co, h 198 Frederick

Berlin & Bridgeport Electric Ry, W .H .Breithaupt, .pres, .56 King w
Berlin Business College, W D Euler, prin, 63 Frederick
Berlin Button Works, Geo Schlee, mgr, 30 Edward
Berlin Cigar Co, Joseph Zuber, prop, 24 Young
Berlin Club, Ltd, Reimer Juergens, steward, 34 King e
Berlin Dye Works, Uttley & Graber, props, 20 Queen s
Berlin Electric Light Commis­sion, Geo H Clarke, sec, 36-38 Gaukel
Berlin Felt Boot Co, Geo Rumpke, pres, 18-34 Victoria
Berlin Fish and Oyster Co, C Harley, mgr, 73½ King w
Berlin Foundry, P Gies, prop, 36 Water s

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, 209 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
Bernhardt, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernhart, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernhardt, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernhardt, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
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
Berner, 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 fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernhardt, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Bernhardt, John L, wks Rubber fac ty, h 242 Wellington
Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors, 6-8 Queen n
Best, R T, wks G T R, h 102 Water n

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

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

LEMBKE & KRELLER,
7 KING ST. WEST
Walper Block
CIGARS, TOBACCO, Etc.
Pools 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. Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

60 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

Betts, Everett, drvr Can Exp Co, h 453 King w
Belz, Max, h 45 Eby
Betzner & Co, grocers, 48 King w
Betzner, Aaron, mech, h 148 Weber e
Betzner, David B, (Berlin Woodware Co), h 11 Cameron n
Betzner, H B, mach, h 62 Scott
Betzner, John (Betzner & Co), h 46 Duke
Betzner, John B (Betzner & Co), h 46 Duke
Betzner, Josiah, acct Foster-Armstrong Co, Ltd, 83 Benton
Betzner, M, h 278 King e
Betzner, Noah, h 141 Lancaster e
Beyer, Mrs Amelia, h 22 Gaukel
Beyer, Conrad, shmkr E K Snyder, h 68 St George
Bezzo, Chas, finshr, h 31 Ellen e
Bialkowski, Adam, mech, h 110 Strange
Bialkowski, Frank, tanr, h 89 Strange
Bialkowski, John, lab, h 121 Strange
Bialkowski, Jos, wks Felt factory, h 98 Strange

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

Bialkowski, Leo, cabntmrk, h 170 Wilmot
Bialkowski, Leo F, finshr, h 6 Theresa
Bier, E R, clerk Bank of Hamilton
Bierstock, Saml, pedlr, 89 Elgin
Bierwagen, Chas, cabntmrk, h 98 Edward
Bierwagen, Chas, cabnmrk, h 148 Louisa
Bierwagen, Emil, mason, h 100 Charon
Bierwagen, Ferd, contr, h 224 Waterloo
Bierwagen, Robt, contr, h 213 Waterloo
Bieth, Anthony, prnr, 54 Scott
Bieth, Marks, lab, 55 Wellington
Bietz, 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, d Grand Central Hotel
Bilitzki, Frank, wks Krug's, h 382 Breithaupt
Bilitzki, John, lab, h 245 Wilmot
Bilitzki, John, jr, lab, h 251 Wilmot
Bindernagel, Albt, ptnt 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, ptnt, 122 Mill
Bingeman, Ella, D O, Osteopath, 40½ King e, h same
Binkley, Edwd, tmstr, h 29 Schneider av
**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.

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**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, pntr, E Hamel & Co, College

Bitschy, Wendell G, gard, h 22 Ellen w

Biter, A L, barrister, 63 Frederick, h 83 Benton

Biter, Armin, clk, 83 Benton

Biter, Mrs Conrad, h 83 Benton

Biter, Irmgard, asst Public Library, 83 Benton

Biter, L C, teller Bank of Hamilton, 83 Benton

Black, Wesley, sectn formn Sr 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 fcty, h 19 Peter

Blood, Granville, wks Shoe fcty, 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, Frank, 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, 65,690,377

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 fcty, 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.**

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
Queen City Fire Insurance Company

Established 1871
Total Assets, $271,000

Boehmer, Geo, wks Box facty, h 20 Short
Boehmer, Herman (R Boehmer & Co), h 35 College
Boehmer, Louis A, cabntmkr, h 94 Albert s
Boehmer, Nelson, jwir, h 79 Church
Boehmer, Normn, h 50 Samuel
Boehmer, Oscar (Boehmer Bros), 92 Queen n

Boehmer, Philip, trav, 43 Benton
Boehmer, R, & Co, coal & wood, 78 King e and 231 King w
Boehmer, R (R Boehmer & Co), h 73 Church
Boehmer, Wm, wks Furn facty, h 90 Elgin
Boese, Rev Wm C, pastor St Paul’s Church, h 79 Queen s
Boettger, Chas, lab, h 28 Courtland av e
Boettger, Conrad, music, h 7 Foreman Place
Boettger, Martha, salsldy, 7 Foreman Place
Boettger, Otto, wks Piano facty, h 40 Krug

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

Botl, Geo, wks. W, G & R, h 18 Ellen w
Bowden, H C, clk W, G & R, 15 May Place
Bowden, W C, wks Shirt facuty, 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

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)

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, $292,703.

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

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

Lembke & Kreller,
7 King St. W., Walper Block.
The Canadian Bank of Commerce

Pald up Capital, $10,000,000. Reserve, $5,000,000. 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

Boynton, Albt, 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 37 Bingeman
Brandau, Ernst, h 15 Wilhelm
Brandt, Jacob, shmgr, h 26 Francis n
Braniff, Harry, 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, wdwrk, 57 Elgin
Break, Jeremiah, blksmth, h 129 Elgin
Brechbill, H C, mlwr, 74 King e, h 7 Weber w
Brechbill, W A, livery, 22 Queen s, h 7 Weber w

Breithaupt, A L (Breithaupt Leather Co), h 166 Adams
Breithaupt, Mrs C, h 166 Adams
Bremer, Harry, brbrer, 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, M W, M Inst C E, 56 King w, h 66 Margaret av
Bremner, Geo, tmstr, h 104 Lancaster w
Brenkolt, Jacob, cabntmkr, h 54 Charon
Brenner, Miss Kate, wks W, G & R, 40 Weber w
Breit, C F, bkpr, h 49 Courtland av e
Breit, J, tchr, h 143 David
Bresnahan, J P, pianos, organs, gramophones & sewing machines, 75½ 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

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

Brinkert, Edwd, mach, h 162
Breithaupt
Bristol, John, gro, 98 Weber w.
h 77 Water n
Brohman, Barney, drvr, P K
Weber, b 33 Lancaster w
Brose, Henry, cabntmk, h 72
Union
Bross, Mrs Anthony, h 118
Ahrens w
Brown, Alvin, wks Shirt facty,
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, conftr, 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 Button
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 Weseloh & Co, 154 Lancaster e

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

Brunner, Mrs. Mary, h 39 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, conftr, 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

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

Kitchener Public Library
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 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.

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

Burrows, Harry, wdwkr, h 12 Lancaster w
Busch, Adam, lab, h 40 Courtland av e
Buschert, Ira, formn Brubacher's, h 70 Brubacher
Buschlen, Frank, shmkr, h 174 Cedar s
Busker, Stephen, tanr, h Union
Butler, W E, mangr Merchants' Bank, h 133 Queen s
Buller, Wm, 40-2 Albert s
Byers, David, h 145 Louisa
Byrd, Wm, mech, h 81 Bingeman
Cairns, W, h 117 Lancaster e
Cairns, Wm, formn, h 60 Ellen e
Callfas, C F, mgr 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 transf, h 15 Glasgow
Campbell, Robert, gard, h 281 King w
Canada Furniture Co, Aaron Whitmer, mgr, 171-81 King e
Canada Furniture Manfrs (Simpson Furn Warerooms and Undertaking), 71 King w
Canadian Bank of Commerce, G M Wedd, mangr, 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. LOCHEAD, District Manager
51 King St. West, Phone 511
House Phone 223
CARD, Miss E D, slsly Metcalfe & Co, 249 King w
Card, John, formn G T R, h 249 King w
Carmichael, J F, tchr, h 73 Bingleman
Carrie, Wm E, finshr, h 259 Louisa
Carruthers, Frank, mach, h 18 St Leger
Casdorf, Emil, cabntmkr, h 78 Louisa
Casel, Isaiah, carp, h 9 Bingeman
Cassell, Solmn, mech, h 269 Frederick
Censner, Frank, mech, h 48 Foundry s
Chace, F G, bkpr H Tolton, 26 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 book-sellers, 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. W., 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.

68 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

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, 49 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, cbntmkr, 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, wdwkr, 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. LOCKHEAD, District Manager, 51 King Street West, Berlin
OFFICE PHONE 511
HOLE 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

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 facty, 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, tchr, 212 Victoria av
Cowan, Chas C, arch, h 200 Victoria
Cowan, Miss M, milnr, 23 King w, h 181 Queen s
Cowan, Richd C, h 212 Victoria
Cowan, Richd E, wdwrk, h 80 Margaret av
Cowan, Robt H, agent, 212 Victoria
Cram, W M, barrister, 13 Weber e, h 15 Weber e
Cress, Noah, photos, h 15 Roy
Cressman, Abe, h 282 King e
Cressman, C W, clk Light Commission, 53 Foundry n
Cressman, Chas, mech, h 62 Bubacher
Cressman, Florence, salsldy A Weseloh & Co, 30 Bingeman
Cressman, M C, dry goods, 82 King e, h 38 Chapel
Cressman, Rev S, pastor Mennonite Church, h 26 Chapel
Cressman, W S, salsmn M C Cressman, 38 Chapel

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 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
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

Daniels, Stella, bkpr Mills & Co, 15 Water n
Dankwardt, Mrs F, h 216 Mill
Dankwardt, Fred, mech, h 28 Shoemaker av
Dannacker, Mrs A, h 153 Park
Dannecker, Otto, mech, 153 Park
Dantzer, Alex L (Dantzer Bros), h 143 Queen n
Dantzer Bros, furniture repairers and upholsterers, Old Market Bldg
Dantzer, Emma, bkpr, 143 Queen n
Dantzer, Herbert H (Dantzer Bros), 143 Queen n
Dantzer, Herbt, salsmn Lang Bros, 143 Queen n
Dargel, Carl, tanr, h 17 Blucher
Daub, Mrs Christina, 28 Albert s
Daub, Conrad, firemn, h 2 Grove
Daub, Lawrence, tmstr, h 41 Waterloo
Daub, Mathw, lab, h 79 Wellington
Dauberger, Edna, milnr, 217 Lancaster
Dauberger, John, finshr Piano facty, h 217 Lancaster e
Dauberger, Jos, ctr W, G & R, h 54 Elgin
Davey, C J, clk Bank of Toronto, 59 King e
Davey, Fred P, clock mkr, h 16 Homewood av
Davey, John W, h 59 King e
David, Sid, rest, 77 King w, h same
Davidson, Geo, h 49 Roy
Davidson, Henry, tanr, h 28 Adams Lane
Davidson, R G, mgr Great N W Telegraph Co, 54 Church

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. LOCHHEAD, 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

Davis, Chas, fnshr, 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, lr, h 128 Courtland e
Davis, W M, townc 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
Dechter, Conrad, lab, 61 Albert s
Dechter, Chas, wks Ruppel’s, h 233 Waterloo
Dechter, Jacob, cabntmkr, h 15 Agnes
Dechter, John, cabntmkr, h 21 Gordon av
Dechter, Mayme, opr Bell Tel Co, 21 Gordon av
Dechter, 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
Demitrich, 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, slslidy, 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, $144,730,841.
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 KINGS STREET WEST. WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $18,000,000
Reserve, $8,000,000
Total Assets, $150,000,000
Interest Allowed on Deposits.

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

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager, OFFICE PHONE 511
51 King St. West, Berlin

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

W. M. O. LOCHEAD, District Manager, HOUSE PHONE 323
### TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dolan, Victor</td>
<td>wks Shirt facty</td>
<td>10 Homewood av</td>
</tr>
<tr>
<td>Dolzenroth, Louis</td>
<td>car checker</td>
<td>G T R Freight office</td>
</tr>
<tr>
<td>Dombreski, Frank</td>
<td>wks Rubber Factory</td>
<td></td>
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<tr>
<td>Dominion Bank, Karl</td>
<td>mgr, 45 King e</td>
<td></td>
</tr>
<tr>
<td>Dominion Button Works</td>
<td>pres, 57 Water n</td>
<td></td>
</tr>
<tr>
<td>Dominion Cigar Store</td>
<td>prop, 36 King e</td>
<td></td>
</tr>
<tr>
<td>Dominion Creditors'</td>
<td></td>
<td></td>
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<tr>
<td>Co, C F Callfas</td>
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<td></td>
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<tr>
<td>Dopp, Mrs Adeline</td>
<td></td>
<td>26 Francis s</td>
</tr>
<tr>
<td>Dopp, Chas</td>
<td>wks Shoe facty</td>
<td>h 42 Linden av</td>
</tr>
<tr>
<td>Dopp, Edwd</td>
<td>wks Shoe facty</td>
<td>h 170 Cedar s</td>
</tr>
<tr>
<td>Dopp, Frank</td>
<td>brbr, h 147 King e</td>
<td></td>
</tr>
<tr>
<td>Dopp, John</td>
<td>prntlr, 36 King w</td>
<td>h 53 Peter</td>
</tr>
<tr>
<td>Dopp, Nichlaus</td>
<td></td>
<td>112 St George</td>
</tr>
<tr>
<td>Dornier, Robt</td>
<td>formn, A Pequegnat</td>
<td>h 221 Frederick</td>
</tr>
<tr>
<td>Dorschel, Jos</td>
<td>carp, 78 Weber w</td>
<td></td>
</tr>
<tr>
<td>Dotzenroth, Henry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dotzenroth, Louis</td>
<td>mach, h 11 Mansion</td>
<td></td>
</tr>
<tr>
<td>Dowsett, Saml</td>
<td>wks Kaufman's</td>
<td>h 346 King w</td>
</tr>
<tr>
<td>Draeger, Gustav</td>
<td>bkr, h 105 St George</td>
<td></td>
</tr>
<tr>
<td>Draves, Michl</td>
<td>brklyr, h 33 Lan caster e</td>
<td></td>
</tr>
<tr>
<td>Dreger, Fred</td>
<td>button wkr, h 58 Courtland av e</td>
<td></td>
</tr>
<tr>
<td>Dreger, John W</td>
<td>shirt mfr, h 187 Queen s</td>
<td></td>
</tr>
<tr>
<td>Drongelen, Mrs Lena</td>
<td></td>
<td>22 Courtland av e</td>
</tr>
</tbody>
</table>

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

11 Queen South, Berlin

**The Ontario Fire Insurance Company**

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Droskevic, Stanisav</td>
<td>lab, h 153 Tuerk</td>
<td></td>
</tr>
<tr>
<td>Dubecker, John</td>
<td>bkpr Kaufman Rubber Co, h 33 Roland</td>
<td></td>
</tr>
<tr>
<td>Dubrich, Herman</td>
<td>drvr, h 225 Frederick</td>
<td></td>
</tr>
<tr>
<td>Duensch, Albt</td>
<td>tlr, h 51 Francis s</td>
<td></td>
</tr>
<tr>
<td>Duech, Henry</td>
<td>h 291 King w</td>
<td>Dumart &amp; Co, hides, 38 St Leger</td>
</tr>
<tr>
<td>Dumart, H, butcher</td>
<td>60 King w, h 166 Queen n</td>
<td></td>
</tr>
<tr>
<td>Dumart, Louis</td>
<td>shmr, h 100 St Leger</td>
<td></td>
</tr>
<tr>
<td>Dumart, Mrs Mary</td>
<td>h 21 St Leger</td>
<td></td>
</tr>
</tbody>
</table>

### 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

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**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

Dumart, Walter, hide dlr, h 10 St Leger
Dumart, Wm, hide dlr, h 192 Queen n
Dunbrook, Jos, mach, h 123 Waterloo
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 120 Margaret av
Dunn, Miss Maggie, steno G T R Freight office, 41 Ellen w
Dunn, Peter, lab, h 20 Whitney Lane
Dunn, Sidney, wdwrk, 126 Breithaupt

Eby, Mrs Alex, h 11 Richmond av
Eby, Allan A, editor Daily Telegraph, h 59 St George
Eby, Rev Amos, h 21 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 Francis n
Eby, Henry, farmer, h 26 Shoemaker 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, bchcr, 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 Insurance 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 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
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

<table>
<thead>
<tr>
<th>Amount of Risk, $22,000,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Deposit, $50,000.00</td>
</tr>
</tbody>
</table>

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 Htl |
| 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 Shanly |
| Eke, Wm, wks W, G & R, h 35 Braun |
| Electric Cons Co, A Lockhart, prop, 61 King w |
| Ellerbraunn, Stephn, 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 Economical 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 Hamilton, 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, - $9,000,000 |
| Total Losses Paid, 65,000,000 |

| Englert, Andw, stone ctr, h 162 Wellington |
| Englert, Chas, mch, 91 Ahrens w |
| Englert, Mrs S, h 186 Wellington |
| Englert, Sebastian, clk, 186 Wellington |
| 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.
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, $285,358
(Including uncalled capital stock)

Erb, E O, salmsn 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, 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 facty, h 31 Brubacher
Euler, Ida, steno, 51 Weber e
Euler, W D, prin Business College, h 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 bowlin, cigars and tobacco, 57 King e
Featherston, Elmer E, drugst, 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, 36 Weber w
Feick, A W, mgr, h 29 Ahrens w Feick, Mrs Elizbeth, h 68 Alma
Feldman, Wolf, (Kushner & Feldman), h 155 Church

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.

NORDHEIMER "QUALITY TONE," PIANOS.
HIGH VALUE, LOW PRICE AT.
WANLESS.
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, prrtr, Rittenger & Motz, h 210 Waterloo
Felton, William A, formn Trunk facty, 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, cik 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, mec, 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
Fischer, Conrad B, letr car, h 12 Louisa
Fischer, Geo, confr, 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, blksmth, 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
Fleischau, Geo, firnn, b 70 Krug

Waterloo Mutual FIRE
Insurance Company
Established 1883.
Net Cash Surplus, $199,769.

C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. 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
BOILER INSPECTION
INSURANCE COMPANY
OF CANADA
Established 1875
Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company
Total Security to Policyholders, $4,557,000

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,
 b Grand Central
Forsyth, D, prin' Collegiate Inst,
h 31 Margaret av
Forsyth, John, mgr John Forsyth & Co,
h 11 Margaret av
Forsyth, John, & Co, shirts and
buttons, 80 King e
Forsyth, Thos G, trav, h 129
Queen n
Fortner, John, mech, h 43 Foun-
dry n
Forter, Philip, lab, 179 Queen n
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 Fred-
erick
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 114 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 44
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 fittr, h 389
King e
Freund, John, sr, h 389 King e
Freund, Louis, finshr, h 130
Shanly

W. M. O. LOGHEAD,
District Manager,
51 King Street West, Berlin
PHONE 511  HOUSE PHONE 322

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.

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, lvry, h 152 Weber w
Frickey, Richd, cond St Ry, h 52 Cameron n
Fried, John, h 166 Queen s
Fries, Danl, tmstr, h 32 Lancaster e
Fries, Danl F, btchr, 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
Frohm, 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

Lembke & Kreller, CIGARS,
7 King St. W., Walper Block. TOBACCO, Etc.
Pond 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.
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
Gebhart, 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, pntr E Hamel & Co
Gerbig, Julius, salsmn Thornton & Douglas, h 103 College
Germanya Hotel, Henry Seppler, prop, 156 King e
German, Chas, salsmn Lang Bros, h 27 Irvin

German, Harry A, clk A Weselo 
& Co, 12 Mansion
German, Jos, cutr, h 38 Linden av
Gerster, Normn, packr Can Furn Co, h 17 Grove
Gert, Henry, mech, h 26 Martin
Gert, Geo, lab, h 89 Charles
Gibson, John, wks Trunk facty, h 90 Weber w
Gus, August, shmrk, 31 Queen n, h 22 Otto
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, btchr, h 291 Mill
Giesz, Mrs Nickls, h 75 Weber e
Gilchrist, W J, bkpr Bank of Commerce, Waterloo
Gildner, Conrad, wtchn, h 154 Edward
Giller, Mrs Geo, h 200 Frederick
Giller, Mrs Henry, h 68 Church
Giller, Jacob, mech, Lancaster w
Gillespie, C H, watchmkr, 9 King e, h 19 Alma
Gillespie, Chas H, agt, h 15 Alma
Gillespie, Thos, mech, h 64 Weber w
Gillner, Albt, wdwkr, 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. 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

Godglick, Chas, tmstr, 19 Hebel
Goebel, H F, timekpr, b Grand Central
Goetz, John, lanr, h 52 Union
Goetz, Julius, mech, h 68 Lancaster w
Gofton, Roger T, mach, h 177 Joseph
Gofton, Saml F, mach, h 114 Water s
Gofton, Smith, elect, h 40 Cedar n
Goldman, David, lab; 36 Charles
Gole, Joel, firemn, h 155 Weber e
Good, J A, h 39 Alma
Good, J S, h 104 Water s
Good, Jacob G, lab, h 172 King e
Good, Nelson H, agent, h 218 Frederick
Gordon, Geo, carp, h 31 Water s
Gordon, R E, mgr Ont Sugar Co, Arnold
Goreham, Jos, wks Brewy, h 9 Joseph
Gorman, J H, agent, h 182 Lancaster e
Gorman, Lincoln, tel opr, 182 Lancaster e
Goss, Marks, agent, h 174 Lancaster w
Gottfried, Minetta, opr Bell Tel Co, 58 Peter
Gottfried, Wm, bailiff, h 58 Peter
Gottsleben, Abrhm, mech, 22 Hebel av
Gottsleben, Jacob, agent, h 22 Hebel av
Goudie, Arthur R (A Weseloh & Co), h 61 Irvin
Goudie, Isaac, salsmn A Weseloh & Co, h 25 Brubacher
Goudie, Jennie M, cashr, 25 Brubacher

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 Courtland av e
Graber, Wm H, (Berlin Dye Works), h 112 Courtland av e
Gralka, August, lanr, h 130 Waterloo
Grand, John F Stump, prop, 76 King w
Grand Central Hotel, Joseph Zuber, prop, 53-7 King e
Grand Union Hotel, Wm Zinger, prop, 88-90 King 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.

Kitchener Public Library
# The Canadian Bank of Commerce

- **Paid up Capital:** $10,000,000
- **Reserve:** $5,000,000
- **Total Assets:** $150,000,000

Transactions a General Banking Business.

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

---

## Vernon's Directory

<table>
<thead>
<tr>
<th>H. L. STAEBLER &amp; Co., INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>11 Queen South, Berlin</strong></td>
</tr>
<tr>
<td>Agents for</td>
</tr>
<tr>
<td>Imperial Guarantee and Accident Insurance Company of Canada</td>
</tr>
</tbody>
</table>

Surplus to Policyholders, $213,447.72

- Grand Trunk Railway, City Ticket Office, Geo D LaCourse, agt, h 9 King w
- Grange, Fred, prop Clarendon Rest, h 25 Queen s
- Grant, Cyrus, ctr W, G & R, h 52 Chapel
- Grasser, Solomon, slsrm Metcalfe & Co, h 6 Gordon av
- Grau, Paul, grdnr, h 64 Shanly
- Gravel, Allan, cont, h 50 Samuel
- Gravel, Henry, h 250 King e
- Gravel, 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, Gordn, mech, h 40 Cherry
- Green, J M, clk Bank of Nova Scotia, 25 Ahrens 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. 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**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hackborn, Geo H.</td>
<td>121 Courtland av W</td>
</tr>
<tr>
<td>Hackborn, Theo.</td>
<td>129 Walter</td>
</tr>
<tr>
<td>Hackborn, Theo H.</td>
<td>129 Walter</td>
</tr>
<tr>
<td>Hackborn, Wm.</td>
<td>129 Walter</td>
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<tr>
<td>Hack, Mrs L.</td>
<td>55 Weber e</td>
</tr>
<tr>
<td>Haddow, Em.</td>
<td>171 Victoria</td>
</tr>
<tr>
<td>Haddow, Mrs John.</td>
<td>171 Victoria</td>
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<tr>
<td>Haedek, Anthony.</td>
<td>152 Wilmot</td>
</tr>
<tr>
<td>Haedke, E C.</td>
<td>bkpr Bank of Toronto</td>
</tr>
<tr>
<td>Haff, Herman.</td>
<td>136 Water s</td>
</tr>
<tr>
<td>Hagedorn, Chas K.,</td>
<td>pres Berlin Suspender Co.</td>
</tr>
<tr>
<td>Hagen, August.</td>
<td>151 Weber e</td>
</tr>
<tr>
<td>Hagen, C J.</td>
<td>17 Edwin</td>
</tr>
<tr>
<td>Hagen, Chas.</td>
<td>tmstr, h Cedar Grove av</td>
</tr>
<tr>
<td>Hagen, Chas.</td>
<td>16 Shoemaker av</td>
</tr>
<tr>
<td>Hagen, Chas.</td>
<td>lab, 118 Union</td>
</tr>
<tr>
<td>Hagen, Christian.</td>
<td>wks Shirt Fcty, h 260 Mill</td>
</tr>
<tr>
<td>Hagen, H A. (Sippel &amp; Hagen),</td>
<td>112 Queen s</td>
</tr>
<tr>
<td>Hagen, Henry C.</td>
<td>cbnt mkr, h 159 Courtland av e</td>
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<tr>
<td>Hagen, Harry E.</td>
<td>27 Water s</td>
</tr>
<tr>
<td>Hagen, John.</td>
<td>plmbr, 33 Mansion</td>
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<tr>
<td>Hagen, John.</td>
<td>lab, 153 Courtland av e</td>
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<tr>
<td>Hagen, Julius.</td>
<td>ctr Shirt Fctry, h 70 St George</td>
</tr>
<tr>
<td>Hagen, Louis.</td>
<td>pntr, 175 Cedar s</td>
</tr>
<tr>
<td>Hagen, Naomi.</td>
<td>steno, 112 Queen s</td>
</tr>
</tbody>
</table>

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

11 Queen South, Berlin

Agents for

**London Assurance Corporation**

**INTEGRATED 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 226 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.
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
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, slsdy Lang Bros, 1 Bridgeport
Hallman, Mrs M, h 116 Queen s
Hallman, Oliver, mach, h 35 Gordon av
Hamacher, D C, letr car, 40 Gate- man Lane
Haman, Ivey, h 76 Benton
Hambrecht, Henry, mech, h 66 Wellington
Hamel, E, & Co, painters, decorators, wall papers, etc, phone 138, 9 Queen n
Hamel, Emanuel, (E Hamel & Co), h 20 Spetz
Hamel, Frank, bchr, 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 Ahrens w
Hannusch, Theo, gro, h 66 Blucher

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
## TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hannon, Jos P</td>
<td>lab</td>
<td>128 Strange</td>
</tr>
<tr>
<td>Hansman, Harry</td>
<td>mech</td>
<td>38 Courtland av e</td>
</tr>
<tr>
<td>Heppell, Annie</td>
<td>h 163 King e</td>
<td></td>
</tr>
<tr>
<td>Happke, Fred</td>
<td>mason</td>
<td>50 Braun</td>
</tr>
<tr>
<td>Harbach, John</td>
<td>milkman</td>
<td>104 Albert s</td>
</tr>
<tr>
<td>Harbash, Theo</td>
<td>pntr E Hamel &amp; Co</td>
<td></td>
</tr>
<tr>
<td>Hardy, Mrs Mary A</td>
<td>45 Chapel</td>
<td></td>
</tr>
<tr>
<td>Harlach, W J</td>
<td>mech</td>
<td>105 Charles</td>
</tr>
<tr>
<td>Harley, C</td>
<td>mgr Berlin Fish &amp; Oyster Co</td>
<td>73½ King w</td>
</tr>
<tr>
<td>Harlock, Abram</td>
<td>drvr Metcalfe &amp; Co</td>
<td>h 7 Richmond av</td>
</tr>
<tr>
<td>Harlock, Geo</td>
<td>ctr Shoe Fctry, h 32 Ellen e</td>
<td></td>
</tr>
<tr>
<td>Harlock, Henry</td>
<td>uphlstr</td>
<td>52 Wellington</td>
</tr>
<tr>
<td>Harlock, Jas</td>
<td>139 Queen n</td>
<td></td>
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<tr>
<td>Harmer, Edwd</td>
<td>wks Rubber Fcty, h 91 Victoria</td>
<td></td>
</tr>
<tr>
<td>Harmer, John</td>
<td>finshr</td>
<td>91 Victoria</td>
</tr>
<tr>
<td>Harnack, Chas</td>
<td>wtchmn</td>
<td>190 Victoria</td>
</tr>
<tr>
<td>Harnack, Christian</td>
<td>lab</td>
<td>77 Spring</td>
</tr>
<tr>
<td>Harnack, Jos</td>
<td>coal oil dir</td>
<td>155 Wilmot</td>
</tr>
<tr>
<td>Harold, Wm</td>
<td>firemn</td>
<td>24 Breithaupt</td>
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<tr>
<td>Harper, G C</td>
<td>clk Merchants Bnk</td>
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<tr>
<td>Harris, Chas</td>
<td>junk dir</td>
<td>21 Joseph</td>
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<tr>
<td>Harrison, George</td>
<td>merchant tlr</td>
<td>57 King w, h 25 Ahrens e</td>
</tr>
<tr>
<td>Hartleib, Jos</td>
<td>wdkwr</td>
<td>275 Louisa</td>
</tr>
<tr>
<td>Hartleib, Louis</td>
<td>wks Rubber fcty, h 204 Victoria</td>
<td></td>
</tr>
<tr>
<td>Hartmann, Gustave</td>
<td>wks Rubber fcty, h 50 Breithaupt</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H. L. STAEBLER &amp; CO.,</td>
<td>INSURANCE</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11 Queen South, Berlin</td>
<td>Agents for</td>
</tr>
<tr>
<td></td>
<td>Commercial Union Assurance Company</td>
<td>LIMITED</td>
</tr>
<tr>
<td></td>
<td>Total Funds Exceed $84,600,000</td>
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<tr>
<td>Hartman, Richd</td>
<td>wks Felt fcty, h 31 Hebel av</td>
<td></td>
</tr>
<tr>
<td>Hartwig, Chas</td>
<td>tmstr</td>
<td>276 Mill</td>
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<tr>
<td>Hartwig, Mrs E</td>
<td>3 John</td>
<td></td>
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<tr>
<td>Harvey, Sidney</td>
<td>finshr</td>
<td>184 King w</td>
</tr>
<tr>
<td>Hasenjaeger, A</td>
<td>206 King w</td>
<td></td>
</tr>
<tr>
<td>Hasenyager, Albt.</td>
<td>wks Power House, h 26 Arthur Place</td>
<td></td>
</tr>
<tr>
<td>Hass, August</td>
<td>bthr</td>
<td>39 Waterloo</td>
</tr>
<tr>
<td>Hass, Chas</td>
<td>wks Crook's</td>
<td>38 Breithaupt</td>
</tr>
</tbody>
</table>

## 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.

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

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
Hawthorn, Frank, biscuit bkr, 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, helpr 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
Heimecker, Edwd A, formn, h 55 Ellen w
Heimecker, George, 99 Benton
Heimecker, J C, gro, 149 King e, h 125 Weber e
Heimecker, W J, mach, h 11 helm
Heimbusch, C H, 143 Frederick
Heimler, Jos, h 35 Mary
Heinrich, Chas, wdwrk, h 34 Breithaupt
Heinrich, Jacob, mach, 54 Agnes
Heinrich, Otto, flnshr, h 159 Albert s
Heintzman, Harry, wks Sugar fcty, h 56 Lancaster e
Heintzman, Henry, carp, 65 Krug
Heintzman, Michl, wks Piano fcty, h 57 Breithaupt
Heiobach, Chas, lab, h 15 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

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. LOCHHEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 4323
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
Heldt, 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
Heit, Milton, saledy Mills & Co, h 91 Louisa
Hellbriegel, Geo, designr, h 162 Queen n
Hellem, John, wks Shirt facty, 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 43 Ellen e
Heller, Alfred (Heller Bros), h 58 Scott
Heller Bros, jewelers, 37 King e
Heller, Mrs Casper, h 121 Frederick
Heller, Edna, saledy 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, saledy A & E Heller, 43 Ellen e
Helm, Louis, wks Rubber facty, 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
Heppler, John, sadlr, h 18 Mill
Herchenreder, Aug, lab, 157 Park
Herchenreder, Con, mech, h 53 Park
Herchenrader, Hermn, formn, h 58 Samuel

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.

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.

The Mutual Life of Canada

W. M. O. LOCHEAD, District Manager.

OFFICE PHONE 511

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

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.

### TOWN OF BERLIN

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heyd, Miss E</td>
<td>wks News-Record</td>
<td>51 Water n</td>
</tr>
<tr>
<td>Hibner, D</td>
<td>mgr Hibner Furn Co</td>
<td>h 42 Francis n</td>
</tr>
<tr>
<td>Hibner, D</td>
<td>Furn Co Ltd, D Hibner, mgr. 39 Edward</td>
<td></td>
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<tr>
<td>Hickey, Geo</td>
<td>slsmn Ernst &amp; Co</td>
<td>h 48 Weber e</td>
</tr>
<tr>
<td>Hilborn, A W</td>
<td>tchr</td>
<td>h 32 Krug</td>
</tr>
<tr>
<td>Hilborn, Mrs</td>
<td>Henry C, h 95 Church</td>
<td></td>
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<tr>
<td>Hilborn, Wm.</td>
<td>drvr A &amp; E Heller</td>
<td>127 Samuel</td>
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<tr>
<td>Hilburn, J W</td>
<td>trav. 57 Bingeman</td>
<td></td>
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<tr>
<td>Hilker, Ames</td>
<td>wks W, G &amp; R, h 104 Church</td>
<td></td>
</tr>
<tr>
<td>Hilker, Mrs</td>
<td>Fred, h 91 Wilhelm</td>
<td></td>
</tr>
<tr>
<td>Hilker, Geo,</td>
<td>mach, h 91 Louisa</td>
<td></td>
</tr>
<tr>
<td>Hilker, Henry</td>
<td>cabnt mkr, h 169 Louisa</td>
<td></td>
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<tr>
<td>Hill, J E</td>
<td>clk Kaufman Rubber Co, b 375 King</td>
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<tr>
<td>Hiller, Chas.</td>
<td>lab, h 192 Waterloo</td>
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<tr>
<td>Hiller, Ernst</td>
<td>finshr, h 25 Willow</td>
<td></td>
</tr>
<tr>
<td>Hiller, Fred</td>
<td>tanr, h 126 Waterloo</td>
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</tr>
<tr>
<td>Hilliard, J A</td>
<td>dentist, 39 King w, h 289 Frederick</td>
<td></td>
</tr>
<tr>
<td>Hillz, Philip</td>
<td>marble mason, h 119 Queen s</td>
<td></td>
</tr>
<tr>
<td>Himburg, C H</td>
<td>trav, h 17 Cameron n</td>
<td></td>
</tr>
<tr>
<td>Hing Lee</td>
<td>Indry, 11 Queen n</td>
<td></td>
</tr>
<tr>
<td>Hinsberger, Danl</td>
<td>wks Rubber fac ty, h 29 St Leger</td>
<td></td>
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<tr>
<td>Hinsberger, Rupert</td>
<td>wks Button fac ty, h 15 St Leger</td>
<td></td>
</tr>
<tr>
<td>Hinsberger, Simon</td>
<td>mach, h 25 St Leger</td>
<td></td>
</tr>
<tr>
<td>Hinsberger, Simon P</td>
<td>btehr, h 64 Mansion</td>
<td></td>
</tr>
<tr>
<td>Hinton, Benj.</td>
<td>tanr, h 166 Lancaster w</td>
<td></td>
</tr>
<tr>
<td>Hintz, John</td>
<td>gard, h 45 Park</td>
<td></td>
</tr>
</tbody>
</table>

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

Total Assets (including subscribed capital, $429,000

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hintz, Louis E</td>
<td>wks Gas Wks, h 4 David</td>
<td></td>
</tr>
<tr>
<td>Hintz, Val.</td>
<td>cabntmkcr, h 98 Lancaster w</td>
<td></td>
</tr>
<tr>
<td>Hirteilis, Theresa</td>
<td>drsmkr, h 9 Queen s</td>
<td></td>
</tr>
<tr>
<td>Hirth, Frank</td>
<td>wks Brewy, h 20 Richmond av</td>
<td></td>
</tr>
<tr>
<td>Histand, John B</td>
<td>carp, h 26 Spetz</td>
<td></td>
</tr>
<tr>
<td>Histand, Mrs Leah</td>
<td>h 31 Scott Hoag, Chas, wks Shirt fac ty, h 159 Benton</td>
<td></td>
</tr>
<tr>
<td>Hoag, Chas.</td>
<td>wks Shirt fac ty, h 159 Benton</td>
<td></td>
</tr>
<tr>
<td>Hobden, W</td>
<td>b Grand Central</td>
<td></td>
</tr>
<tr>
<td>Hoch, Anthony</td>
<td>lab, h 25 Grove</td>
<td></td>
</tr>
</tbody>
</table>

### PERTH MUTUAL FIRE INSURANCE COMPANY

Established 1863
Net Cash Surplus, $202,793.

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. A. BOEHM</td>
<td>Agent for Waterloo and Berlin.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Phones—Office 249; Residence 209</td>
<td></td>
</tr>
</tbody>
</table>

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**Lembke & Kreller,**
CIGARS, TOBACCO, ETC.

**You consult your own interests by calling upon A. C. BENDER,**
REAL ESTATE DEALER, CONVEYANCER, ETC.

Kitchener Public Library
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
Sterling Accident
and Guarantee
Company

Surplus to Policyholders,
$293,889.95

Vernon’s Directory

Hoffman, Marie, salsldy, 84 Charles
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
d 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, miller, 168 King
e, h 5 Krug
Holtze, Gustv, clk, 48 Cameron s
Holtze, Hnrv, finshr, h 7 Clarence
Holtze, J L, formn Kimmel’s, h 51
Brubacher
Holtze, Jacob, salsmn Sippel &
Hagen, 42 Ellen w
Holtze, Mrs John, h 48 Cameron s
Holtzman, Ephrm, mach, 21 York
Holtzner, Saml, cabntmkrl, h 24
Mansion
Homer, Chas, wine clk Brunswick Hotel
Honsberger, J F, M D, h 97 Fred-
erick

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

STEINWAY THE WORLD’S MOST
RENOVED PIANO.

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.

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

TOWN OF BERLIN

Hood, Wm S, vocalist, 43 Krug
Hoover, Emil, pntr, h 27 Henry
Hopp, Anthony, tanr, 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, wtchnm, h 109 Wellington
Horst, Enoch G, salsmn J A Eidt, h 37 Pequegnat av
House, Andw, wdwrk, h 36 Francis n
House, John, h 48 Homewood av
Houser, Mrs C, h 110 Weber w
Houston, D W, tchr 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 107 Ahrens w
Huber, Miss A D, steno, 101 Queen n
Huber, Allen, b American Hotel
Huber, Mrs Amelia, h 135 Benton
Huber, David S, shpr, h 101 Queen n
Huber, Edwin, town treasurer, h 62 Queen n
Huber, Emil, pntr, h 119 Water n
Huber, Herbt D, accl, 45 Mansion
Huber, John A, dairy, h 22 Albert n
Huck, Jos, h 76 Water s
Huderk, Geo, tanr, 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
Huether, Chas, h 150 Queen n

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOHM, Agent.

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.

Transact 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>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>H. L. STAEBLER &amp; CO.</td>
<td>INSURANCE</td>
</tr>
<tr>
<td>11 Queen South, Berlin</td>
<td>Agents for</td>
</tr>
<tr>
<td>The Rimouski Fire</td>
<td>INSURANCE COMPANY</td>
</tr>
<tr>
<td></td>
<td>Established: 1876</td>
</tr>
<tr>
<td></td>
<td>Surplus to Policyholders, $285,358 (including uncalled capital stock)</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Huether, C N</td>
<td>111 Queen n</td>
</tr>
<tr>
<td>Huether, H N</td>
<td>111 Queen n</td>
</tr>
<tr>
<td>Hulme, Wm</td>
<td>35 Irvin</td>
</tr>
<tr>
<td>Hummel, Ida</td>
<td>6 Oak</td>
</tr>
<tr>
<td>Hummel, Jacob</td>
<td>6 Oak</td>
</tr>
<tr>
<td>Hummel, Mrs Marie</td>
<td>40 Webster</td>
</tr>
<tr>
<td>Hummel, Martin</td>
<td>6 Oak</td>
</tr>
<tr>
<td>Hummel, Philip</td>
<td>9 Pine</td>
</tr>
<tr>
<td>Humphrey, Robt</td>
<td>51 Courtland av e</td>
</tr>
<tr>
<td>Humphrey, Thos</td>
<td>54 Courtland av e</td>
</tr>
<tr>
<td>Humphries, Mrs Elenor</td>
<td>261 Frederick</td>
</tr>
<tr>
<td>Hunengard, Bernard</td>
<td>128 Lancaster e</td>
</tr>
<tr>
<td>Hunt, August, lab</td>
<td>216 Victoria</td>
</tr>
<tr>
<td>Hunt, F J</td>
<td>60 Foundry n</td>
</tr>
<tr>
<td>Hunt, Geo</td>
<td>23 Ellen e</td>
</tr>
<tr>
<td>Hunt, Jos</td>
<td>224 Victoria</td>
</tr>
<tr>
<td>Huss, Eugene</td>
<td>240 King e</td>
</tr>
<tr>
<td>Hutton, E</td>
<td>28 Ellen e</td>
</tr>
<tr>
<td>Hyatt, Elmer</td>
<td>60 Bingeman</td>
</tr>
<tr>
<td>Hymmen, Harvey</td>
<td>281 Frederick</td>
</tr>
<tr>
<td>Hymmen, Henry</td>
<td>47 Alma</td>
</tr>
<tr>
<td>Hymmen, Homer</td>
<td>285 Frederick</td>
</tr>
<tr>
<td>Hymmen, Millie</td>
<td>107 Church</td>
</tr>
<tr>
<td>Hymmen, P</td>
<td>95 Queen n</td>
</tr>
<tr>
<td>Hymmen, P &amp; Co, Ltd</td>
<td>100-102 King w</td>
</tr>
<tr>
<td>Ide, Carl</td>
<td>17 Schneider</td>
</tr>
<tr>
<td>Iler, Wilson</td>
<td>356 King w</td>
</tr>
<tr>
<td>Illing, Harry</td>
<td>27 Roy</td>
</tr>
<tr>
<td>Imperial Tea Co</td>
<td>L Steppeler, prop, 66 Queen s</td>
</tr>
<tr>
<td>Ingfahr, Jos</td>
<td>215 Queen s</td>
</tr>
<tr>
<td>Ingold, Jacob</td>
<td>60 Glove fac ty</td>
</tr>
<tr>
<td>Inglis, Alex</td>
<td>16 Michael</td>
</tr>
<tr>
<td>Israel, Geo</td>
<td>31 Irvin</td>
</tr>
<tr>
<td>Israel, Jacob</td>
<td>164 Benton</td>
</tr>
<tr>
<td>Israel, John</td>
<td>192 Breithaupt</td>
</tr>
<tr>
<td>Israel, Michl</td>
<td>19 Mill</td>
</tr>
<tr>
<td>Israel, Urias</td>
<td>83 Scott</td>
</tr>
<tr>
<td>Itter, Peter</td>
<td>240 Frederick</td>
</tr>
<tr>
<td>Jackson, Cochrane &amp; Co, wood wkg machy, etc, 16 Victoria</td>
<td></td>
</tr>
<tr>
<td>Jackson, Graham</td>
<td>23 Alma</td>
</tr>
</tbody>
</table>

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**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

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, prnlr 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
Jamieson, David, plmrbr, 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 129 Louisa
Jansen, Arnold, jeweler and optician, 10 Queen s, h 158 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, h 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
PHONES
Office 249. Residence 209.

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
3 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 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
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 fcty, h 15 Richmond av
Kingsley, R J, wks Rubber fcty, 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

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. 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
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
Kittel, Mrs Isabella, h 13 Joseph
Kladimirsky, Oscar, pedlr, 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
Kleinschmidt, Roy, foremn, 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
Klehm, 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 facty, 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, Albh T, wks Rubber facty, h 275 Wellington
Knechtel, Chas, arch, 40½ King e, h 31 Courland 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, h 100 Queen n
Knell, Fred, h 48 Ellen w
Knell, Fred, h 132 Breithaupt
Knell, Henry, real est, 9 King e, h 100 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

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

Koafsky, Michael, lab, h 97
Charles
Koch, Jacob R, shipr, 23 Charon
Koch, John M, wks W, G & R, h 90 Tuerk
Kocinets, Gordon, mech, h 37
Albert's
Koebel, Alex, carp, h 73 Krug
Koebel, Martin, h 29 Shanly
Koebel, Peter, lab, h 8 Arthur Pl
Koehler, Chas M, pntr, h 26 Albert
Koehler, John S, blksmith, h 137
-Kalter
Koehler, Julius, h 25 Oak
Koehn, Edna, sisldy, 79 Weber e
Koenig, Ioma, drsmkr Smyth Bros, 125 David
Koenig, Mrs T, h 125 David
Kolb, Miss, sisldy Lang Bros, 18 Bingeman
Kolb, Mrs D, h 18 Bingeman
Kolbrenner, Peter, blksmith, h 47
-Queen s
Kolonski, Alex, lab, h 162 King e
Kopperser, John, finshr, h 174
Wilmot
Kost, Alb, mech, h 144 Ahrens w
Koy, Jacob, shmkr, h 172 King e
Kraemer, Geo, tinsmith, h 81
Samuel
Kraen, Anthony, h 52 Water s
Kraen, Ida, sisldy China Hall, 52 Water s
Kraft, August, carp, 75 Edward
Kraft, Chas A, wks G E Potter, h 37 Cedar n
Kraft, E, butcher, 94 King e, h 8
Scott
Kraft, O, cashr W O Costello & Co
Krafft, Miss Rosa, h 100 Park
Krahn, Lorentz, carp, h 91 Park

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

Kramer, Benj, pedlr, h 14 Wipper Place
Kramer, Rudolph, butn mkr, h 52 Schneider av
Kamp, Louis, drvr, h 104 Brubacher
Krantel, Adorf B, chemist, h 17 Hilda Place
Krantz, Henry, mech, h 102 Wellington
Kranz, Carl, fire, life and accident insurance, 38 King e, h 87 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.

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. 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
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
Kraus, 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 Courland av e
Kreller, Fred, btchr, 103 Water n

Kreller, Philip (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 150 Church
Krohn, Carl H, mech, h 56 Mill
Krolitzki, Jno, lab, h 156 Strange
Kronenberg, Mrs F, h 49 Foun dry s
Kropf, Albt, cabntmkr, h 121 Weber e
Kropf, Geo, packr, h 201 Weber e
Krube, Henry, h 67 Peters burg 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
Kruether, 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. 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

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
Kruschevski, M, fnshr, h 147
Glasgow
Kruschinski, August, lab, h 29
Grove
Kruschinski, Theo, mech, h 157
Waterloo
Kruse, Chas, plmbr, h 138 Church
Kruse, Fred, cartkr, h 152
Albert s
Kruse, Wm, tanr, h 13 Roland
Kruspe, Ezra, h 17 Martin
Kuboba, Alfd, h 108 Blucher
Kuch, Chas, pntr, h 15 Brubacher
Kudoba, Fred, mech, h 156 Waterloo
Kuehn, John, lab, h 98 College
Kuehner, Adam, shmkr, h 42
Ahrens w
Kuehner, Lincoln, mech, h 45
Ahrens w
Kuempe, Ferd, mech, h 25 Ellen w
Kuenemann, Mathw, wks Rubber facty, h 48 Wilhelm
Kufske, Chas, contr, 23 Locust
Kufski, Conrad, wchmn, h 128 Mill
Kuhl, T S, gro, h 285 King w
Kuhllthau, 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, Alb, 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, fnshr, h 53
Wellington
Lackner, Mrs C, h 5 Otto

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST W AlPER BLOCK.
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.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

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

Lang, Etta, saldsidy Lang Bros, 20 Heines
Lang, Geo, h 76 Queen n
Lang, Henry S, h 20 Heines av
Lang, Irene, saldsidy Raymond Sewg Mach, 165 Courtland av n
Lang, John A, h 24 Water n
Lang, R D (Lang Bros & Co), h 22 Irvin
Lang Tanning Co, Ltd, 30-36 Francis s
Lantz, Chas, wks Brewy, h 75 Louisa
Lantz, John, salsmn Smyth Bros, 41 Waterloo
Lanz, Mrs Chas, h 15 Bierwagen
Laskey, Albt, lab, 10 Gateman ine
Lasso, John, lab, h 140 Wellington
Lasso, Wm, finshr, h 216 Wellington
Latsch, Wm, h 43 Water n
Latimer, Barney, brbr, 112 King w, b Brunswick Hotel
Lauber, Andw, wks G T R, h 122 Edward
Lauber, Oscar, h 134 Louisa
Lauder, Henry, wks Merch Rubber Co, h 121 Water s
Laumer, John, trav, h 29 Otto
Laughlin, Robt, designr, h 59 Joseph
Lautenschlager, Jacob, 62 Courtland av e
Lautenschlager, P S, h 166 Frederick
Lautenschlager, R W, bkpr, 166 Frederick
Law, Jas, bkpr, h 340 King w
Lawrason, Wm A, livery, 25 Queen n, b Market Hotel
Lawrence, Frank, wks Felt fac ty, h 100 Waterloo

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.

<table>
<thead>
<tr>
<th>TOWN OF BERLIN</th>
<th>101</th>
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<tbody>
<tr>
<td>Leaper, Mrs Elizbeth, h 39 Ellen e</td>
<td></td>
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<tr>
<td>Learn, Miss Mary, h 98 Church</td>
<td></td>
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<tr>
<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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<tr>
<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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<tr>
<td>Leeson, W H, general store, 38 King w, h 32 Weber e</td>
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<tr>
<td>Lefferis, 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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<tr>
<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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<tr>
<td>Lemenski, G, h 182 Wilmot</td>
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<tr>
<td>Lemenski, I, h 135 Strange</td>
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<tr>
<td>Lepek, Martin, h 188 Breithaupt</td>
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<tr>
<td>Lesewski, Anthony, h 68 Breithaupt</td>
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<tr>
<td>Leslin, Lazarus, shmrk, h r159 King w</td>
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<tr>
<td>Letson, Chas, wks G T R, h 94 Lancaster w</td>
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<tr>
<td>Letson, Elmore, drvr Dom Exp, h 55 Foundry s</td>
<td></td>
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<tr>
<td>Levan, Zeph, wks Rubber fcty, h 28 Pinke</td>
<td></td>
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<tr>
<td>Lewandowski, Anthony, lab, 185 Strange</td>
<td></td>
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<tr>
<td>Lewandowski, Frank, lab, h 185 Strange</td>
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<tr>
<td>Lewis, Alma, steno W, G &amp; R, 62 Courtland av e</td>
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<tr>
<td>Leyes, Norbert, brbr, h 68 Mill</td>
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<tr>
<td>Leyes, Oswald S, asst clk, 68 Mill</td>
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</tbody>
</table>

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

Total Funds Exceed $84,600,000

Lier, Nicklaus, wks Rubber fcty, h 184 Waterloo
Linderman, Gertha, opr Bell Tel Co, 94 Weber e
Lindsay, Clayton, salmn Ernst & Co, 74 Cedar n
Lindsay, Leander M, wks Berlin Foundry, h 48 Queen s
Lintner, Alfred, repairs, h 27 Alma
Lipinski, Chas, mach, h Cedar Grove av
Lipinski, Herman, lab, h 325 King e.

GOSE 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, $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 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

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

Lippert, Afd O, carver, h 255 Louisa
Lippert, Edward, furniture and undertaker, 104 King w, h same
Lippert Furn Co, Geo Lippert, mgr, 222 Louisa
Lippert, Geo, furn mfr, h 289 King w
Lippert, Geo J, furn mfr, h 29 Roland
Lippert, H L, agent, 16 Hermie Pl
Lippert, Herman, clk E A Sauder, 162 Queen s
Lippert, Henry, h 162 Queen s
L'pper, Menno, wks Rubber facty, h 234 Wellington
Litfin, Jos, lab, h 62 Edward
Litfin, Martin, lab, h 128 Elgin
Litfin, Michi, lab, h 208 King e
Litzkus, Augst, lab, h 123 Victoria
Little, Edwin, salmsn Metcalf & Co, h 24 Peter
Liscow, Wm, salmsn Dunke & Co, b 132 Mill
Livink, Jas, lab, h 348 King w

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, 4thr, 18 Queen n, h 113 Water s
Lockhart, Archbld, coal, 64 Wilmot and 64 King w, h 36 Courtland av w
Lockhart, Alex, bkpr, h 100 Water s
Lockhart Cartage Co, A Lockhart, mgr, 64 King w
Lockhead, 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 Wellington
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 Weaver's, 199 Ahrens w
Lorentz, Martin, lab, h 44 Pinke
Lorentz, Normn, lab, 44 Pinke
Lossing, Chas, pntr, h 86 Courtland av e
Lowes, Miss A F G, milnr, 70 King w, h 29 Roland
Luckhard, C F, mgr Luckhard Specialty Co, 56 Queen s
Luckhard, Ottile M, steno Luckhard Specialty Co, b 35 Scott
Luckhard Specialty Co, C F Luckhard, mgr, 56 Queen s

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. LOCKEAD, District Manager
51 KING ST. WEST, Phone 511. House Phone 323
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

Ludwig, Edwd, carp, h 136 Waterloo
Ludwig, Frank, wdwrk, h 127 Waterloo
Ludwig, John, mach, h 123 Waterloo
Luelo, Carl, h 160 Queen s
Luening, Fred, tnr, h 63 Wellington
Luening, Gustave, tnr, h 141 Albert s
Luesing, Mrs Henry, h 36 Elgin
Luesing, M. steno, 36 Elgin
Luft, Henry, lab, h Union
Luft, Julius, eng, h 28 Spring
Luft, Philip, milkman, h 190 Lancaster
Luft, Wm, milkman, h 134 Lancaster
Lunz, Geo J, wks Rubber facly, h 18 Louisa
Lunz, Jacob, lab, h 126 Edward
Lurke, John, wks News-Record, 34 Caroline
Lutz, S, wks News-Record, 84 Church
Lynn, Rev John E, 256 Frederick
Lyric, (The), H Whipper, prop, 74 King w
Macauley, John, oil, 24 Joseph
MacBride, Jennie, slsldy S H Knox & Co, lvs Waterloo
MacBride, Nellie, salsldy S H Knox & Co, lvs Waterloo
McBrine, L, mgr L McBrine & Co, h 87 Ahrens w
McBrine, L. Co, Ltd, L McBrine, mgr, 73 Charles
McCallum, J J, cigars, 1 King w and 158 King w, h 182 King w
McCann, John, h 125 King e
McCarthy, Mrs Dennis, h 60 Francis n

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

McCrossen, Mrs C, h 73 Victoria
McCrossen, T J, clk, 75 Victoria
McCuag, Wm (Walker Bin & Store Fixtre Co), h 24 Ahrens e
McCutecheon Bros, tirs, 51 Gaukel
McCutecheon, Forest, finshr, h 38 Theresa
McCutecheon, Jos, btchr, h 13 Mill
McCutecheon, Robt, btchr, h 53 Gaukel
McCutecheon, Wm J, btchr, 79½ & 81 King w and 47 Gaukel, h 71 Gaukel

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 209.

LEMBKE & KRELLER,
Cigars, Tobacco, Etc.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING STREET WEST, WALPER BLOCK.
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. West, Berlin

OFFICE PHONE 511

HOUSE PHONE 323
TOWN OF BERLIN

Mahn, Henry, shmkr, h 28 Pequegnat av
Mahn, John, firemn, h 16 Daniel
Maier, Jacob, wks Glove factory, h 26 Courtland av w
Malleck, Geo, wks Daily Telegraph, 130 King e
Mandelsloh, Mrs E, h 14 Mascot lane
Mandelsloh, Mrs T, 22 Ahrens w
Mangold, Mrs John, 144 Queen n
Mank, Noah, firemn, 101 Cedar s
Manowski, Fred, mech, h 119 Tuerk
Manser, John, mach, 85 Hoffman
Mansz, Geo, btchr, 79 Weber w, h 85 Weber w
Mansz, W H, btchr, 71 Waterloo, h 63 same
Manz, John, eng, h 104 Scott
Marchand, Oscar, lab, h 21 Spring
Marcroft, Gottieb, lab, h 169 Heiman
Markle, Nelson, wks Berlin Furn Co, h 43 Albert s
Marklewitz, C F, lab, h 140 Queen n
Marr, Geo, photos, 10 King e, h 63 Bingeman
Marrin, Edwd, trav Randall & Roos, h 171 King w
Martick, Nichalaus, lab, h 202 King w
Martin, Albt, wks W, G & R, h 47 Henry
Martin, Arthur J, drvr, h 169 Lancaster w
Martin, Dorah, clk W, G & R, 22 Gordon
Martin, Fred, cartkr, h 22 Gordon
Martin, H J, tchr, h 42 Samuel
Martin, Herman, tchr, 22 Gordon

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, wks Sugar fcty, h 11 Simeon
Martin, Wellington, shiwr Alpha Chemical Co, h 70 Lancaster e
Martz, 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 249; Residence 209

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

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.

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

**Surplus to Policyholders,**
$293,899.95

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Job</th>
<th>Home</th>
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<tbody>
<tr>
<td>Martz, Alex</td>
<td>wks Elect Lt Wks</td>
<td>h 150 Church</td>
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<tr>
<td>Martz, Henry W</td>
<td>pntr, h 99 Benton</td>
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<tr>
<td>Mason, Fred</td>
<td>sectn formn, h 303 Wellington</td>
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<tr>
<td>Massel, Chas J H</td>
<td>wks Rumple’s, h 91 Scott</td>
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<td>Massen, Miss M</td>
<td>h 76 King e</td>
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<td>Massel, Michl bkr</td>
<td>75 Frederick, h 71 Frederick</td>
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<td>Massel, Ottillia slsldy Snyder Bros</td>
<td>24 Alma</td>
<td></td>
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<tr>
<td>Master, Elsie nurse</td>
<td>27 Ellen e</td>
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<tr>
<td>Master, Irvine City Flour Mills, 214 Queen s</td>
<td>h 71 Schneider av</td>
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<tr>
<td>Master, J K supt Kimmel Felt Co</td>
<td>h 21 Otto</td>
<td></td>
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<tr>
<td>Master, Mrs Lydia</td>
<td>h 27 Ellen e</td>
<td></td>
<td></td>
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<tr>
<td>Mather, David, carp</td>
<td>h 66 Charon</td>
<td></td>
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<tr>
<td>Mathis, Jacob lab</td>
<td>13 Foreman Place</td>
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<tr>
<td>Mathel, Michl</td>
<td>h 80 Weber w</td>
<td></td>
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<tr>
<td>Matthews, Edwd tmstr</td>
<td>h 68 Weber e</td>
<td></td>
<td></td>
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<tr>
<td>Matthews, Frank mach</td>
<td>h 105 Cedar s</td>
<td></td>
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<td>Mathews, Ormond btchr</td>
<td>h 39 Queen n</td>
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</tbody>
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Matthews, Ormond, jr, h Tuerk
May, August, contr, h 30 Ellen w
May, Conrad, cabntmkdr, h 33 Grove
May, Hannah, slsldy China Hall, 30 Ellen w
May, Henry, carp, 44 Elgin
May, Henry T, sec-treas Berlin Table Mfg Co, Ltd, 42 Elgin
May, John, h 56 Cedar n
May, Mrs Kate, h 42 Elgin
May, Wm, finshr, h 27 Charon
Mayberry, Dell, mech, h 455 King w
Meagher, T P, adv sol Daily Telegraph, 89 David
Mehlenbacher, L A, tobcnst, h 40 Roy
Mehlenbacher, W B, clk, h 17 St Leger
Meier, Frank, lab, h 200 Lancaster w
Meier, Henry, mech, h Union
Meinke, Wm, cigar mfr, 93 King w, h 9 Ahrens e
Menzinger, Geo, pckr, h 40 Wilhelm
Meisner, C, h 87 Weber e
Meisner, Geo C, h 25 Martin
Meisner, Louis (Strub & Meisner), h 39 Cedar s
Melchin, Hermn, tanr, 164 Tuerk
Menges, Conrad, h 45 Elgin
**Merchants' Bank, W E Butler, mngr, 46 King w**
Merchants' Printing Co, printers and publishers, 23 Queen n
Merchants' Rubber Co, 51 Breithaupt
Merner, Alex W, deputy registrar, h 11 Alma
Merrick, L D, prop China Hall, 20 King e, h 18 St George

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The MUTUAL LIFE OF CANADA
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

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
Melt, 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, tarr, 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, improtr, 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, prntr Rittenger & Motz, 44 Ellen e
Miehm, Solomon, mason, h 64 Lancaster w
Mielhausen, John, h 22 Bingeman
Miellke, Chas F, bkpr Randall & Roos, 264 Frederick
Miesner, Wm, mech, h 92 Wellington

LEMBKE & KRELLER,
CIGARS, TOBACCO, Etc.

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
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. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

| H. L. STAEBLER & CO., | Millar, Fred, wks Kaufman's, h 92 Charon |
| INSURANCE            | Millar, John, box mkr, h 120 King e |
| 11 Queen South, Berlin| Millar, John M, tanr, h 61 Glasgow |
| Agents for           | Millar, Oscar (Millar & Solomon), 158 Tuerk |
| The Rimouski Fire    | Millar, Philip P, firemn, h 188 Louisa |
| INSURANCE COMPANY    | Millar, Mrs Rose, h 25 College |
| Established 1876     | Millar, Simon, carp, h 48 Krug |
| Surplus to Policyholders, $235,358 | Millar, Mrs Simon, h 55 Alma |
| (Including uncalled capital stock) | Millar, W, mech, h 253 King w |
| Miglarini, Laso, llr, h 302 King w | Miller, Wm, lab, h 9 Albert s |
| Mihm, Rev A P, pastor German Baptist Church, h 84 Benton | Miller, Wm, lab, h 55 Albert s |
| Milburn, Mrs Helen, hair gds, 104 King e, h 270 King e | Miller, Wm, lab, h 100 Wilmot |
| Millar & Sims, barristers, 47 King w | Miller, Wm, mech, h 13 Pine |
| Miller & Solomon, grocers, 108 Wilmot | Mills, Fred, lab, h 34 Caroline |
| Miller, A B, blksmth, 159 King e, h 182 King e | Minchin, D J, M D, h 60 Foun- |
| Miller, A H, town clerk, Town Hall, 100 Queen n | dry s |
| Millar, Alex (Millar & Sims), h 100 Queen n | Minikowski, L, gro, h 92 Strange |
| Millar, Anthony, shmrk, h 42 Waterloo | Minister, Michl, mach, 53 Strange |
| Mills, C H, & Co, dry goods, 22-4 King e | Mitchell, —, h 91 St George |
| Mills, C H (C H Mills & Co), h 51 Alma | Mitchell, Herbt, cabntmkr, h 26 Courtland av e |
| Miller, Carl, lab, h 11 Albert s | Mitchell, W E, bkpr, h 163 Queen s |
| Miller, Chas E, mech, 158 Tuerk | Mitchell, W O, h 14 Mitchell av |
| Miller, Chas G, wks Felt facty, h 159 Waterloo | Mitchell, Wm, h 10 Mitchell av |
| Miller, Rev C R, h 1 Otto | Mitzlaff, John, lab, h 101 Spring |
| Miller, Eph, blksmth, h 182 King e | Mode, John L, clk Smyth Bros, 14 St George |
| Miller, Fred, pttr, E Hamel & Co | Moebus, Louis, h 116 Benton |
| Miller, Fred, wks Kaufman's, h 92 Charon | Moffatt, John, trav, h 28 Weber w |
| Miller, John, box mkr, h 120 King e | Mogk, Mrs E, h 143 King e |
| Miller, John M, tanr, h 61 Glasgow | Mohr, H C, gro, 62 Frederick, h 9 Foreman Place |
| Miller, Oscar (Millar & Solomon), 158 Tuerk | Moier, Ella, salsidy A & E Heller, 21 Schneider av |
| Millar, Philip P, firemn, h 188 Louisa | Molson, Fred, finshr, 422 King w |
| Millar, Mrs Rose, h 25 College | Moody, David, trav, h 74 Lancaster e |

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 superiority 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, foremn, 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, wdwrk, h 55 DeKay
Mosser, Edwd, drvr, 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, prnttr, 203-5 King w
Moyer, Edna salsldy, 21 Schneider av

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

C. A. BOEHM, Agent
Waterloo and Berlin

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

Kitchener Public Library
### 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

**PHOENIX INSURANCE COMPANY**

OF HARTFORD, CONN.

Established 1854

<table>
<thead>
<tr>
<th>Total Assets,</th>
<th>$9,900,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Losses Paid,</td>
<td>$65,000,000</td>
</tr>
</tbody>
</table>

### Vernon’s Directory

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moyer, Ella</td>
<td>steno W, G &amp; R</td>
<td>159 Lancaster e</td>
</tr>
<tr>
<td>Moyer, Mrs H</td>
<td>h 55 Scott</td>
<td></td>
</tr>
<tr>
<td>Moyer, Herbt J</td>
<td>clk W, G &amp; R</td>
<td>128 Queen s</td>
</tr>
<tr>
<td>Moyer, John</td>
<td>h 10 Irvin</td>
<td></td>
</tr>
<tr>
<td>Moyer, Mrs Peter</td>
<td>h 19 Scott</td>
<td></td>
</tr>
<tr>
<td>Moyer, Peter L</td>
<td>horse dir, 17 Eby</td>
<td></td>
</tr>
<tr>
<td>Moyer, S C</td>
<td>h 57 Duke</td>
<td></td>
</tr>
<tr>
<td>Moyer, S S</td>
<td>bkpr, h 159 Lancaster e</td>
<td></td>
</tr>
<tr>
<td>Moyer, Vernon</td>
<td>bkpr J Fennell &amp; Son, 21 Brubacher</td>
<td></td>
</tr>
<tr>
<td>Mueller, Carl</td>
<td>ptr, h 23 Roland</td>
<td></td>
</tr>
<tr>
<td>Muldoon, Edwin T</td>
<td>cabntrmk, h 55 John</td>
<td></td>
</tr>
<tr>
<td>Muldoon, Jos</td>
<td>finshr, 203 King e</td>
<td></td>
</tr>
<tr>
<td>Muller, Albt C</td>
<td>h 162 Waterloo</td>
<td></td>
</tr>
<tr>
<td>Munro, Wm</td>
<td>brokr, 24-6 Queen n</td>
<td></td>
</tr>
<tr>
<td>Murawsky, Martin</td>
<td>finshr, h 136 Blucher</td>
<td></td>
</tr>
<tr>
<td>Murawski, Peter</td>
<td>shipper, h 288 Breithaupt</td>
<td></td>
</tr>
<tr>
<td>Murawski, Theo</td>
<td>carvr, h 124 Ahrens w</td>
<td></td>
</tr>
<tr>
<td>Murdie, R</td>
<td>telr Dom Bank, Union</td>
<td></td>
</tr>
<tr>
<td>Murray, John J</td>
<td>bkr, h 52 Henry</td>
<td></td>
</tr>
<tr>
<td>Musclow, Wm</td>
<td>tmstr Sugar fcty, h Lancaster w</td>
<td></td>
</tr>
<tr>
<td>Musselman, Amos</td>
<td>bkpr W, G &amp; R, 121 Weber e</td>
<td></td>
</tr>
<tr>
<td>Musselman, Mrs C</td>
<td>h 16 Krug</td>
<td></td>
</tr>
<tr>
<td>Musselman, Frank</td>
<td>wks Button fcty, h 54 Samuel</td>
<td></td>
</tr>
<tr>
<td>Musselman, Mrs D M</td>
<td>h 36 Cameron n</td>
<td></td>
</tr>
<tr>
<td>Musselman, Isaac</td>
<td>wks Rubber fcty, h 26 Kaiser</td>
<td></td>
</tr>
<tr>
<td>Musselman, Walter</td>
<td>salmn S H Knox &amp; Co, 51 Church</td>
<td></td>
</tr>
</tbody>
</table>

**Mutual Life of Canada, W M O Lochead, dist mgr, 51 King w**

Mylins, Mrs Amelia, h 37 Margaret av

My Valet, H Karow, 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

Neibergall, E, clk Light Comsn

Neichel, 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, ohm, mason, h 110 Wellington

Niederheuser, Gottlib, h 132 King e

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

Niergarth, Arthur, mac', h 21
Heines av
Niergarth, Henry, brdng, h 60
Breithaupt
Niergarth, Philip, mgr Star Shoe
Co, h 72 Louisa
Niehaus, Chas F, postmaster, h
17 Margaret av
Nihal, Edwd, lab, h 25 Eby
Nihls, Ludwig, street sprinkler,
h 47 Albert's
Noegel, Martin, grdnr, h 22
Homewood av
Noll, August, mach, h 282 Breithaupt
Noll, Gustave, firemn, h 55 Foundry n
Norman, Lambert, tchr, h 113
Lancaster e
Northern Life Ins Co, h 60 Foundry w
Norton, C H, prop Berlin Soda
Water Works, h 41 Foundry w
Norton, C H, prop Berlin Soda
Nowach, John, wks Glue facaty,
h 22 Campbell Place
Nowak, Frank, tannr, h 43 Shanly
Nylland, Geo H, mech, h 48
Schneider av
Oberer, Casper, lab, h 146 Wel­lington
Oberer, Christian, lab, h 117 We­ber e
Oberer, Hnry, mach, h 82 Cedar s
Oberer, Herman, shoemkr, h 130
Louisa
Oberholtzer, Mrs Annie, h 146
Lancaster e
Oberholtzer, D S, shoemkr, h 173
Strange
Oberholtzer, I H, wks Rope Fcty,
h 19 Pandora av
Oberholtzer, J B, shmkr, h 19
Courtland av e

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
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 209

Lembke & Kreller,
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.

I 1 12

VERNON’S DIRECTORY

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 - 1,520,000
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
Ohlheuser, Anthony, cbnt mkr, h 89 Water n
Olarek, John, h 206 Strange
O’denberg, Fred, tanr, h 44 Cherry
Odenberg, Herman, tanr, h 114 Strange
Olninski, Thos, lab, h 250 Tuerk
Olympia Confectionery, Timothy Eagen, prop, 40 King w
O’Neil, George, chief of police, h 71 Alma
O’Neil, Michl, 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, Millt; 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 I S K Weber Co, Ltd, h 14 Bingeman
Ott, John, wtchmn, h 199 Courtland av e
Ott, Michl, (Ott Brick Co), h 292 Mill
Ott, Saml, tmstr, 292 Mill
Ott, Wm, carp, h 12 Spetz
Ottlerbin, Henry, carp, h 110 Water s
Paepke, Henry, mason, h 92 Hoffman
Paetz, Geo, plstr, h 73 Ahrens w
Palkewicz, John, mech, h 19 Henry
Pappenksi, Abram, lab, h 165 Tuerk
Pappernick, Sam. agt, h 159 King w
Partica, Adam, tanr, h 78 Strange
Pasoe, 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 & jewelr, 30 King w, h 53 Duke
Pequegnat, Philip, jwlr, h 21 Samuel
Pernfus, Norman, ptrnmkr, h 35 Theresa
Perrin, A A, photo, 155 Wellington, h 143 Weber w
Perrin, Benjamin, coal oil dlr, h 52 Foundry s
Perrin, Jos, h 63 Mill
Perrin, Gordon, uphlstr, 52 Foundry
Perrin, Wellington, mach, h 8 Lancaster w
Perschbacher, 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
Planner, Edwd, salsmn 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.
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
Imperial Guarantee
and Accident
Insurance Company
of Canada

Surplus to Policyholders, $213,447.72

Plate, Mrs Mary, h 83 Water n
Plesek, John, tanr, h 52 Pinke
Plesek, L H, pntr, h 58 Weber e
Plomski, Wm, jr, button wkr, h 197 Waterloo
Plummer, P A, mason, h 108 Weber e
Podam, August, mec. i. 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, pntr Ritten-ger & Molz, h 94 Wellington
Polalc, Stephn, lab, h 74 Victoria
Poll, Chas, lab, h 213 Strange
Polakowski, Wm, wks G T R, h 102 Louisa
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
Pippin, Agnes, h 60 Walter
Pippin, Jas, florist, 60 Walter
Plesek, John, h 52 Pinke
Plesek, L H, pntr, h 58 Weber e
Plomski, Wm, jr, button wkr, h 197 Waterloo
Plummer, P A, mason, h 108 Weber e
Podam, August, mec. i. 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, pntr Ritten-ger & Molz, h 94 Wellington
Polalc, Stephn, 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
Pommer, Annie drsmkr, 29 Andrew
Pommer, Danl, cabntmkrr, h 29 Andrew
Pommer, Louis, wdwrk, h 221 Victoria
Popplow, Henry, finshr, h 24 Water 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. 0. LOCHEAD, District Manager
51 K Ing ST. WEST, Phone 511
House Phone 323

VERNON'S DIRECTORY

Pflug, Fred A, h 114 Water n
Pfohl, Henry, lab, h 124 Weber e
Philp, Geo O, prop Theatorium, h 9 Ahrens w
Phillips, 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
Pietz, Otto, pntr, h 25 Locust
Pinchant, 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, 60 Walter
Platz, Jacob, h 200 King w
Platz, Martin, lab, h 5 Gaukel
Platz, Wm, wks Rubber factory, h 165 Joseph
Player, Walter, wks G T R, h 275 Victoria

114

TOWN OF BERLIN

Porteous, R S, supt Athens Furn Co, h 94 Margaret av
Post Office, Chas T Neihaus, post master, 47 King e
Potter, Fred, prntr Daily Telegraph, 32 David
Potter, G E, hdwre, 29 King e, h 22 Weber w
Potter, Mrs Jas, h 38 John
Potter, Mrs Seth, h 32 John
Prager, Gustav, ins agt, h 172 Lancaster w
Preikschat, Chris, h 45 Cedar s
Preikschat, Ella, milnr, 12 Foundry n, 45 Cedar s
Preikschat, Ertme, milnr, 12 Foundry n, h 45 Cedar
Pressing, Wm, tanr, 151 Wilmot
Preuss, Mrs Augst, 40 Cameron s
Priebe, Gustav, lab, h 15 Heins av
Pritchard, Miss Annie drsmkr, 68 King w, h 14 Mitchell av
Prittie, Arthur, mgr Knox & Co, h 94 St George
Prudential Life Ins Co, North America, Chas A Bilhaz, asst supt, 63 Frederick
Pruski, John, lab, h Brunswick
Pruski, Michl, lab, h Brunswick
Pschellusch, Chas, carp, h 223 Breithaupt
Pschellusch, Mrs Rosa, h 213 Breithaupt
Pstrong, Frank, lab, h 9 Caroline
Pstrong, John, mldr, 9 Caroline
Pugsley, Edmund, tchr, h 11 Ellen e
Pulkowski, Fred, mason, h 21 Caroline
Purell, Thos, wks Piano Fctry, h 44 Breithaupt
Puttock, Alex, foremn Trunk Fctry, h 101 Courtland av e

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

Queen City Oil Co, J H Franks, mgr, Wilmot
Quering, John, h 16 Queen n
Quickfall, A C, ice dealer, 109 David, h 115 David
Quickfall, C I, h 76 Courtland e
Quigley, Jos, uphlstr, h 41 Weber w
Quirmbach, Mrs C P, h 14 Ellen w
Quirmbach, Elizbth, drsmkr, 14 Ellen w
Quirmbach, Emil, shmkr, 50 Frederick, b American House

LEADING FIRE INSURANCE COMPANY IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

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.

Kitchener Public Library
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.

II6
VERNON'S DIRECTORY

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

Rabethge, Frank, tanr, h 139
Tuerk
Raddatz, Alfd, pntr, 107 Wilmot
Raddatz, David, lab, h 107 Wil­
mot
Radtko, Wm, btchr, h 236 Mill
Rake, Adam, h 134 Edward
Ramhun, 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
Rathmann, A J, bkpr H Wolfhard
& Co, h 90 Frederick
Rathmann, Herman, foremn Can
Furn Co, h 91 Frederick
Rathman, Hugo, wks Piano fcty,
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 48 Charon
Reeve, Walter, mach, h 150 Mill
Refeski, Michael, tanr, h 20
Mount Hope
Rehm, John C, tanr, h 198
Breithaupt
Rehm, 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
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 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, cbntmkr, 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
Bellinger, Henry, lab, h 220 Victoria
Bellinger, Mrs Jos, h 159 Frederick
Bellinger, Saml, lab, h 126 Ahrens w
Bellinger, Geo, lab, h 51 Wellington
Bellinger, Henry, lab, h 220 Victoria
Bellinger, Mrs Jos, h 159 Frederick
Bellinger, 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 Commerce, 41 David
Rhodes, A W, glove ctr, 11 Foreman Place
Rhodes, Wm, jr, slsmn J J McCullum, h 17 Foreman Place
Rhodes, Wm J, asst Fire Chf, h 11 Foreman Place
Rice, Joseph, lab, h 201 Queen s
Richardson, J J, bkpr, h 298 Frederick
Richardson, C A, h 92 Church
Richert, John B, wdwrk, h 138 Church
Richert, M B, milkman, h 25 Cedar s
Richmond, G D, local manager
Bell Tel Co, 28 Foundry n
Riemen, Albt, foremn Sewers, h 171 David
Riemen, Irvin, foremn, h 79 Lancaster e
Riemen, J A, milkman, h 24 Albert s
Riemen, Mrs John, h Mill
Rieb, 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.

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, wdwrk, h 138 Church
Richert, M B, milkman, h 25 Cedar s
Richmond, G D, local manager
Bell Tel Co, 28 Foundry n
Riemen, Albt, foremn Sewers, h 171 David
Riemen, Irvin, foremn, h 79 Lancaster e
Riemen, J A, milkman, h 24 Albert s
Riemen, Mrs John, h Mill
Rieb, Saml, h 12 Ellen e

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

L. A. BENDER
REAL ESTATE
11 Queen St. S.,
ESTATES MANAGED,
RENTS COLLECTED,
ec.
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
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

Rieck, Ernst, carp, h 64 St George
Rieck, Fred, button wkr, h 134 David
Rieck, Wm, glove mkr, h 117 Walker
Rieck, Mrs Wm, h Lane, off Park
Rieder, Mrs David, h 33 Edward
Rieder, Peter, trav, h 38 Margaret
Rieder, T H , wks Rubber fc, h 58 Roy
Riehl, Geo V, tanr, h 108 Peter
Riehl, Jacob, h 39 Peter
Riehm, Jacob, ctr Shoe fc, h 71 Wellington
Riener, Gisela, sldsby, 80 Water n
Ringle, John, bchr, h 137 Louisa
Ringle, Philip, wks Shirt fc, h 115 Water n
Ringer, Mrs Elizabeth, h 111 Water n
Ringler, Geo, h 209 King e
Rittershaus, Mrs Chas, h 63 Krug
Ritter, Walker, porter, Grand Central
Rittinger & Motz, publishers, Journal Glocke, Kolonist and Bauerfreund, 15 Queen s.

Rittinger, Charlotte, steno, h 193 Frederick
Rittinger, Mrs Fred, h 57 Queen n
Rittinger, Herman, prntr, 44 King w, h 21 Ahrens w
Rittinger, John A, (Rittinger & Motz), h 50 Ahrens w
Rittinger, Wm, ins agt, h 193 Frederick
Ritz, E O, (Ritz & Co), h 31 Francis n
Ritz, E O, & Co, druggists, 26 King e
Ritz, Mrs Mary, 31 Francis n
Ritz, Meta, sldsby Mills & Co, 31 Francis n
Ritz, R E, prntr, h 132 Water s
Roat, Edwd, trav, h 38 Alma
Robbie, John, wks A Lockhart, h 11 Stahls av
Roberts, Frank W, wks Sugar Fctry, h 18 Gordon av
Robertson, Saml, wks Sugar Fctry, h 55 Samuel
Robertson, Thos, eng, h 100 Shanly
Robinson, A E, ticket atg G T R, h 50 Elgin
Robinson, B K, trav, h 17 Weber w
Robinson, Geo, mech, h 84 Mill
Robinson, John, mech, h 11 Hilda Place
Robson, John, finshr, h 297 Wellington
Robson, Mrs Susn, h 50 Weber w
Robson, Thos, wks Trunk Fcty, 50 Weber w
Rockel, Lenhard, shmkr, h 179 Louisa
Roedding, Ezra, slsmn A Wese-loh & Co, 169 Albert
Roehr, Robt, wdwrk, h 32 Grove

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.

Roeder, Henry T, mach, h 66 Joseph
Roedling, J H, foremn Rubber fctry, h 123 Young
Roehr, Gustav C, bdng, h 111 Weber w
Poehrig, Casper, wks Randall & Roos, h 19 Maynard av
Roesch, Thos, finshr, h 152 Ahrens w
Rogers, Fred, piano tunr, h 85 Frederick
Rogge, Herman, cbntmkbr, h 166 Louisa
Rohledder, Fred, h 160 King w
Pohleider, John, cgrmkbr, h 52 Francis n
Rohleder, Jos, mech, 52 Francis n
Rohleder, Wm, h 55 Courtland av e
Roland, Fred, wks Sugar Fctry, h 99 Lancaster e
Rolling, W A, brbr, h 138 Queen s
Rooke, A W, finshr, h 80 Water n
Rooke, J E, brndr Germania Hotel, 68 Schneider av
Roos, A J, drugs, 2 King w, h 97 Queen n
Roos, Mich, trav Randall & Roos, h 14 Irvin
Roos, Wm, h 116 Queen n
Rosenhman, Richd, button mfr, h 385 King w
Rosenhman, Rudolph, button mfr, h 375 King w
Rose, Alex A, milnr, 24 King w, h 95 Ahrens w
Rose, C L, button wkr, h 176 Victoria
Rose, Edwd, wks Felt facty, h 72 Church

H. L. STAEBLER & 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 facty, h 143 Edward
Rosen, Isadore, mech, 151 Church
Rosenberg, Max, mer tr, 89 King w
Ross Wm, pntr E Hamel & Co, 20 Queen n
Roth, L P, salmn M C Cressman, 74 Cedar
Roth, Louis W, carvr, h 206 Louisa

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 209.
THE CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

I 2 O

V E R N O N ' S D I R E C T O R Y

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, 10 Hilda Place
Rozens, Wm, clk Chas Rozens, 10 Hilda Place
Ruby, Albt E, acct, 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, fornn, 100 Charles
Ruf, Adolph, prop Station Htl, 122 Weber w
Ruf, Emil, wine clk Station Hotel, 122 Weber w
Ruhl, John, trler, 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, blksmith, 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, Abrhm, 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 Hardwood 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 Mutual Life of Canada

W. M. O. LOCHHEAD, District Manager,
OFFICE PHONE 511

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

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.

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, fnshr, 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
Schaefer, 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.
7 KING ST. WEST, WALPER BLOCK.

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, $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.

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
Schalhorn, Gottlieb, lab, h 43 Wilhelm
Schallhorn, Hermn, tmstr, G E Potler, h 22 Charon
Schaaniski, Sol, h Maple av
Schantz, Frank E, h 20 Alma
Schantz, Sophie, salsldy, 43 Schneider av
Schardtl, Fred, h 211 Strange
Scharlach, Albl, finshr, h 161 Victoria
Scharlach, Geo H, cabntmrkr, 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
Schaltz, Frank, carp, h 42 Bingeman
Schaltzke, Jos, lab, h 35 Strange

Schaus, Val, wks Rubber facty, h 239 Wellington
Scheller, Otto, h 127 Shanly
Schell, Chas, wks Shirt facty, h 250 Mill
Schefer, Nicklaus, mach, h 99 Park
Scheidel, Alvin, mech, h 170 Ahrens w
Scheifele, Wm, drvr P K Weber 104 College n
Schell, Geo B, tanr, h 87 Lancaster w
Scheim, Geo J (Beck & Schell), h 90 Water s
Schell, Mrs J, h 170 Wellington
Schell, John, cabntmrkr, h 180 Breithaupt
Schell, Jos, formn, h 170 Queen s
Scheim, Wm, tanr, h 110 Lancaster w
Scheichianstr, Albt, wks Felt facty, h 12 Edward
Scheichianstr, Lorenz, tmstr, h 52 Weber e
Scheim, Hermn, letr car, h 18 Charon
Schenk, Geo, gro, 155-157 Benton
Scherrer, Alfd C, upholstr, h 94 Weber w
Scherrer, Gertrude, salsldy Heller Bros, 51 Francis n
Schiel, Mrs A, brdg, h 100 Weber w
Scheibel, J L, broom mfr, 6 Otto
Schiedel, A A, drugst, h 257 Frederick
Schiedel, Andw S, brm mfr, h 6 Otto
Schiedel, Martin, col Customs, h 14 Ahrens w
Schieler, 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 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

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 Schiller, Harry, wtchmn, h 170 Waterloo
Schingeck, Adeline, slsldy, 120 Edward
Schippanowski, August, tmstr, h 28 Charon
Schippanowski, Aug, jr, cgrmkr, h 48 Willow
Schippanowski, Carl, lab, h 18 Edward
Schippanowski, Herman, wdwrk, h 71 Victoria
Schippling, Adolph, cabntmkr, 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, h 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, cbntmkr, 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

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 21B. 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.

124 VERNON’S DIRECTORY

11. 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)

Schmidt, August F, cabntmrk, 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 46 Scott
Schmidt, Fred, carvr, h 67 Foundry s
Schmidt, Fred C, lab, h 175 Queen s
Schmidt, Fred M, bartndr Clar-endon Hotel, 17 Elgin
Schmidt, G C, bkndr, 36 King w, h 44 Scott
Schmidt, Geo M, mgr, h 54 Cedar n
Schmidt, Heneretta, opr Bell Tel Co, 35 Krug
Schmidt, Henry, shmrk, h 52 Water n
Schmidt, J G, shmrk, h 12 Charon
Schmidt, J H, Phm B, druggist, 23 King e, h 39 Schneider av
Schmidt, Jacob D, lab, h 176 Water-loo

Schmidt, Joachim, wks Felt fcry, h 20 Braun
Schmidt, John, wtchmk, h 139 King w
Schmidt, John B, blksmth, h 74 Shanly
Schmidt, John M, wtchmn, h 102 Courlland av e
Schmidt, Otto, tchr, h 24 Rich mond 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, dentist, 43 King e, h 56 Ellen w
Schmidt, Mrs W L, h 31 Weber w
Schmidt, Wm, cabntmrk, 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
Schmuck, F X, pump mkr, h 104 Church
Schnarr, Anton, tmstr, h 139 Church
Schnarr, Chas, mach, h 212 Wellington
Schnarr, Mrs D, h 27 Mansion
Schnarr, Edwd, carp, h 41 Elgin
Schnarr, Geo. formn Button fcry, h 418 King w
Schnarr, Hermn, cnfr, h 52 Duke
Schnarr, J H, gro, 350 King w, h 352 King w

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

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323
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 Victoria
Schneider, Anthony, cartkr Cemetery, h 10 Braun
Schneider, Anthony, wchmn, h 102 Wilmot
Schneider, C M, salsmn, h 149 Benton
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 Victoria
Schneider, S B, h 178 Queen s
Schneuker, Danl, mach, h 190 King e
Schoeneich, Hugo, h 27 Hebel av
Schrank, Chas, h 118 Louisa
Schreiber, Mrs Annie, h 100 Water n
Schreiber, Geo, wks G T R, h 35 Waterloo
Schreiber, Gustav, wks Indry, h 21 Glasgow
Schreiber, John, mason, h 51 David
Schreiber, Norman, upholstr, h 2 Grand Central

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, II, shoes, h 116 Weber w
Schroeder, Henry, shmkr, h 307 Wellington
Schroeder, Simon, carver, h 72 Wellington
Schroeder, Wm, carp, h 11 Bruenbach

Waterloo Mutual FIRE Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 209.

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

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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, 65,608,377

Schulke, Henry, mech, h 103
Schug, Chas, finshr, h 215
Schulte & Reiner, real estate &
insurance, 52 Frederick
Schulte, Benj C (Schulte & Reiner), h 11 Samuel
Schultz, Albert, wks Rubber factory, h 130 Edward
Schultz, C S, shmkr, 477 King w
Schultz, Chas A, cabntmkr, h 108
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, cgrmkr, h 114
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 392 Breithaupt
Schwalm, August, h 38 Shanly

Schwartz, Albt, pntr, h 29 Pandora av
Schwartz, Bernhard, wks Felt factory, h 106 Edward
Schwartz, Edwd, cabntmkr, h 94
Louisa
Schwartz, Mrs Eliza, h 66 Roy
Schwartz, Frank, furn packr, 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, wdwkr, h 31
Mary
Schweitzer, John G, finshr, h 39
Mary
Schwell, Mrs A E, h 122 Weber e
Schwoob, Albert, cbntmkr, h 118
Breithaupt
Schwoob, Albt, mech, 15 Ellen e
Schwoob, Mrs W, h 15 Ellen e
Scott, Arch, clk, 17 Mary
Scott, Geo, button mkr, 17 Mary
Scott, Jos. lab, h 68 Charles
Scouller, Chas F, wks Rubber factory, 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

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.

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, b 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, underlr, 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
Shaefer, Ephrm, wks Sugar facty, h 47 Irvin
Shaefer, H, h 38 Francis n
Shaefer, 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

FOR REAL ESTATE, CONVEYANCING, SEE
A. C. BENEDER,
REAL ESTATE DEALER,
AND MONEY ON PROPERTY,
11 Queen St., Berlin, Ont.

Lembke & Kreller,
7 King St. W., Waiper 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.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

vernons directory

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

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 dir, 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
Shu, 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
Siepilusz, Gustav, lab, h 412 Breithaupt
Sievenpeifer, Abe, h 54 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 Facty, 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 furng gds, h 137 King w
Simon, Jacob, lab, 15 John
Simon, Lorenz, tannr, 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.
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
Imperial Guarantee
and Accident
Insurance Company
of Canada

Surplus to Policyholders, $213,447.72

Sinclair, Wm G, elect, h 51 Krug
Sing, Sam, Indry, 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, salsldy, 91 King e
Sittler, Henry, clk Metcalf & Co,
h 77 Bingeman
Sixtus, August, wchmn, h 200
Waterlo
Sleemen’s Agency, Fred Hertel,
agent, 91 King w
Slumkowski, August, firemn, h
183 Victoria
Slumkowski, Frank, drvrr, h 37
Weber w
Slumskofki, 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-
heilm

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

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, h 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, salsmn G E Potter, 18 Pandora
Snyder, Lucinda, h 40½ King e
Snyder, Misses, drsmkr, 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
Sousmen, Jacob, h 51 Park
Spalding, A J, h 144 King e
Spence, Frank H, excise officer, h 165 Victoria
Spetz, 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 & KRELLER, CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WEST - WALPER BLOCK.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
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.
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

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
Stahle, Mrs Augusta, h 2 Stahls av
Stahle, Danl, brbr J J McCallum, 36 Abert 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
Slapel, Christn, cbntmkr, 84 Krug
Stapleton, A W, piano tnr, 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 fram­
ers, 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, Fred­
erick
Stalion Hotel, Adolph Ruf, prop, 122 Weber w
Staufer, Alden, finshr, h 300 Wellington
Staufer, David, butn wkr, h 245 Mill
Staufer, Mrs H, h 292 Wellington
Staufer, Noah, h 210 Lancaster e
Stecho, Mrs Ernst, h 114 Albert s
Stecho, John, carvr, h 145 Church
Steck, Henry, lab, 7 Stahls av
Steckenreiter, John, lab, h 153 King e
Stedman, Albi, wks Shoe fcty, h 243 Louisa
Steen, Geo, drvr, h 90 Ahrens w
Steffler, Enoch G, lab, h 79 Vic­
toria
Steifke, 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, 209 Louisa
Steinberg, John T, mason, h 88 Mill

The Mutual Life of Canada

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

OFFICE PHONE 511 HOUSE PHONE 323
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steinberg, Mrs A</td>
<td>h 90 Mill</td>
</tr>
<tr>
<td>Steinberg, Max</td>
<td>(Steinberg &amp; Co), h 79 Louisa</td>
</tr>
<tr>
<td>Steiner, J S</td>
<td>salsmn M C Cressman, 136 Shanly</td>
</tr>
<tr>
<td>Steiner, Jeremiah</td>
<td>mech, h 136 Shanly</td>
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<tr>
<td>Steike, August</td>
<td>supt Berlin Felt Boot Co, h 175 Waterloo</td>
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<tr>
<td>Steike, Fred</td>
<td>mach, h 128 Agnes</td>
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<tr>
<td>Steinke, Paul</td>
<td>cgrmkr, h 122 St Leger</td>
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<tr>
<td>Steinmann, Jos</td>
<td>trav, h 183 Bengal</td>
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<tr>
<td>Steinmetz &amp; Son</td>
<td>repairs, 21 Queen s</td>
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<tr>
<td>Steinmetz, Chas</td>
<td>(Steinmetz &amp; Co), h 94 Alma</td>
</tr>
<tr>
<td>Steinmetz, Geo</td>
<td>(Steinmetz &amp; Son), h 55 David</td>
</tr>
<tr>
<td>Steinmetz, Harry</td>
<td>wks W, G &amp; R, h 109 Water s</td>
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<tr>
<td>Steiss, Chas</td>
<td>shkmkr, h 214 Waterloo</td>
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<tr>
<td>Steiss, John</td>
<td>bkpr Brewery, h 113 Louisa</td>
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<tr>
<td>Stengel, A H</td>
<td>cabntmkkr, 144 Mill</td>
</tr>
<tr>
<td>Stengel, Minerva</td>
<td>h 20 Hebel av</td>
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<tr>
<td>Stephen, Mrs A L</td>
<td>h 58 Water n</td>
</tr>
<tr>
<td>Stephens, Fred</td>
<td>farmr, h 166 Hoffman</td>
</tr>
<tr>
<td>Stepler, Henry</td>
<td>prop Germania Hotel, 156 King e</td>
</tr>
<tr>
<td>Stepler, Herman</td>
<td>gard, h 4 Wellington</td>
</tr>
<tr>
<td>Stepler, Louis</td>
<td>prop Imperial Tea Co, h 61 Albert s</td>
</tr>
<tr>
<td>Stepler, Wm</td>
<td>wks Rubber fcty, h 47 Braun</td>
</tr>
<tr>
<td>Stevenson, Saml</td>
<td>mach, h 29 Queen n</td>
</tr>
<tr>
<td>Stewart, G W</td>
<td>trav, h 134 Queen s</td>
</tr>
</tbody>
</table>

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

11 Queen South, Berlin

Agents for

**Commercial Union Assurance Company**

LIMITED

Total Funds Exceed $84,600,000

- Stiefelmeyer, Albt, 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
- Stiel, Adam (Stieler & Seibert), h 184 King w
- Stieler & Seibert, merchant tailors, 84 King w
- Stiener, S J, lab, h 41 Cherry
- Stineroff, Davis, lab, h 38 Charles
- Stinson, Isaac, drvr Metcalfe & Co, h 25 Krug

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**GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY**

Established 1839.

Net Cash Surplus, $333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

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**LEMBKE & KRELLER**

Cigars, Tobacco, Etc.

KING STREET WEST

REAL ESTATE

ESTATES MANAGED.

Houses Rented.

RENTS COLLECTED.

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.

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 Pequignat av
Stockfish, Chas, btchr, h 143 Ahrens w
Stokes, Henry, supt 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, lchr, 194 Queen s
Stouffer, Mabel, 194 Queen s
Strabat, Mabel, saldsldy Ernst & Co, 14 John
Straub, Martin, tmstr, h 14 John
Straus, Wm, mech, h 71 Breithaupt
Stricker, John, mach, h 175 Wellington

Stricker, Lela, slsldy Lang Bros, 105 Water
Stricker, Robt, h 116 King w
Strickland, J R, agt G T R, h 305 King w
Stroh, Nelson, blksmith, h 142 Church
Stroh, Mrs L, h 100 Scott
Strohm, Abhrm R, carp, h 101 Weber e
Strome, Abram, clk Walper Hse, h 97 Courtland 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, wdwrkr, 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 165 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. LOCHHEAD, 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, tlr, 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
Swirton, Jas, salsmn Mills & Co, b Grand Central
Sylvester, Jacob, lab, h 16 Wiper Place
Szeshki, Adolf, tlr, b 29 Queen s
Szeshki, Wm, tinsmth Wolfhard & Co, 29 Queen n
Szumielski, W, finshr, h 32 Bismarck
Tait, J H, mgr Berlin Plate Glass Co, h 68 Joseph
Taradi, Morris, pedir, h 105 Albert 5
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
Telegraph (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, firmn, 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 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

Transacts a General Banking Business.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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. West, 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.

TOWN OF BERLIN

Turel, Menno, mach, h 40 Caroline
Turner, Mrs E, r31 King e
Twails, Geo, bartndr Bowman Hs
Twin City Oil Co, V O Phillips, mgr, Queen s
Tyler, Chas, cartkr, h 99 Charles
Tylnski, F A, mer tlr, 61 Queen s, h 90 Courtland av e
Tyson, Chas, carvr, 26 Foundry n
Uebele, Wm, mason, h 53 Zoeller
Ueberschlag, John, tanr, h 90 Water s
Uhrig, Wm, Light Conn, 60 Mill
Ullrich, Jacob D, mach, h 172 Ahrens w
Ulrop, P N, h 122 Lancaster e
Underwood, Ira, h 102 King e
Underwood, J T, caretkr, h 65 Glasgow
Unger, Emanuel, agt, 135 Ahrens w
Union Life Ins Co, Wm Voland, local mgr, 51 King w
Upperman, Wm, shmkr, h 90 Church
Urstadt, Fred, wks Shirt facty, h 2 Hilda Place
Uttley, Abraham S (Berlin Dye Wks), 48 Mansion
Uttley, Jas T, clk Canadian Exp Co, 55 King w
Uttley, Peter, eng, h 181 Joseph
Uttley, Wm V, mgr News-Record, h 20 Ellen e
Vetter, Chas, clk G T R freight office, 121 Frederick
Vetter, Frank M, pntr, h 36 Ellen e
Victoria Candy Store, Saml Berger, mgr, 18 King e
Victoria Hall, 68 King w
Voege, Herman, mach, 38 Shanly

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
Voegel, Alex, trav, h 50 Cedar n
Voegle, 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 219; 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
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
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889.95

VonRekofski, Theo, carp, 126 Albert s
Wachsmuth, Alvin, clk Light Comm, b 63 Weber e
Wachsmuth, Otto, slesmn, h 73 Water s
Wacher, Michl, wks Felt facty, h 17 Caroline
Waechler, Geo, lab, h 125 Park
Waechtel, Louis, fish dlr, h 227 Wellington
Waelschi, Rev F E, pastor Carmel Ch, h 380 King w
Wagatha, Frank, h 59 Park
Wagner, Arthur, clk J Fennell & Son, h 153 Weber e
Wagner, Mrs G, h 99 King e
Wagner, Henry, bkr, 283 Louisa
Wagner, Henry, farmer, h 433 King e
Wagner, J E, bkpr, 95 Brubacher
Wagner, Jos, tanr, h 17 Oak
Wagner, Rev L H, h 41 Margaret
Wagner, Mamie, steno C H Doerr & Co, 283 Louisa
Wagner, Michl, lab, h 66 Elgin
Wagner, Noah, butn wkr, h 28 Maynard av
Wagner, Simon, wks Tanry, h 24 Michael av
Wagner, Wm R, wks W, G & R, h 44 Alma
Wagner, Wm S, wdwr, h 101 Wellington
Wahl, Adam, mason, h 15 Courtland av w
Wahl, Geo, cigar mkr, h 23 Glasgow
Wahl, Mrs Hrmn, h 48 Breithaupt
Walder, Miss M, eshr Lang Bros, 40 Queen s
Waldron, Lillian, steno C Knech tel, 27 Scott

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
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

Waldron, Harry, V S, h 27 Scott
Waldschmidt, Albt E, bkpr Bank
of Hamilton, 92 King w
Waldschmidt, John, gro, 92-94
King w
Waldschmidt, John C, clk Economical Mut Ins Co, 94 King w
Waldschmidt, Lizzie, salsldy, 92
King w
Walker Bin and Store Fixture Co, 152 Shanly
Walker, Mrs Carrie, h 72 Foundry s
Walker, Cecil, meter insp, h 8 Shoemaker av
Walker, Irvin, eng, h 12 Shoemaker av
Walker, John, polcmn, h 12 Richmond av
Wallace, W T, M D, h 79 Frederick
Waller, Edwd, wks Moody's, h
92 Wilmot
Walper, Mrs Abel, h 31 Roy
Walper House, E Hollinger, prop, 3-5 King w
Walser, Emil, finshr, h 66 Zoeller
Walter, Adam, ins agt, h 43 Weber e
Walter, Ferdnd, license insp, h 262 King w
Walter, John, formn Rubber facty, h 88 Wellington
Walters, Bertha, salsldy Smyth Bros, 43 Weber e
Walters, J J, M D, h 67 Queen s
Walters, John, wks Brewy, h 338
King w
Wambold, Geo, clk, b 152 King w
Wambold, Geo H, clk Smyth Bros, 152 King e
Wambold, Jas, dairy, h 106 Albert s

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

Wambold, T W, dairy, 160 King e, h 274 Frederick
Wanless, Geo A, pianos and sewing machines, 26 King w, h 35 Joseph
Wanner, Jos, h 66 Albert s
Ward, Jas, wks Hibner's, h 28 Cedar s
Ward, Mrs Saml, h 158 Weber e
Wattsfield, Aaron, eng, h 35 Francis n
Warren, Bert H, wrhsmn, h 52 Mansion

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 240, Residence 209.

LEMBKE & KRELLER,
CIGARS. TOBACCO. Etc.

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

INFORMATION
CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH.
Berlin, Ont.

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.

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VERNON’S DIRECTORY

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)

Warren Bituminous Co, Ltd, J G Clarke, sup't, 40½ King e
Warzecha, John, tan'r, h 7 Henry
Washburn, Clark, trav, h 59 Krug
Watson, A H, sup't Canada Furn Co, h 86 Weber e
Watson, Wm, wks C A Ahrens, h 16½ Wilmot
Vaugh, 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, salsldy 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, pt'r E Hamel & Co, 132 Mill
Weber, Chas, h 94 Weber e
Weber, Chas C, pt'r, h 36 Home-wood av
Weber, Chas J, h 27 Shoemaker
Weber, Mrs Conrad, h 69 Albert s
Weber, D E, wks Shoe facty, h 102 Peter
Weber, E O, mgr Waterloo Furn Co, h 15 Cameron n
Weber, Edna, salsldy Chicopee Woollen Mills Store, 70 Peter
Weber, Geo T, pt'r, h 71 Brubacher
Weber, Henry, wks W, G & R, h 42 Cedar s
Weber, I S K, Co, Ltd, real estate, insurance and general brokers, 59 King w
Weber, J P, bkpr P K Weber, 175 Queen n
Weber, Julia, drsmkr, 9 King e
Weber, L A (I S K Weber & Co, Ltd), h 14 Bingeman
Weber, L S, farmer, h 25 Otto
Weber, Louis, drvr P K Weber, 175 Queen n
Weber, Louis, farmer, h Lancaster w
Weber, Martin, wks Brubacher's, h 67 Brubacher
Weber, Mrs Mary, 48 Cameron n
Weber, P K, coal and wood, general teaming, phone 481, 326 Victoria, h 175 Queen n
Weber, R (R Weber & Co), h 82 St George
Weber, R W, & Co, bakers and grocers, phone 159, 61 King e
Weber, Richd, mach, h 12 Hilda Place
Weber, Sarah, h 107 Church
Weber, Theo, btchr, h 75 Brubacher

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.
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, tmstr, 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, dvr Can Exp Co, h 416 King w
Weidenhammer, O, clk Bank of Hamilton, Waterloo
Weidenheimer, Peter, carp, h 184 Breithaupt
Weigand, Jacob, jr, Indrymn, h 54 Benton
Weigand, 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, 51 Francis e
Weis, Edwd, clk, 51 Francis s
Wellein, John, cbntmk, 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, slsldy Lang Bros, 115 College
Wellheiser, L, gro, 45-7 Waterloo
Wellheiser, S, h 150 King e
Wellheiser, 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, cbntmk, h 161 Weber w
Wendling, John R, wks Kaufman's, h 15 Hebel av

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,760.

C. A. BOEHM, Agent
Waterloo and Berlin

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
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.

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VERNON'S DIRECTORY

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, 65,086,377

Wendling, Jos, mech, h 48 Charon
Wendling, Wm, wks Rubber fctry, h 200 Wellington
Werner, Mrs John, h 46 Albert n
Weseloh, A, & Co, dry goods, clothing, men's furnishings & boots, shoes, trunks & valises, 41-42 King e
Weseloh, August (A Weseloh & Co), h 82 Weber e
Weseloh, J H, slsmn A Weseloh & Co, 82 Weber e
Weseloh, Thos H, slsmn A Weseloh & Co, Waterloo
Western Shoe Co, Ltd, G Killer, mgr, 236 Victoria
Westphal, Edwd, button trnr, h 52 Wilhelm
Westphal, Michael, h 58 Wilhelm
Wettlaufer, H A, mgr Thornton & Douglas, h 32 Roy
Wettlaufer, Valentine, tlr, h 148 Church
Wey, Eugene, shoemkr, h 47 Theresa
Wey, Ignatz, mgr National Furn Co, h 214 Courtland av e

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.
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, tchr, 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, cbntmkcr, 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
Witfle, Mrs L, h 76 King
Wildfang, Isaac, h 131 King e
Wildfang, M, merchant tailor & men's furnishings, 3 King e, h 154 Frederick
Wildfong, Mrs A, h 40 Heiman
Wildfong, Alex, coachman, h 30 Richmond Av
Wildfong, Amos M, mach, h 21 Wildfong Place
Wildfong, Herman C, eng, h 35 Scott
Wildfong, Isaiah, prntr Daily Telegraph, 54 Albert.
Wilhelm, J F, finshr, 254 King w
Wilken, Henry, mason, h 17 York
Wilkinson, W R, dentist, 9 Queen s, h 13 Krug
Willett, Alvin, ltr, 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, $4,532,000

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 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, $6,000,000. Total Assets, $150,000,000
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

144 VERNON'S DIRECTORY

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 - 9,080,000

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 Frederick, h 200 Glasgow
Witter, Wm, drvr, h 200 Glasgow
Willig, Jos, wdcvr, h 48 Albert n
WitkowskI, Victor, tanr, h 27 Bismark
Wittnebel, John M, genl delivery, h 80 Ahrens w
Willschonke, Fred, tanr, h 205 Ahrens w
Witzel, Henry, mldr, h 155 David
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

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 Frederick, h 200 Glasgow
Witter, Wm, drvr, h 200 Glasgow
Willig, Jos, wdcvr, h 48 Albert n
WitkowskI, Victor, tanr, h 27 Bismark
Wittnebel, John M, genl delivery, h 80 Ahrens w
Willschonke, Fred, tanr, h 205 Ahrens w
Witzel, Henry, mldr, h 155 David
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

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

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

Woeller, Christian, lab, h 15 Mansion
Woeller, Wm, lab, h 164 Lancaster e
Wcida, Mrs A, h 103 Charles
Wolfenberg, Carl, carp, h 229 Waterloo
Wolfenberg, J E, wks Felt fcry, 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
Wolfle, 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
Worchowsky, 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 44 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 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. Interest allowed on Deposits.
G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

THE CANADIAN BANK OF COMMERCE
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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

Zettel, Edwd, printr, Rittenger & Molz
Zettel, Geo E, formn Rubber fcty, h 93 Lancaster e
Zettel, Jos, lab, h 7 Hermie Place
Zibell, Ferd, lab, h 188 King w
Ziegler & Co, pntrs, 15 Foundry n
Ziegler, B H, wagonmr, r15 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 Victoria
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 Waterloo
Ziegler, John, agent, 59 DeKay
Ziegler, Walter A, shoes, 39 King w, h 4 Samuel
Ziehm, Fred, wtchmn, h 235 Wellington
Zilliaux, 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 229 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

Yanke, Hermn, junk dlr, h 21 Brubacher
Yost, Elta L, photo Green & Co, 31 Maynard
Yost, Mrs Mary A, h 105 Water s
Young, Andw, drvr, h 83 Court­land av e
Young, Bert, mldr, h 96 Peter
Young, E W, acct, h 11 Irvin
Young, Jas, mason, h 116 Mill
Young Women's Christian Assocation, Miss Frances Peppiapp, sec, 72-4 Queen s
Zapfe, Miss Jennie, 45 Francis n
Zarnke, F M, action finshr, h 339 King w
Zarnke, Fred, carp, h 126 Louisa
Zarnke, Karl, wks Piano facdy, 339 King w
Zeigler, Georgie, salsldy Lang Bros, 37 Joseph
Zeigler, Wm, h 138 Ahrens w
Zeller, Louis, mach, h 91 Brubacher
Zeller, Noah, bandmstr, h 299 King w
Zeller, Philip, clk, h 80 Water s
Zeller, Selma, cashr, 80 Water n
Zeller, Walter, bkpr, 80 Water s

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

Kitchener Public Library
Economical Mutual Fire Ins. Co. of Berlin
HEAD OFFICE, BERLIN ONT.
Security ample. Losses promptly and equitably adjusted.

TOWN OF BERLIN

Zinger, H J, h 54 College
Zinger, William, prop Grand Union Hotel, 88-90 King w
Zinkann, Mrs Annie, h 80 Wellington
Zinkann Bros, boots and shoes, 66 King w
Zinkann, Ephriam (Zinkann Bros), h 329 King w
Zinkann, H S (Zinkann Bros), h 20 Courtland av w
Zinkann, Milton, trav, h 323 King w
Zinkhann, Jacob G, packr, h 76 Wellington

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, 40 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. Pool and Billiard Parlor
7 King Street West WALPER BLOCK.
TOWN OF BERLIN

MISCELLANEOUS DIRECTORY

HENRY VERNON & SON, PUBLISHERS

TOWN OFFICIALS

Chas C Hahn, Mayor
A H Millar, clerk
Edwin Iluber, treasurer
M Reidel, Geo J Buchaupt, Assessors
Wm Davis, Engineer
Martin Huehndergard, 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 Lip-pert, commissioners

Berlin and Waterloo St. Railway Dept, V S McIntyre, sec-treas, 54 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. LOCHHEAD, 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.

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 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)

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

LEMBKE & KRELLER,
CIGARS, TOBACCO, ETC.
POOL AND BILLIARD PARLOR IN CONNECTION.
7 KING ST. WES: W ALPER 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.
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
Imperial Guarantee and Accident
Insurance Company of Canada

Surplus to Policyholders, $213,447.72

Separate Schools
St Mary’s, conducted by the Sisters of Notre Dame
Training School for Teachers, conducted by the Sisters of Notre Dame, Yonge st

Berlin Business College
69 Frederick. W D Euler, prin

St Jerome’s College
Rev A L Zinger, Ph L, pres

CHURCHES
Hours of service 11 a m and 7 p m

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

Roman Catholic
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

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 Waechli, 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

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.

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, AOUW
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 H C
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, $144,730,841.
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: $8,000,000
- Total Assets: $150,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

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

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### TOWN OF WATERLOO

#### STREET DIRECTORY

**HENRY VERNON & SON, PUBLISHERS**

<table>
<thead>
<tr>
<th>ALBERT ST, n side, from Erb to Limits</th>
<th>ALBERT ST, s side</th>
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</thead>
<tbody>
<tr>
<td>Mutual Life</td>
<td>Town Hall</td>
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<tr>
<td>George Klie</td>
<td>Fire Hall</td>
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<tr>
<td>J Weseloh, feed</td>
<td>John Simpson</td>
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<tr>
<td>J K Shinn, undrtrkr</td>
<td>W L Hilliard, M D</td>
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<tr>
<td><strong>Church st ends</strong></td>
<td>P II Roos</td>
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<tr>
<td>Market Hotel</td>
<td>Jacob Walter</td>
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<tr>
<td>+Water st commncs</td>
<td>Lehman Shirk</td>
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<tr>
<td>Public Library</td>
<td>Hugo Krause</td>
</tr>
<tr>
<td>H M Snider</td>
<td>Mrs Aaron Kraft</td>
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<tr>
<td>C L Noecker, M D</td>
<td>Wm Snider</td>
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<tr>
<td>M Bauman</td>
<td>+Cedar st crosses</td>
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<tr>
<td>+Cedar st crosses</td>
<td>Mrs Geo Strasser</td>
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<td>C W Schiedel</td>
<td>Fred Snider</td>
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<td>Mrs C Kaatz</td>
<td>John Laing</td>
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<td>C Koeller</td>
<td>Mrs C Zimmerman</td>
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<td>+Snider st commncs</td>
<td>+Young st crosses</td>
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<td>+Young and Spring cross</td>
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<td>Peter Weinstein</td>
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<td>Wm H Thomas</td>
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<td>Mrs John Letter</td>
<td>+Spring st crosses</td>
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<td>Samuel Stahl</td>
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<td>Mrs Wm Soehner</td>
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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>
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<tbody>
<tr>
<td>Geo W Vale</td>
<td>Mrs Theo Bellinger</td>
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<tr>
<td>Irvin Theil</td>
<td>Walter Meads</td>
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<td>Ed Stebbins</td>
<td>Solomon Weber</td>
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<td>Mrs Chas Engel</td>
<td>Wm Pfeffer</td>
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<td>Baltzer Pfaff</td>
<td>Adam Klippert</td>
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<td>Henry Kalbfleisch</td>
<td>Geo A Bruce</td>
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<td>Mrs Geo Rudy</td>
<td>Graham Hamacher</td>
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<td>Adolph Rockel</td>
<td>Geo Bolduc</td>
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<td>Edwd Wolfele</td>
<td>+Herbert st crosses</td>
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<td>Allen Shantz</td>
<td>John Raferty</td>
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<td>E H Good</td>
<td>J S Bechtel</td>
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<td>+Jefferson st comncs</td>
<td>Sidney Shelley</td>
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<td>Peter Berduoc</td>
<td>Albert Bolduc</td>
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<td>ALLEN ST n, e side, from King to Moore ave</td>
<td>+Willow st crosses</td>
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<td></td>
<td>Louis Winkler</td>
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<td>Mrs John Dietrich</td>
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<td>Louis Dietrich</td>
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<td>Jacob Uffelman</td>
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<td>ALLEN ST south, from King to limits</td>
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<td>+Park st crosses</td>
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<td>Mrs E M Martin</td>
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<td>Wilson Bechtel</td>
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<td>Mrs J Bechtel</td>
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<td>Val Guttpell</td>
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<td>B E Bechtel</td>
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<td>Justus Hoffman, w s</td>
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<td>Geo Guenzler, w s</td>
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<td>BELLEVUE AVE, n s, from Erb n to Devitt</td>
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<td>Louis Helm</td>
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<td>Joseph Ludwig</td>
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<td>Gregor Dorch, w s</td>
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<td>H. L. STAEBLER &amp; CO., 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 LANCASTER</td>
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<td>Guarantee and Accident 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 Pelz</td>
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<td>G Schrieber</td>
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<td>BRICKER AVE, from Albert</td>
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<td></td>
<td>Co-Operative Broom Co</td>
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<td></td>
<td>George Oetzel</td>
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<td>Tilman Liebler</td>
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<td>Henry Gerhardt</td>
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<td>Gore</td>
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<td>District Mutual FIRE Insurance Company</td>
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<td>Established 1839</td>
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<td>Net Cash Surplus, $333,772</td>
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<td>C. A. BOEHM, Agent,</td>
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<td>PHONES (Office 219, Residence 209</td>
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<tr>
<td>Lembke &amp; Kreller, CIGARS, TOBACCO, ETC.</td>
<td>7 KING ST. WEST, WALPER BLOCK.</td>
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<tr>
<td></td>
<td>Pool and Billiard Parlor in connection</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. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

THE MOLSON'S 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. HAITHT
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 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
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 Matter
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 1862.
Net Cash Surplus, $199,769

C. A. BOEHM, Agent
WATERLOO and Berlin.

PHONES
Office 219 Residence 209

LEMBKE & KRELLER, 7 KING ST. WEST
CIGARS, TOBACCO, Etc.
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.

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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)

Daniel Theal
Gustav Rockel
Daniel Dechert
Geo Dechert
J Rick
John Binowski
Emil Kirsch

CHURCH, from King w to Albert
Richard Sutton
John Merklinger
Henry Woelfe
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

DAVID, from Bowman 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 Vehifelen
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

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 WATERLOO

Wm Bringloe
Martin Zobisch

ERB ST north, w side
Vacant
Vacant
+Queen st crosses
C N Huehn
W J Sterling, V S
Chas Kreutziger
W W Glaister
+Peppler st comnns
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 comnns
J Schondelmeyer
P P Dering
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 Latsch

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.
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.

158

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

FOUNDRY ST, n s,
from Erb s to Will­
liam
Richard Moran
Fred Menk
Henry Tucker
Emil Warner
+ Weber st crosses
Mrs Thos Roesch
John Lorenz
P. Hansenpflug
John C Nahrgang
Peter P Becker
Engline Godbold
A Heimpel
Jacob Kress
Vacant
— Geiger
J F Morley
+ Park av crosses
Hugh Strong
James Rafferty

FOUNDRY, s side
Moses Fischer
Vacant
Gordon Forbes, jr
Mrs E Meyer

J H Schnaar
Geo Mercer
+ Weber st crosses
D Doubledee
Chris Lentz
Wm Dotzert
Mrs John Beane
Nathnl Beane
Gideon Beane
Wm Schaefer
John Wendell
John Mccardle
Gordon Forbes
Clement Reitel

FREDERICK from
King
Phillip Arnold
John Henrich
George Oakley
Herman Schnarr
I H Seip

GEORGE ST, w side
J B Moorman
W M O Lochead
Geo M Hahn
George Gross
Thomas Owens
Philip Sehl
Frank Klahs
M E Braendel
+ Herbert st crosses
J Diebold
Wm Hayes
Mrs Leah Wagner
John Heimbuecker
F Heimbuecker
Alfred Sehner
Mrs E Hergott
J Schnitzler

HERBERT ST, e side,
from Queen to Union
G T R Freight office
+ William st crosses
Paul Guenther
Albert Hagen
+ George st crosses
Richard Berry
Wm Bish
+ Allen st crosses
Wm Hoffman
Michael Meyer
Charles Brandt
Louis Kessig
Mrs Kiesweller
John Engel
John Reeser
Anthony Martin
+ John st crosses
David Weigand
T L Armstrong

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, e side, from King to limits
J M Rabb
Chas A Boehm
+ Mary st crosses
Mrs Wm Young
Chris Katz
Adam Spitzig
John Steller
Max Lorenz
+ Herbert st crosses
Robert Stewart
Chas Kritzke
Wm Miller
John Gatschene
+ Willow st crosses
Wm Hildebrand
Chas Hemmerley
Wm H 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 Promp Settlements
PHONES - Office 210 - Residence 209

Lebke & 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. 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
NORTH BRITISH AND MERCANTILE Insurance Company
Established 1809
Total funds exceed $85,805,000
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 Bechtle
Elijah Thomas
C Hannaburg
J Lampel & Co
E Gatschene, btchr
Mrs M Bailey
L Bruegeman, gro
Mrs W Kumpf
Ferd Heller
John Froehlich
A K Cressman
M Reitel, coal
H Reuel, butcher
J R Kaufman
F Hueghlin, painter
Klippert Undertaking Co
John Bruegeman, tlr
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 Haig, barrister
A C Moyer, photos
E A Strasser, furnshr
F G Hughes, dentist
N A Zick, shoes
A G Keller, jwlr
Weichol & Son, hdw
Merchants' Button Co
E M Devitt, drugs
J C Liphardt, tlr
North Waterloo Farmers' Mutual Fire
Liphardt Bros, hdw
E J Roos, jwlr
Vacant
J Uffelman, 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

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

OUR IMPORTED STOCK OF VIOLINS ACCORDIONS and HARMONICAS LEADS
VERNON'S DIRECTORY
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 comms
Henry Reuel
Adam Treusch
J D Schaefer
Geo Gerhardt
+Noecker st comns
Mrs Noecker
Joseph Musselman
James Scott
Fred Brandt
J O Motheral
+Friedrich st comns
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 Carthew
E F Seagram
George Wegenast
P Riehm
W C Naylor
+ John st s comms
Ferd Hueglin
D K Kuntz
Philip Schweitzer
J Baumgartner, gro
Jacob Huber
Shoddy Mills
+ Allen st commences
Can Furniture Co
Joseph Nowack
Miss C Wegenast
C Woeller
Mrs L Kuntz
Abraham Metzger
Pork Brewery
+ William st s comms
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, upholstering Co
Internl Harv Co Agcy
Waterloo Mfg Co
Union Mills
Ontario Seed Co
Bell Telephone Co
Dom Express Co
C P R Tel Co
M Devitt & Co gen str
+Erb st s comms

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.
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.

**Total Assets, $150,000,000**

Interest Allowed on Deposits.

---

### Vernon's Directory

| H. L. STAEBLER & CO., INSURANCE | +Young st s commns |
| 11 Queen South, Berlin | Rev E Brockelman |
| Agents for | Henry Scheifele |
| Phoenix Insurance Company | George Winkler |
| OF HARTFORD, CONN. | Philip Hohemeier |
| Established 1854 | +Spring st s commns |
| Total Assets, $9,900,000 | Paul Bergman |
| Total Losses Paid, $65,696,377 | +Church st commns |
| | Public School |
| | Louis Seip |
| | Michael Schmidt |
| | John. Steffler |
| | Charles Hudelmyer |
| | +Ezra av commns |
| | A Weidenhammer |
| | Benj Playford |
| | Isaac Groff |
| | Jacob Brooks |
| | Sid Scheifele |

**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

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### 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.**  

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**TOWN OF WATERLOO**

<table>
<thead>
<tr>
<th>Street</th>
<th>From</th>
<th>To</th>
<th>Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOORE AVE</td>
<td>Erb</td>
<td>Union</td>
<td>Ontario Seed Co</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>W C Stengel</td>
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<tr>
<td></td>
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<td></td>
<td>Adam Engel</td>
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<td></td>
<td></td>
<td></td>
<td>F Doering</td>
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<td></td>
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<td></td>
<td>Carl E Miller</td>
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<td></td>
<td></td>
<td></td>
<td>Godfrey Buchholz</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Wm Rank</td>
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<tr>
<td>NOECKER ST</td>
<td>e side</td>
<td>from</td>
<td>Mrs S E Schwazwelder</td>
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<td></td>
<td></td>
<td>King</td>
<td>A McIntyre</td>
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<td>Saml Beck</td>
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<td></td>
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<td>Wm Hueglin</td>
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<td></td>
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<td>Lloyd Bowman</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>John Haus</td>
</tr>
<tr>
<td>NOECKER, west side</td>
<td></td>
<td></td>
<td>Martin M Bowman</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A M Bowman</td>
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<tr>
<td></td>
<td></td>
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<td>Erdie Ciceri</td>
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<td>Vacant</td>
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<td></td>
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<td></td>
<td>Chas Gerster</td>
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<td></td>
<td></td>
<td></td>
<td>Mrs J Ermel</td>
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<td></td>
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<td></td>
<td>Arch Peppler</td>
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<tr>
<td>NORMAN ST</td>
<td>from</td>
<td>Park</td>
<td>Chas Plantz</td>
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<td>Wm Koch</td>
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<td>James Johnson</td>
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<td></td>
<td></td>
<td></td>
<td>Alonzo Stricker</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>New house</td>
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<tr>
<td>PARK AVE, e s</td>
<td>from</td>
<td>Caroline to Victoria</td>
<td>Public School</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Gustave Czerwinski</td>
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<td></td>
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<td>August Doemski</td>
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<td></td>
<td>George Seipel</td>
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<td></td>
<td></td>
<td></td>
<td>+Foundry st crosses</td>
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<td>New house</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>John Ellert</td>
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<tr>
<td>PARK AVE, w side</td>
<td></td>
<td></td>
<td>Rev V M Dunford</td>
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<td></td>
<td>James Valentine</td>
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<td></td>
<td></td>
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<td>+Short st commnecs</td>
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<td>John Schafer</td>
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<td>John Hauck</td>
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<td>W Doughty</td>
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<td></td>
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<td></td>
<td>John H Moyer</td>
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<td></td>
<td></td>
<td></td>
<td>Rev W D Lee</td>
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<tr>
<td></td>
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<td></td>
<td>C A Stephens</td>
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<td></td>
<td></td>
<td></td>
<td>E Schmidt</td>
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<td></td>
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<td>+Foundry st crosses</td>
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<tr>
<td></td>
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<td></td>
<td>W J Schnarr</td>
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<tr>
<td>PARK ST, from William to Union</td>
<td></td>
<td></td>
<td>John Rafferty</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chas Bauer</td>
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<td></td>
<td></td>
<td></td>
<td>Wm Mickus</td>
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<td></td>
<td>+Norman st commnecs</td>
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<td></td>
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<td>Geo M Fisher</td>
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<td>Louis Heinrick</td>
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<td>Joseph Harvey</td>
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<td></td>
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<td>Mat Hummel</td>
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<td>Wm Massel</td>
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<td></td>
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<td></td>
<td>Hugh McDonald</td>
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<td></td>
<td></td>
<td></td>
<td>+Allen st crosses</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Robert Dobbin</td>
</tr>
</tbody>
</table>

**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, 22,457,415

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albert Fromm</td>
<td>Agent</td>
</tr>
<tr>
<td>J W Ruppel</td>
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</tr>
<tr>
<td>Mrs Jacob Oetzel</td>
<td></td>
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<tr>
<td>Fred Halstead</td>
<td></td>
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<tr>
<td>+John st crosses</td>
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<tr>
<td>Adam Wagner</td>
<td></td>
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<tr>
<td>Joseph Schneider</td>
<td></td>
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<tr>
<td>Mrs C Lauber</td>
<td></td>
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<tr>
<td>J Carter</td>
<td></td>
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<tr>
<td>Henry Jacobi</td>
<td></td>
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<tr>
<td>Mrs Bornhold</td>
<td></td>
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<tr>
<td>David Lipphardt</td>
<td></td>
</tr>
<tr>
<td>Rudolph Kurke</td>
<td></td>
</tr>
</tbody>
</table>

**PEPPLER ST, n side, from Erb to Elgin**  
James Mickus

**Hartford Fire Insurance Co.**  
A CENTURY OLD  
In San Francisco alone Ten Millions Paid.

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>C A BOEHM, Agent.</td>
<td></td>
</tr>
<tr>
<td>PHONES</td>
<td></td>
</tr>
<tr>
<td>Office 210.</td>
<td>Residence 209</td>
</tr>
</tbody>
</table>

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**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.

164 VERNON'S DIRECTORY

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

S Beatty
Mrs Fred Seeburger
John E Miller
Mrs M A Holzworth
Adam Becker
Melvin Stroh
Robert Grisch

+ Cedar st crosses

Edward Ludwig
Wm Hamdorf
Chas Oestrich
Mrs Cyrus Eby
Geo Gross
M G Ritzer
Henry Mansz
Geo H Kraft
Henry Rockel
Henry B Koehler
Henry Gerbracht
Jacob Koenig

PEPLER ST, s side

+ Young st crosses

Wm Dahmer
J J Rafferty
F Snyder

PRINCESS ST, e s, from King to Peppler

+ Queen st crosses

Val Henry
John Flynn
Thos Patten

+ Queen st crosses

Wesley Kee
Elwin Snider
Henry Schaefer
Henry Koch
Mrs Schmehl
W H Thomas
Herman Wolff

QUEEN ST, n s, from William to Noecker

Gas Works

+ Weber st crosses

Chas Mueller
G T R Station
Wm Hogg, coal
Skating Rink

+ Erb st crosses

Vacant
Joseph Berges
Martin Benninger
J C Schaefer, cgr box

+ Duke st crosses

C A Henrich
J B Fischer
Chas E Fischer

+ Princess st crosses

Christian Wolfe
Alex Wolfe

+ Cedar st crosses

Ezra Payne

Chas Moogk
+ Young st crosses
Henry Decker
Martin Schmidt
John Schaaf
Levi Haus
Alex Bauman
Chas Treusch
Louis Kraft
H F Boehmer
Harry Boehmer
Thos O'Donnell

QUEEN ST, south side

John Kaufman
Adam Kaufman
+ Weber st crosses
R Roschman & Co.

+ Erb st crosses

J W Kee, livery
Jacob Wolfe
Peter Erb
Nathan Utley

+ Duke st crosses

David Staley
Aug White
J H Engel

+ Princess st crosses

Ed Dermel

+ Cedar st crosses

Irwin Hamel
Jacob Koch

+ Young st crosses

Henry Hoffman
Fred Hebel

+ Spring st ends

P F Weeks

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

TOWN OF WATERLOO

+ Elgin st crosses
A Winkler
Wm Johnson
Henry F Becker

SHANTZ AVE, from Erb s to Limits
Mueller & Son, coops
Toronto-Waterloo Office Fixture Co

SHORT ST, n side, from Park ave
Noah Martin
Eph Steinerr
James Cole

SHORT ST, west side
Charles Lachmon
Samuel Both
Wm Schedewitz
M Merklinger
Theo Braun
John Murr

SNIDER ST, n side, from Albert to Church
Charles Hamel
Young st crosses
John D Schneider
Geo Schneider
Conrad Holtzwarth
Spring st crosses
Geo Kalbfleisch
Edward Hamel
Saml Dopp
Mrs Hopper
John Dierlan, s s

SPRING ST s, from King to Park
P Hosea
H A Smith

UNION ST, e s, from King to Limits
Mrs Fred Colquhoun
Mary st crosses
George Moore
Wm Reid
Chris Henrich
Herbert st crosses
Henry Herr
George Herr
Albert Zirka
Oscar Herr
Anton Brizina
Emil Wankel
Bowman st commns

UNION ST, w side
W J Eckert
Mary st crosses
Fred Doering
G F Doering
Wm Steepler
Ed Winterhalt
Wm Joyce
S E Finchin
Willow st ends
Wm Friederich
John Cation
Ernest Lorenz
David Graf
Karl Frost

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident
and Guarantee
Company
Surplus to Policyholders,
$293,889.95

VICTORIA ST, n side, from Erb s to Wil-

liam
Ed Seibel
Frank Schlosser
John Bauman
John Graff
Weber st crosses
Geo Lackenbauer
Conrad Henrich
Henry H Wendell
Sydney Tucker
Wm Easton
J S Thomas
Park av ends
Geo M Trussler

PERTH MUTUAL
FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $292,793
C. A. BOEHM,
Agent for Waterloo and Berlin
PHONES (Office 219
(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.
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 & Guaranty
Company
We Will Bond You
Established 1896
Cash Capital, $1,700,000

WATER ST, s side
Public Library
+ Cedar st crosses
Henry Kress
Robt Kirschel
Julius Knuff
+ 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
sts 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 commnecs
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 commns
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

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.
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

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 Stepper
Wm Schlitl
Ed Buschlin
Herbert Joyce
Jacob Hesseler
Thomas Hilliard
Jacob Reiner
Joseph Hinsberger
+Victoria st ends
W E Liesemer
Adolph Ferdinand
Chris Karges

WILLOW, e s, from Devitt ave to Union
J B Snider
Mrs John Shuh
Joseph E Seagrani
Horace Longhurst
John Nichol

Conrad Zick
Ferd Schneider
Conrad Allendorf
+Allen st crosses
Waterloo Furn Co
+John st crosses

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 n, w side
Peter Linker
+Queen st crosses
Chas Froehlich
Geo Liphardt
J A Harper
Jacob Conrad
Louis Guettig
Wm Moyer
Alex Weaver

John Paff
Charles Kalbfleisch

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 Toletzke
J G Moser
Robert Cole

YOUNG ST s, w side
Peter Gleiser
+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. Bohm, Agent.
PHONES (Office 249 Residence 200)

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

Kitchener Public Library
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.

168 VERNON'S DIRECTORY

TOWN OF WATERLOO
Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Aikins, Riley, brklyr, b City Htl
Aitman, Chas, carvr, b Alexander House
Alexander House, Wm Stroh, prop, King
Allendorf, Conrd, carp, h Willow
Allenson, Geo, mldr, h Charles
Allenson, Henry, lab, h Menno
Allward, Geo, coopr, h Weber s
Alteman, Jos, mldr, h John e
Anderson, Clifford, pipe fittr
Weichel & Son, Ivs Berlin
Anderson, Fred, ball playr, b City Hotel
Andres, Jacob, lab, h William s
Anthes, Mrs E C, steno Mutual Life, George
Apollo, (The), C Facius, prop, King
Armitage, J H, M D, h Duke
Armstrong, T L, insp Mutual Fire, h Herbert, cor John
Arnold, Philip, h Frederick
Bailey, Mrs M, h King
Bailey, Lottie, steno Mutual Fire, King
Ball, Chas, real estate, h King
Ball, Jacob, h William n
Bank of Toronto, C A Stephens, mgr, King
Bauer, Aloyes, mangr Kuntz Brewery, Ltd, King e
Bauer, Chas, formn Brewy, Park
Bauer, Mrs Frank, h William s
Bauman, A F, M D, h King
Bauman, Alex, mech, h Queen
Bauman, Anthony, coopr, Menno
Bauman, Ed, firemn, h John s
Bauman, John, boilermkr, h Victoria
Baumann, Leonard, portr Commercial Hotel
Bauman, Manessa, wdwk, Albert
Bauman, Wm, boilermkr, h Caroline
Baumgartner, J, gro, h King
Beam, Nathnl, mech, h Foundry
Bean, Clive S, publisher Chronicle-Telegraph, 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. LOCHEAD, District Manager
51 KING ST. WEST, 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

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 factory, Peppler
Beatty, Solomon, drvr, 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, h Alexander House
Beek, SAML, mech, h Noecker
Becker, Adam, mach, h Peppler
Becker, Conrad, shmkr, h Elgin
Becker, E W, pianos, King
Becker, Henry F, cabntmk, h Queen
Becker, Geo S, finsh, h Menno
Becker, Mrs H D, h Menno
Becker, Peter P, tmstr, Foundry Reisstein, 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. tanr, 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, Ewin, b 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. BOFHM, Agent.

LEMBKE & Kreller
Cigars, Tobacco, Etc.
KING STREET WEST

A. C. BENDER
REAL ESTATE
II Queen St. S.
ESTATES MANAGED.
Houses Rented.
RENTS COLLECTED.

WALPER BLOCK.
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.

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

Pacific Coast Fire Insurance Company

INTEGRATED 1890.

Surplus to Policyholders,$206,800

Bisch, Paul, wks Box factory, h Park Hotel
Bish, Wm, lab, h Herbert
Blundill, Roland, tmstr, h Alexander House
Bockelman, Rev E, pastor St. John's Church, h King
Boehler, Wm, wdwr, h King
Boehm, Chas A, insurance, King, h John n
Boehmer, H F, shoemkr, King, h Queen
Boehmer, Harry, shmkr, h Queen
Boehler, Danl, gro, h King
Bolduc, Albt, h Allen n
Bolduc, Geo, h Allen n
Bolduc, Geo L, h Young s
Boll, Otto, bbrt, h John s
Bornhold, 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
Brandt, 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 Toronto, 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, mlrd, h Moore av
Brill, Wm, cutr, h Moore av
Bringloe, Wm, fromn, 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, King, h Caroline
Brunner, Wm, lab, h Albert
Buchholz, Godfrey, firemn, h Moore av
Buckley, John, miller, h King

The Mutual Life of Canada

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

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

Office 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 WATERLOO**

Bunton, F W, tellr Bank of Toronto, King
Burke, John, mech, h King
Busch, Edwin, mech, h Menno
Buschlin, Edwd, wdwr, 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
City 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.
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
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 dlr, h Herbert
Coults, J J, excise officer, h George
Czerwinski, Fred, h Willow
Czerwinski, Gustav, firemnh, h Park av
Dahmer, Geo, farmr, h King
Dahmer, Menno wks Brewy, h Caroline
Dahmer, Wm, tmstr, 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
DeColes, Geo, upholstr, b Commercial Hotel
Decker, Mrs Elizbeth, h John s
Decker, Henry, carp, h Queen
Dehler, Edwd, bkpr, h Allen n
Dering, Peter P, glove mkr, h Erb s

Dermel, Edwd, contr, h Queen
Devitt, A E, salsmn 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 Bellevue av
Devitt, Stanley, clk Dominion Life, Bellevue av
Dickert, Fred, wks Bultton 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, ptrn, h Snider
Dietrich, Clements, wks Brewy, h Commercial Hotel
Dietrich, Jos, upholstr, h John n
Dietrich, Louis F, agent International Harvester Co, h Allen n
Dobbin, Chas, clk, Park
Dobbin, Robt, supt Gas and Water Works, h Park
Dodds, Geo W, gro, King
Doelle, H, clk Mutual Life, Young
Doenski, August, butln 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 Hilliard, mgr, King
Donald, John R, bksmth, h William 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
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

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
Essener, 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 factory, h King
Elslay, Jas, lab, h King
Elwes, 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 Herbert
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 Noeker
Ernst, Jacob, drvr Wichel & 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, milnr, h William s
Ferdinand, Henry, lab, b Commercial 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.
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
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, bchr J B Fischer, h Victoria
Fisher, Geo M, clk Mutual Life, h Park
Fischer, Herman, bchr 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 Foundry
Fischer, Moses, mech, h Foundry
Fischer, W J, M D, h King
Fischer, Walter, bchr 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 Trusler, agent, Erb s
Frost, Karl, butn wkr, h Union
Gagne, Miss C, h Huether House
Galloway, Alex, stone cutr, h Alexander House
Gatschene, Alfd, carp, h Mary
Gatschene, Eugene, bchr, 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
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, h 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 n
Gleiser, Geo, clk Letter & Son, h Duke
Gleiser, Geo, undertkr, King, h Duke
Gleiser, Peter, clk Mutual Life, h Young s
Glippert, Wm, wdwrk, 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, Albl, drvr Sanderson’s, h King
Gordon, Martha, conf, King
Gottfried, Davld, b Market Hotel
Gould, Geo, tinsmth Weichel & Son, b Commercial Hotel
Grace, Alva, mldr, h Ezra av
Graft, David, shmk, h Union
Graft, John, wks Brewy, h Victoria
Grant, Mrs Mary, h Cedar n
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, Peppier
Grisch, Robt, cbntmkr, h Peppier
Groff, Isaac, cattle byur, h King
Groom, P G, upholstr, h Victoria
Gross, Fred, h William n

Insurance Company of North America
Founded 1792.
Losses Paid, $144,730,811.
Surplus, $5,589,406.

Fire, Marine, Automobile, Tourist, Etc.

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

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. 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.

176 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 Peppler
Gross, Herman, lab, h King
Gross, Jos, firemn, h Menno
Grossman, Ignatz, h John n
Grosz, Henry, lab, h Albert
Gueltig, Gottfried, h Young n
Gueltig, Louis, carp, h Young n
Guenther, Paul, pntr, h Herbert
Guenther, Rudolph, lab, h Allen
Guenzler, Geo, turnr, h’Allen s
Guettell, Val, lab, h Allen s
Haeck, Ernst, acct Kuntz Brewery, Ltd, William, cor Park
Haenel, A G, drugs, King, h Cedar s
Haenel, C A, acct Waterloo
Mutual Fire, Young, cor Albert
Haenel, 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
Haight, Frank, mangr Waterloo
Mutual Fire Ins, h John n
Haight, 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, b Heuther House
Ham, C H, clk Molsons Bank, Albert
Hamacher, Graham, mech, Allen n
Hamdorf, Wm, carp, h Peppler
Hamel, Chas, brkmkr, h Snider
Hamel, Edwd, cbntmkr, h Snider
Hamel, Gustav, broom mkr, h Church
Hamel, Irvin, brm mkr, Queen
Hamel, John, h Albert
Hannaburg, Chas, lab, h King
Harper, J A, clk Mutual Life, Young n
Harr, Everett E, mach, h Erb n
Harr, John, upholstr, h Caroline
Harr, Mrs Wm, h Erb s
Harrison, Fred, b Market Hotel
Hartel, John F, mgr Hotel Lewis, h King
Hartbleib, Peter, firemn, h Mary
Harttung, Walter, acct Bank of
Toronto, King
Harvey, Jos, mach, h Park
Hasemannflug, Mrs C, h Church
Hasenflug, Geo, h Mary
Hasenflug, 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
Haveron, James, publisher The
Sentinel, h Foundry
Hawke, Mrs E N, h Albert

W. M. O. LOCHEAD,
DISTRICT MANAGER,
51 King Street West, Berlin
PHONE 311: HOUSE PHONE 123

Intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
IS THE COMPANY
that merits the patronage of the insuring public
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, cabntmkr, 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 Commer­
ial Hotel
Heller, A G, jwlr, King, h Wil­
liam 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, h
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 1808
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 facty, 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 1803.
Net Cash Surplus, $190,709.
C. A. BOEHM, Agent
Waterloo and Berlin
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.

## 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>Occupation</th>
<th>Address</th>
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<tr>
<td>Hine, G</td>
<td>b Heuther House</td>
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<td>Hinsberger, Clayton</td>
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<td>Weichel &amp; Son, William s</td>
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<td>Hinsberger, Jos, mason</td>
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<td>Hoffman, C, mech, h Erb</td>
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<td>Hoffman, Chas, mach, h Water</td>
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<td>Hoffman, Conrad, pntr, h Mary</td>
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<td>Hoffman, Henry, cabntmkr, h Queen</td>
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<td>Hoffmann, Justus, tmstr, h Allen s</td>
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<td>Hoffman, Wm, turnr, h Herbert</td>
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<td>Hogg, Miss E, brdng, h King</td>
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<td>Hogg, F W, clk Molsons Bank, King</td>
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<td>Hogg, Wm, coal, Queen, h King</td>
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<td>Hohemeier, Chas, clk, King</td>
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<td>Hohemeier, Philip, plmbr, h King</td>
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<td>Hohemeyer, Edwin, lab, h Willow</td>
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<td>Hohner, Edwd, pntr, h William s</td>
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<td>Hohner, Henry, lab, h William s</td>
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<td>Holtzwart, Conrad, h Snider</td>
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<td>Holzworth, Mrs M A, h Peppler</td>
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<td>Holmes, Jas, turner, b Commercial Hotel</td>
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<tr>
<td>Hooper, Edwd, wks Foundry, h Erb n</td>
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### 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. Lockhead, District Manager, 51 King St. West, Berlin
Office Phone 611
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

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, h Berno
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
Kennele, 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
Klahs, 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, 65,690,377

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
Koeehler, Chas H, bkpr, h Mary
Koeehler, Mrs Henry, h Mary

LEADING FIRE INSURANCE COMPANY
IN AMERICA.
J. B. HUGHES, Special Agent. Phone 259
C. A. BOEHM, Local Agent. Phone 249

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.

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

THE CANADIAN BANK OF COMMERCE

Hand-in-Hand Insurance Company

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

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
Koehler, Claus, carp, h Albert
Koenig, Jacob, mason, h Peppler
Koenig, Philip, mason, h Mary
Koerber, Fred, cgr mkr, h Erb s
Kohlrenner, Louis, wine clk Huether House
Kolbrenner, Henry, prop Huether House, King
Kolotzki, Fred, farmer, h King
Kraft, Mrs Aaron, h Albert
Kraft, Geo H, btchr, King
Kraft, Louis, cgrmrkr, h Queen
Krantz, Harry, mech, h Victoria
Kranz, Mrs Adam, h Duke
Kranz, Chas, Duke
Krause, Hugo, lab, h Albert
Kress, Adam, lab, h Albert
Kress, Andw, mech, h John n
Kress, August, brklyr, b Commercial Hotel
Kress, Henry, finshr, h Water
Kress, Jacob, h Foundry
Kress, Wm, pntr Chronicle-Telegraph, Foundry
Kreutziger, Chas, 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 wrkr, h Duke
Krueger, Geo, drvr, h Herbert
Krueger, Geo W, lab, h Erb n
Krueger, Henry, wks Button fcty, h Church
Krueger, Wm J, h Herbert
Kruetziger, Chas, prop Dom Box facty, h Erb n
Kruetzwieser, Herbt, carp, Albert
Kuehner, Werner, mach, Church
Kummer, John, h William n
Kumpf, Miss C, h King
Kumpf, Mrs W, h King

Kuntz Brewery, Ltd, David C
Kuntz, pres, King
Kuntz, D K, wks Brewy, h King
Kuntz, David C, pres Kuntz Brewery, Ltd, King w
Kuntz, Herbert F, sec-treas Kuntz Brewery, Ltd, King w
Kuntz, Mrs L, King w
Kuntz, Wm A, vice-pres Kuntz Brewery, Ltd, King w
Kuntz, Mrs L, King w

Kuntz, Wm A, vice-pres Kuntz Brewery, Ltd, King w

Kurke, Chas, hostlr, 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, cabntmkr, h Erb s
Lackenbauer, G H, boilermkr, h Herbert
Lackenbauer, Geo, lab, h Victoria
Lackenbauer, John, wdwrk, King
Laduc, Mrs Elsie, h William n
Laing, J M, asst sec Mutual Life, Albert

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. 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 WATERLOO 181

Lampel, J, & Co, house furngs, etc, King
Lang, Alex, stone cutr, b Alexander House
Langstaff, M P, actuary Dominion Life, b Albert
Lanz, Henry, lab, h John s
Last, Geo, prop Park Hotel, King
Latsch, O A, ice dlr, h Erb s
Lauber, Mrs C, h Park
Lauman, John, carp, h King
Lee, Rev W D, pastor Presbyterian Ch, h Park av
Leitch, Mrs Sophia, h Erb n
Lentz, Chris, carp, h Foundry
Letter, J, & Son, furniture and undertaking, King
Letter, John (J Letter & Son), h Duke
Letter, Mrs John, h Albert
Letter, Norman H (J Letter & Son), h Duke
Liebler, Tilman, carp, h Bricker
Liesemer, W E, shmr, h William s
Lilley, Alfd H, wdwkr, h Menno
Linker, Peter, h Young n
Liphardt Bros, hardware, King
Liphardt, Chas, bkpr Liphardt Bros, Erb n
Liphardt, David, cabntmk, h Park
Liphardt, Edwd (J C Breithaupt & Co), h Duke
Liphardt, Geo (Liphardt Bros), h Young n
Liphardt, Henry (Liphardt Bros), h Erb n
Liphardt, J C (J C Liphardt & Co), h Erb
Liphardt, J C, & Co, mer tlr, King
Liphardt, John, h Erb n
Liphardt, John C, tlr, h Erb n

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

Liphardt, Oscar (J C Liphardt & Co), h Erb
Lochead, W M O, district mngr Mutual Life, h George
Longhurst, H, clk Waterloo Mfg Co, Willow
Longhurst, Horace, formn, h Willow
Longo, Baldasaro, (Longo Fruit Co), King
Longo Fruit Co, King
Lorentz, Egedius, lab, h Victoria
Lorentz, Ernst, finshr, h Union
Lorentz, Ferd, lab, h Weber s

Head Office—WATERLOO

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

LEMBKE & KRELLER, CIGARS.
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.
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.

182 VERNON’S DIRECTORY

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

Lorenz, H F W, gro, Erb s
Lorenz, John, wdwr, h Foundry
Lorenz, Max, mech, h John n
Ludwig, Edw, mlr, h Peppler
Ludwig, Jos, cooper, h Bellevue
McBride, A B, barstr, Erb s, h George
McBride, Amelia, salsly J Uffelman, Mary
McBride, J F, trav, h Mary
McBride, Jennie, clk S H Knox & Co, Mary
McBride, Nellie, clk S H Knox & Co, Mary
McCordale, Jno, tmstr, h Foundry
McCorkindale, A, clk Mutual Life, Young
McDonald, Hugh, lab, h Park
McDougall, Alex, mech, h Erb s
McDougall, Margt, bkpr, Erb s
McDougall, Wm, trav, h Erb s
McGrath, Thos, boilermk, h Caroline
McIntyre, Alison A, clk Mutual Life, h Noecker
Maclean, J, b Huether House
Maclellan, J D, bkpr Molsons Bank, King

Madler, Jacob, h Caroline
McAbeus, Clarence, clk Waterloo Mfg Co, lvs Berlin
Maier, Henry, cooper, h King
Maier, John, cooper, h King
Mamel, Mrs Henry, h John n
Manski, Wm, lab, h Bowman
Mansz, Henry, eng, h Peppler
Mardt, Albt, lab, h Ezra av
Market Hotel, Mrs John Mayer, prop, Albert
Marshall, Wm, mech, William s
Marshall, Wm J, shipr Kuntz Brewery, Ltd, William s
Marth, Geo C, carp, h Cedar n
Martin, Anthony, lab, h King
Martin, Anthony, h Herbert
Martin, Mrs E M, h Allen s
Martin, Miss E M, clk Dominion Life, Allen s
Martin, J D, coachmn, h William s
Martin, Noah, excise officer, h Short
Martin, Mrs O S, h Water
Martin, Val J, mech, h Park av
Martini, Clarence, prntr Chronicle-Telegraph, Erb s
Massel, Wm, tmstr, h Park
Mayer, Anthony, Market Hotel
Mayer, Clayton, Market Hotel
Mayer, John, Market Hotel
Mayer, Mrs John, prop Market Hotel, Albert
Meades, Victor, clk Mutual Life, Allen n
Meades, Walter, upholstr, h Allen n
Meier, John, mech, b Alexander House
Meilke, Mrs C, h Herbert
Menk, Fred, carp, h Foundry
Mercer, Geo, lab, h Foundry

W. M. O. LOCHEAD, District Manager
51 King Street West.
Phone 611
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.
John Fennell, President. W. H. Schmals, Sec. and Manager.
Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

Merchants' Button Co, R Roesch-man, mgr, King
Merklinger, John, finshr, Church
Merklinger, Martin, shmkr, Short
Merner, Ammon, mldr, h Caroline
Metz, John, farmer, h Albert
Meltzer, Abrahm, mech, h King
Meyer, Alfd, mech, h Erb s
Meyer, Alfd, hostlr City Hotel
Meyer, Mrs E, h Foundry
Meyer, Michl, 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, tinsmith, b Alexander House
Miller, Carl E, wks Brewy, h Moore av
Miller, Chas, wdwrkr, h Menno
Miller, Chas F, mason, h Erb s
Miller, Henry J, finshr, h Duke
Miller, John E, cabntmkdr, 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
Molson's 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.,
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, tinsmith 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

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

Transacts a General Banking Business.

G. M. WEED, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $150,000,000
Interest Allowed on Deposits.

THE JIUTULi LIFE OF CANADA

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

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

THE MUTUAL LIFE OF CANADA

Nichol, John, produce dir, h Willow
Niehaus, Wm, lab, b 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, b 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
Oestrich, Chas, shmkr, 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
Paguel, Wm, lab, h Erb n
Park Hotel, Geo Last, prop, King
Patten, Thos, h Princess
Payne, Ezra, carp, h Queen

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, cooper, 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
Musselman, Aaron, wdwr, h Water
Musselman, 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
Neeb, Henry, lab, h William s
Neuber, Mrs A, h William s
Nichol, Arthur, uphstr, h Caroline
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>Occupation</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson, Albert</td>
<td>cooper</td>
<td>Victoria</td>
</tr>
<tr>
<td>Peltz, Wm</td>
<td>caretkr</td>
<td>Bowman</td>
</tr>
<tr>
<td>Peppler, Arch</td>
<td>lab</td>
<td>Noecker</td>
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<tr>
<td>Peppler, George</td>
<td>tmstr</td>
<td>21 George</td>
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<tr>
<td>Peppler, Geo C</td>
<td>blksmith</td>
<td>21 George</td>
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<tr>
<td>Peppler, Jacob</td>
<td>h Young s</td>
<td></td>
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<tr>
<td>Pequegnat, Eugene</td>
<td></td>
<td>Mutual Life, Berlin</td>
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<tr>
<td>Perschbacher, F C</td>
<td></td>
<td>Young s</td>
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<tr>
<td>Peskett, Albert</td>
<td>mech</td>
<td>John s</td>
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<tr>
<td>Petch, Frank</td>
<td>clk</td>
<td>Young n</td>
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<tr>
<td>Pfaff, Baltzer</td>
<td>lab</td>
<td>Albert</td>
</tr>
<tr>
<td>Pfaff, Mrs Geo</td>
<td>h Albert</td>
<td></td>
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<tr>
<td>Pfeffer, Wm</td>
<td>brbr</td>
<td>Allen n</td>
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<tr>
<td>Pfug, Fred</td>
<td>eng</td>
<td>Herbert</td>
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<tr>
<td>Philip, Miss M</td>
<td>steno</td>
<td>Mutual Life, Herbert</td>
</tr>
<tr>
<td>Plantz, Chas</td>
<td>drvr</td>
<td>Norman</td>
</tr>
<tr>
<td>Plantz, Henry</td>
<td>carp</td>
<td>David</td>
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<tr>
<td>Playford, Benj</td>
<td>tchr</td>
<td>King</td>
</tr>
<tr>
<td>Poehlman, B</td>
<td>brbr</td>
<td>Erb s</td>
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<tr>
<td>Poppie, Louis</td>
<td>tmstr</td>
<td>Alexander House</td>
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<tr>
<td>Preiss, Reinhart</td>
<td>masn</td>
<td>John n</td>
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<tr>
<td>Price, Mrs Hannah</td>
<td></td>
<td>King</td>
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<tr>
<td>Rabb, John M</td>
<td>contr</td>
<td>John n</td>
</tr>
<tr>
<td>Rafferty, J J</td>
<td>lab</td>
<td>Peoples</td>
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<tr>
<td>Rafferty, Jas</td>
<td>lab</td>
<td>Foundry</td>
</tr>
<tr>
<td>Rafferty, John</td>
<td>lab</td>
<td>Allen n</td>
</tr>
<tr>
<td>Rafferty, John</td>
<td>lab</td>
<td>Park</td>
</tr>
<tr>
<td>Raisig, H C</td>
<td>prop</td>
<td>Commercial Hotel, King</td>
</tr>
<tr>
<td>Raisig, Joseph</td>
<td>uphlstr</td>
<td>Commercial Hotel</td>
</tr>
<tr>
<td>Rank, Henry</td>
<td>carp</td>
<td>Caroline</td>
</tr>
<tr>
<td>Rank, Wm</td>
<td>carp</td>
<td>Moore av</td>
</tr>
<tr>
<td>Reade, W M</td>
<td>barstr</td>
<td>George</td>
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<tr>
<td>Reesor, Alfd</td>
<td>shmkr</td>
<td>Young n</td>
</tr>
<tr>
<td>Reesor, John</td>
<td>shmkr</td>
<td>Herbert</td>
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<tr>
<td>Reiber, F W</td>
<td>lab</td>
<td>Elgin</td>
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</tbody>
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**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, prntr 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
Rekel, M, coal and wood, King
Reitzel, Clement, contr, h Foundry
Rendell, C C, acct Can Bank of Comm, Union
Reuel, Henry, blchr, 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.
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.

<table>
<thead>
<tr>
<th>H. L. STAEBLER &amp; CO., INSURANCE</th>
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<tbody>
<tr>
<td>11 Queen South, Berlin</td>
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<tr>
<td>Agents for Pacific Coast Fire Insurance Company</td>
</tr>
<tr>
<td>INCORPORATED 1890.</td>
</tr>
<tr>
<td>Surplus to Policyholders,$206,800</td>
</tr>
</tbody>
</table>

| 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 |

| 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, h King |
| Roos, P H, sec-treas Dominion Life, h Albert |
| Rosch, Eby, elect, h City Hotel |
| Roschman, 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, h Berlin |
| Ruchly, Alex, carp, h Allen n |
| Rudy, Mrs Geo, h Albert |
| Rueffer, Fred, clk Mutual Life, h Petersburg |
| Ruhlman, Gene, cigars and tobacco, billiard parlor and bowling alleys in connection, King |
| Ruppel, Emerson, upholstr, h Caroline |
| Ruppel, Gordn, mech, h Caroline |
| Ruppel, J W, lab, h Park |
| Ruppert, Wm, wdwrk, h Jefferson |
| Rutch, Paul, mech, h Erb s |
| Ryan, Edw, lab h Willow |
| Salm, John M, carp, h Caroline |
| Sanderson, A E, bkr, King |
| Sass, Edw, cbntmk, h Herbert |
| Sass, Fred, coal oil dlr, h Erb s |
| Saville, Henry, mason, h Caroline |
| Schaal, John, tanr, h Queen |
| Schade, Martin, agt, h King |

The Mutual Life of Canada

<table>
<thead>
<tr>
<th>Actual Policy results count. Examine our results and our present unequalled financial standing and be convinced</th>
</tr>
</thead>
<tbody>
<tr>
<td>W. M. O. LOCHEAD, District Manager. 51 King Street West, Berlin</td>
</tr>
<tr>
<td>OFFICE PHONE 511.</td>
</tr>
<tr>
<td>HOUSE PHONE 323</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

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, chnt 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, upholstr, h Foundry
Schaefer, Wm, clk Weichel & Son, Erb
Schauf, 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
Schieland, C W, acct Union Mills, h Albert
Schieland, Philip A, carver, h Allen n
Schiel, Martin, wks Rubber fcty, h William s
Schierholtz, Emil, mfr, h King
Sellichler, Phillip, 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 1720
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, Hermn, lab, h Willow
Schmidt, Martin, mach, h Queen
Schmidt, Michl, carp, h King
Schmitt, E W, clk Mutual Life, Park
Schnaar, Hermn, lab, h 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.
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

Schnarr, J H, h Foundry
Schnaar, Wm J, eng, h Park av
Schneider, Ferd, lab, h Willow
Schneider, Geo, wine clk City Hl
Schneider, Geo B, shmerk, h Erb s, h Cedar s
Schneider, John, farmer, h King
Schneider, John D, frmnn Waterloo Mfg Co, h Snider
Schneider, Jos, mach, h Park
Schnitzler, Jacob, cgrmk, George
Scholle, Fred, wdkr, h King
Scholle, Fred, jr, mach, King
Schondelmayr, John, mfr, h Erb s
Schreiber, Gustv, lab, h Bowman
Schuett, Chas, wks Brewy, King
Schumm, Fred, mach, h Alexander House
Schwaizerlander, Mrs S E, h Noecker
Schweitzer, Chas, b Market Hotel
Schweitzer, Philip, lab, h King
Scott, Chas C, drover, King
Scott, Jas, drover, h King
Seagram, E F, mnger Jos E Seagram, h King
Seagram, Jos E, wines and liquors, King

Seagram, Jos E, prop Distillery, Erb s, h Willow
Seeburger, Mrs Fred, h Peppler
Sehl, Jos, mach, h William s
Sehl, Philip, blkmrk, h 22 George
Seibel, Edwd, cooper, h Victoria
Seip, Jacob H, farmr, h Frederick
Seip, Louis, h King
Seipel, Geo, mason, h Park av
Sentinel, (The), James Heveron, publisher, Erb n
Seyler, Adam N, frmnn, h 21 Mary
Seyler, Chas H, repr, King, h Mary
Seyler, Robt, wine clk Commercial Hotel
Seyler, Urban, carvn, 21 Mary
Shantz, Allen, farmer, h Albert
Shantz, Cleason (Graybill & Shantz), h Erb s
Shantz, Edwd, blksmth, h Erb s
Shantz, J G, mech, h Caroline
Shantz, Walser W, clk Waterloo Mfg Co, Victoria
Shelley, Sidney, mller, h Allen n
Shelley, Wm, uphostr, h John n
Sherman, Thos A, drvr, h King
Shinn, J K, undertkr, h Albert
Shirk, Leham, mec, h Albert
Shuh, Mrs John, h Willow
Shuh, L W, clk Waterloo Mutual Fire, h 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, shmrk, h Spring
Smith, Herbt J, reprtr, h King
Snider, Cranson W, mger Waterloo Mfg Co, h George
Snider, Edwin, wks Waterloo Mfg Co, h Princess

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.

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
Snyder, A H, mgr Snyder Bros, h George
Snyder Bros Upholstering Co, A H Snyder, mgr, King
Snyder, Emma, nurse, h Victoria
Snyder, Emmet, asst bkpr Can Furn Co, h 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
Steffler, John, lab, h King
Steiner, Ephraim, cooper, h Short
Steinhardt, Chris, mech, Cedar n
Stoller, John, carp, h Water
Stoller, John E, pntr, h John n
Stengel, W C, flour and feed, h Moore av
Stenunagel, Mrs C, mlr, 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, $202,793.

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.

A. C. Bender,
REAL ESTATE
11 QUEEN ST. SOUTH,
PERTH, ONT.

CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.

INFORMATION
CHERFULLY GIVEN.
11 QUEEN ST. SOUTH,
PERTH.
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.

190 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

Steppler, Wm, wks Rubber facty, h Union
Sterling, W J, V S, h Erb n
Stewart, Robt, mach, h John n
Strasser, E A, furnishings, King, b Huelher 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, tanr, 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, shmrk, b Foundry
Strum, Chris, mach, h John n
Strum, Moritz C, brbr, h John n
Stubbins, Edwd, wks Foundry, h Albert
Stuebing, Otto, cgrmkr, 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
Sulton, Richd lab, h Church
Taylor, J Addison, clk Waterloo Mutual Fire, h King
Theal, Danl, eng, h Charles
Thiel, Irvin, mldr, h Albert
Thoman, Isaiah, tmstr, h Erb s
Thomas, Mrs Chris, h King
Thomas, Miss E, clk, h King
Thomas, Elijah, h King
Thomas, F W, excise offr, King
Thomas, J S, tchr, 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 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
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.

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<thead>
<tr>
<th>TOWN OF WATERLOO</th>
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<tbody>
<tr>
<td>Umbach, Otto M, trav, h Victoria</td>
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<tr>
<td>Union Mills, Wm Snider, prop, King</td>
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<tr>
<td>Utlley, Mrs N, h Duke</td>
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<tr>
<td>Utlley, Nathan R, iron dlr, Queen, h Duke</td>
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<tr>
<td>Vale, Geo W, lab, h Albert</td>
</tr>
<tr>
<td>Valentine, Jas, mfr, h Park av</td>
</tr>
<tr>
<td>Valentine &amp; Martin, shoe mfrs, Cedar, cor Queen</td>
</tr>
<tr>
<td>VanEvery, Clarke, mach, h Water</td>
</tr>
<tr>
<td>VanEvery, Miss May, steno Mutual Life, Water</td>
</tr>
<tr>
<td>Vehitelen, August, mech, Duke</td>
</tr>
<tr>
<td>Veitel, Wm, wks Distillery, h King</td>
</tr>
<tr>
<td>Venton, Geo, mldr, b Alexander House</td>
</tr>
<tr>
<td>Voelker, A W, clk Mutual Life, Ivs Berlin</td>
</tr>
<tr>
<td>Wagner, Adam, cbntmktr, h Park</td>
</tr>
<tr>
<td>Wagner, Arthur, prntr Chroncile-Telegraph, Erb s</td>
</tr>
<tr>
<td>Wagner, Elmer, wdwrk, Park</td>
</tr>
<tr>
<td>Wagner, John E, clk Waterloo Mfg-Co, Ivs Berlin</td>
</tr>
<tr>
<td>Wagner, Mrs Leah, h George</td>
</tr>
<tr>
<td>Wagner, Tillie, tlr John Ritzer, George</td>
</tr>
<tr>
<td>Wahl, Albt, coopr, John n</td>
</tr>
<tr>
<td>Wahl, Alfd, finshr, John n</td>
</tr>
<tr>
<td>Wahl, Edwd, finshr, h John n</td>
</tr>
<tr>
<td>Wahl, Harry, brbr, John n</td>
</tr>
<tr>
<td>Wahlsomth, Miss, drsmkr, h John s</td>
</tr>
<tr>
<td>Wakely, R, b Huether House</td>
</tr>
<tr>
<td>Walley, F H, books and stationery, King</td>
</tr>
<tr>
<td>Walter, Jacob, shmkr, h Albert</td>
</tr>
<tr>
<td>Waltz, Frank, mach, h Allen n</td>
</tr>
<tr>
<td>Wankel, Emil, button turnr, h Union</td>
</tr>
</tbody>
</table>

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

| 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 219; Residence 209.

Lembke & Kreller, 7 King St. W., Walper Block.
CIGARS, TOBACCO, Etc.
Pool and Billiard Room in connection.

Kitchener Public Library
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
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 n
Waterloo Tannery, Jacob Stroh, prop, Erb n
Watson, M E, tchr, Mary
Watson, Jas B, bksmth, 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 Hotl
Weber, Jacob, shmrk, h King
Weber, M S, clk Waterloo Mfg Co, h Albert
Weber, Solomon, ptr, 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 s

Weichel & Son, hardware, etc, King
Weichel, Chas J, bkpr Weichel & Son, King
Weichel, W G, mg Weichel & Son, h 8 Allen n
Weidenhammer, A prntr, h King
Weidenhammer, Alberta, clk J H Ziegler, Ezra av
Weidenhammer, Jacob, lab, s Ezra av
Weigand, Davd, finshr, 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, shmrk h William s
Weseloh, John, flour and feed, Albert, h William
Westfall, Jos, bch, h Ezra av
Westwood, Harry, eng, s Weber s
White, August, mech, h Queen
Wilhelm, H M, harnsmkr, King, h Queen
Wilhelm, Leo, harnsmkr, h City Hotel
Wing, Rev M L, pastor Emanuel Church, h Cedar s
Winkler, Geo, bbr 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
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

Winkler, A, livry, Duke, h Queen
Winkler, Louis, wks Shirt facty, h Allen n
Winn, Mrs Jane F, h Mary
Winterhall, Ed, wks Rubber facty, h Union
Witzel, Peter, blksmith, 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, lmstr, h Duke
Wolfe, Christn, prtr, h Queen
Wolff, Hermn, prtr, h Princess
Wolfe, Jacob, lab, Duke
Wolfe, Jacob, mech, h Queen
Wolf, Menno, pump mkr, h Erb s
Woeller & Bolduc, furn mfrs, 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, b Hueler 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, cbntmkr, 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, plmr, b Commercial Hotel
Zinn, John, boots and shoes, King, h same
Zirka, Abt, boiler mkr, h Union
Zobisch, Jas, wks Ruhr facty, h John s
Zobisch, Martin, mach, h Erb n
Zoellner, Miss A, h Erb n

Waterloo Mutual FIRE Insurance Company
Established 1863.
Net Cash Surplus, $199,760.

C. A. BOEHM, Agent
Waterloo and Berlin
PHONES
Office 249. Residence 200.

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

Kitchener Public Library
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.

194 VERNON'S DIRECTORY

BRIDGEPORT
Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Alderson, John, engineer
Berlin & Bridgeport Elec Ry Birnstihl, Mrs Amelia
Birnstihl, Henry, horse trader Birnstihl, Emil, broom maker
Boetger, David, rubber mkr Brubacker, 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, Wm, fireman
Gastmeier, Mrs Mary Gibbet, Fred, laborer
Gole, Solomon S Grass, J
Grot, Allan, laborer Groh, Albert, fireman
Guellett, Wm, mechanic Haas, Elam, laborer
Haas, Irvine, mechanic Haas, Moses, laborer
Haas, Irving, mechanic Hall, Arthur, mechanic
Hallman, Israel, mechanic Hallman, Moses, dairyman
Hallman, —, mechanic Halstead, Fred, mechanic
Hamel, Andrew, farmer Handorf, Louis, laborer
Hann, William Hannack, 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 - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - $2,973,750

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.


---

**TOWN OF BRIDGEPORT**

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hofheinz, William</td>
<td>mechanic</td>
</tr>
<tr>
<td>Hollinger, John B</td>
<td>cooper</td>
</tr>
<tr>
<td>Hollinger, John F</td>
<td>carpenter</td>
</tr>
<tr>
<td>Hollinger, Geo</td>
<td>cabinetmaker</td>
</tr>
<tr>
<td>Hopp, Wm</td>
<td>dairyman</td>
</tr>
<tr>
<td>Horn, Peter</td>
<td>mechanic</td>
</tr>
<tr>
<td>Hummell, Anthony</td>
<td>blacksmith</td>
</tr>
<tr>
<td>Hunsberger, Abram</td>
<td>laborer</td>
</tr>
<tr>
<td>Hunsberger, Moser</td>
<td>dairyman</td>
</tr>
<tr>
<td>Jaeck, Albert</td>
<td>clerk</td>
</tr>
<tr>
<td>Jaeck, Edgar</td>
<td>wks Shirt factory</td>
</tr>
<tr>
<td>Jaeck, Edwd</td>
<td>mechanic</td>
</tr>
<tr>
<td>Jaeck, Fred</td>
<td>cooper</td>
</tr>
<tr>
<td>Jaeck, Geo</td>
<td>cabinetmaker</td>
</tr>
<tr>
<td>King, —</td>
<td>laborer</td>
</tr>
<tr>
<td>Kress, Alvin</td>
<td>conductor</td>
</tr>
<tr>
<td>Koch, Mrs Adam</td>
<td></td>
</tr>
<tr>
<td>Koerber, Philip</td>
<td>blacksmith</td>
</tr>
<tr>
<td>Kraft, Jacob</td>
<td>laborer</td>
</tr>
<tr>
<td>Krampein, Norman</td>
<td>miller</td>
</tr>
<tr>
<td>Kuntz, Geo</td>
<td>cooper</td>
</tr>
<tr>
<td>Lachman, Henry</td>
<td>cooper</td>
</tr>
<tr>
<td>Lachman, Isaac</td>
<td>laborer</td>
</tr>
<tr>
<td>Lasso, Wm</td>
<td>mechanic</td>
</tr>
<tr>
<td>McClody, Miss Maggie</td>
<td>drsmkr</td>
</tr>
<tr>
<td>McDonald, Geo</td>
<td>machinist</td>
</tr>
<tr>
<td>Maier, Chas</td>
<td>farmer</td>
</tr>
<tr>
<td>Maier, Louis</td>
<td>farmer</td>
</tr>
<tr>
<td>Martin, Ezra M</td>
<td>laborer</td>
</tr>
<tr>
<td>Martin, W</td>
<td>laborer</td>
</tr>
<tr>
<td>Meisel, Edward</td>
<td>miller</td>
</tr>
<tr>
<td>Meyers, Squire</td>
<td>laborer</td>
</tr>
<tr>
<td>Morris, J</td>
<td>mechanic</td>
</tr>
<tr>
<td>Newman, Chas</td>
<td>laborer</td>
</tr>
<tr>
<td>Nobes, Thomas</td>
<td>mechanic</td>
</tr>
<tr>
<td>Pernfus, Alvin</td>
<td>clerk</td>
</tr>
<tr>
<td>Pernfus, Diebert</td>
<td>traveller</td>
</tr>
<tr>
<td>Pernfus, Frank</td>
<td>head miller</td>
</tr>
<tr>
<td>Polokofski, Aug</td>
<td>hostler</td>
</tr>
<tr>
<td>Pomeroy, J B</td>
<td>teacher</td>
</tr>
<tr>
<td>Quickfall, Allen E</td>
<td>cattle dlr</td>
</tr>
<tr>
<td>Quickfall, Richard</td>
<td></td>
</tr>
<tr>
<td>Ray, Wm</td>
<td>horse dlr</td>
</tr>
</tbody>
</table>

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**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
Roeding, 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

---

**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.

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

Underwood, Wm, laborer
Wagner, Casper, weaver
Wagner, Herman, hotel
Watson, Wm
Weaver, Titus, plumber
Weber, Eli, gardner
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

Piano? That means go to

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHHEAD, District Manager,
OFFICE PHONE 511

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

51 King St. West, Berlin
HOUSE PHONE 323
HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

BERLIN AND WATERLOO

CLASSIFIED BUSINESS DIRECTORY

Headings marked thus *, and others omitted, are inserted only when contracted for.

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, I, Berlin

*AUCTIONEER

Davey, J 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
Molson's, 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.
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
United States Fidelity and Guaranty Co.
(Wk Will Bond You)
Established 1896
Cash Capital, $1,700,000

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
Send For Catalogue
BOOKKEEPING MACHINES, LTD.
424 Spadina Ave., Toronto, Ont.

Bookkeeping Machines, Ltd, Toronto

BILLYARDS AND POOL
Lembke & Kreller

BOOKSELLERS & STATION'RS
Bender, J P, Berlin
Clarke Bros, Berlin
Doersam, Jacob, Waterloo
Weaver Stationery Co, Berlin

BOOTS AND SHOES
Hessenauer, 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
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. 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.

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**TOWN OF WATERLOO**

<table>
<thead>
<tr>
<th>BUILDERS' SUPPLIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Braun, Casper, Berlin</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>BUSINESS COLLEGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berlin Business College, W D Euler, principal, Berlin</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>A Good Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quickly comes when qualified to earn it.</td>
</tr>
<tr>
<td><strong>CENTRAL BUSINESS COLLEGE, TORONTO,</strong> will train you quickly and effectively. It has trained thousands. Free catalogue explains. Write for it. W. H. SHAW, Principal.</td>
</tr>
<tr>
<td>Central Business College, Toronto</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>BUTCHERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dumart, H, Berlin</td>
</tr>
<tr>
<td>Eby, Ion, Berlin</td>
</tr>
<tr>
<td>Hinsberger, S P, Berlin</td>
</tr>
<tr>
<td>Kraft, E, Berlin</td>
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<tr>
<td>Manz, George, Berlin</td>
</tr>
<tr>
<td>Schneider, J M, Berlin</td>
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</tbody>
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<table>
<thead>
<tr>
<th><em>BUTCHERS' TOOLS</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>Wilson, C, &amp; Son, Toronto (see advt)</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>CARPET MANUFACTURERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Brinton Carpet Company of Canada, Limited—PETERBOROUGH</td>
</tr>
<tr>
<td>Manufacturers</td>
</tr>
<tr>
<td>Milton, Brussels and Axminsters</td>
</tr>
<tr>
<td>WM. E. WHITEHEAD, Agent</td>
</tr>
<tr>
<td>KILDARE HAND TUFTED CARPETS.</td>
</tr>
<tr>
<td>Sales Dept.—28 WELLINGTON ST. WEST, TORONTO.</td>
</tr>
<tr>
<td>Brinton, The, Carpet Co, of Canada, Ltd, Toronto</td>
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</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</td>
</tr>
<tr>
<td><strong>Commercial Union Assurance Company LIMITED</strong></td>
</tr>
<tr>
<td>Total Funds Exceed $84,600,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CIGARS, ETC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lembke &amp; Keller, Berlin</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CROCKERY, CHINA &amp; GLASS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A &amp; E Heller, Berlin</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLOTHIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moyer, Allan, Berlin</td>
</tr>
<tr>
<td>Smyth Bros, Berlin</td>
</tr>
<tr>
<td>Strasser &amp; Co, Waterloo</td>
</tr>
<tr>
<td>Thornton &amp; Douglas, Ltd, Berlin</td>
</tr>
<tr>
<td>Weseloh, A, &amp; Co, Berlin</td>
</tr>
<tr>
<td>Wildfang, M, Berlin</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GORE DISTRICT MUTUAL FIRE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Company</td>
</tr>
<tr>
<td>Established 1839.</td>
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<tr>
<td>Net Cash Surplus, $333,772.</td>
</tr>
<tr>
<td>C. A. BOEHM, Agent.</td>
</tr>
<tr>
<td>Phones—Office 249; Residence 259.</td>
</tr>
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<tr>
<th>LEMBKE &amp; KRELLER,</th>
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<tr>
<td>CIGARS, TOBACCO, ETC.</td>
</tr>
<tr>
<td>Pool and Billiard Parlor in connection.</td>
</tr>
<tr>
<td>7 KING ST. WEST, Walper Block.</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.

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

200 VERNON'S DIRECTORY

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

Established 1860.

BRITISH AMERICAN BUSINESS COLLEGE
Y. M. C. A. BUILDING, TORONTO.

The oldest in Canada. Excellent Courses.
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.
Principal.

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
Hertel, 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

Sauder, E A, Berlin
Smyth Bros, Berlin
Uffelman, J, Waterloo
Weseloh, A, & Co, Berlin

ELECTRICAL CONTRACTORS

CHADWICK BROS.
ELECTRICAL CONTRACTORS
BRASS FOUNDERS & METAL SPINNERS
ART METAL GOODS
If it is BRASS, COPPER, ALUMINUM
OR IRON—WE MAKE IT.
WRITE FOR INFORMATION.
SHOWROOM
193 KING EAST.
FACTORY
OAK AVE. & BARTON ST.
HAMILTON, ONT.

Chadwick Bros, Hamilton

ELECTRICAL SUPPLIES
Electric Construction Co, Berlin

EXPRESS COMPANIES
Canadian, A E Brand, Berlin
Canadian, I E Hertel, Waterloo
Dominion, A J Roos, Berlin

FLOUR AND FEED
Eidt, J L, Berlin

FURNITURE DEALERS
Canada Furniture Manufacturers, Berlin
Lippert, Edward, Berlin
Schrieter, A G, Berlin
Hillman, A S, Berlin
Haselplug, G, Waterloo

GARAGE
Gross, Nelson, Berlin

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)

GENERAL STORES
Devitt, M. & Co, Waterloo
Doering Bros, Waterloo
Leeson, W H, Berlin
Moyer, Allan A, Berlin

*GROCERIES (Wholesale)
Randall & Roos, Berlin

GROCERS
Ahrens, H J, Berlin
Baumgarten, John, Waterloo
Beck & Schell, Berlin

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.
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

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

Betzner & Co, Berlin
Bristol, John, Berlin
Hallman, A S, Berlin
Haseflug, G, Waterloo
Metcalfe, Wm, & Co, Berlin
Stahl, E A, Berlin
Stuebing & Son, Berlin

HARDWARE, PAINTS & OILS
Conrad Bros, Waterloo
Fennell & Son, Berlin
Hymmen, P, Berlin
Potter, Geo E, Berlin
Weichel, M, & Son, Waterloo

HOTEL TABLEWARE

E. W. KLOTZ
24 WELLINGTON ST. WEST, TORONTO

KLOTZ, E W, Toronto

HOTELS
Alexander House, Waterloo
American Hotel, Berlin

Bowman Hotel, E Bowman, Berlin
City Hotel, Waterloo
Clarendon Hotel, Eph Ferrier, Berlin
Commercial Hotel, Waterloo
Grand Central Hotel, J Zuber, Berlin
Grand Union Hotel, Wm Zinger, Berlin
Hotel Brunswick, Geo Moser, Berlin
Hotel Germania, H R Steppler, Berlin
Hotel Lewis, Waterloo
Market Hotel, Waterloo
Station Hotel, Berlin
Walper House, E Hollinger, Berlin

ICE DEALERS
Katsch, O A, Waterloo
Quickfall, A C, Berlin

INSURANCE COMPANIES AND AGENTS
Aetna Ins Co, Carl Krantz, Berlin
American Surety Co, B E Schulte, Berlin
Anglo American Fire, H L Staebler & Co, Berlin
Anglo American Fire, Carl Krantz, Berlin
Atlas Fire, H L Staebler & Co, Berlin
Bender, A C, Berlin
Boehm, J A, Waterloo
Boiler Inspection and Ins Co, H L Staebler, & Co, Berlin
British America Assurance, Carl Krantz, Berlin
Caledonian Fire, Carl Krantz

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 WATERLOO

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, I S K 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, mangr, head office, Waterloo
Dominion Plate Glass, I S K Weber Co, Berlin
Economical Mutual Fire, W H Schmalz, mangr, 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 1790
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 249. Residence 209.

LEMBKE & KRELLER
Cigars, Tobacco, Etc.
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
Transacts a General Banking Business.
G. M. WEDD, Manager Berlin Branch.
J. MOORMAN, Manager Waterloo Branch.

204 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

Imperial Guarantee & Accident,
H L Staebler & Co, Berlin
Independent Fire, I S K Weber Co, Berlin
Liverpool, London & Globe, Carl Kranz, Berlin
London Guarantee and Accident, Carl Kranz, Berlin
London Life, Carl Kranz, Berlin
London Assurance, H L Staebler & Co, Berlin
London & Lancashire Guarantee, H L Staebler & Co, Berlin
London Mutual Fire, Carl Kranz, Berlin
Manufacturers' Life, John McMeekin, city agent, Berlin
Merchants' Fire, I S K Weber Co, Berlin
Metropolitan Fire, I S K Weber Co, Berlin
Metropolitan Fire, H L Staebler & Co, Berlin
Monarch Fire, I S K Weber Co, Berlin
Montreal-Canada, I S K Weber Co, Berlin

Mutual Life of Canada, George Wegenast, mng; W H Rid dell, sec; head office, Waterloo
Mutual Life of Canada, W M O Lochead, district mng, 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
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.

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

TOWN OF WATERLOO

United States Fidelity and Guaranty Co, H L Staebler & Co, Berlin
Waterloo Mutual Fire, Frank Haight, manager, head 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

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, $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.

206 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

Canada Button Co, Berlin
Canada Furniture Manufacturers,
Berlin and Waterloo
Cloisonne Glass Co, Berlin
Doerr, C H, & Co, biscuits, Berlin
Foster Foundry Co, Berlin
Foster-Armstrong Co, pianos,
Berlin
Hachborn, C H, & Co, upholstrs,
Berlin
Hagen Shirt and Collar Co, Berlin
Hall, H J, & Son, planing mills,
Berlin
Havana Cigar Co, Berlin
Hertil, A, refrigerators, Berlin
Hibner Furniture Co, Berlin
Hoffman, C C, buttons, Berlin
Jackson & Cochrane, founders,
Berlin
Kaufman, Jacob, planing mills,
Berlin
Keil, Fred, cigars, Waterloo
Kreiner, J, & Co, furniture, Berlin
Krug, H, Furniture Co, Berlin
Lang Tanning Co, Ltd, Berlin
Lippert & Co, furniture, Berlin
Meinke, Wm, cigars, Berlin
Merchants’ Rubber Co, Berlin
O’Donald, Thomas, cigar boxes,
Waterloo
Oberholtzer, G V, & Co, shoes,
Berlin
Ontario Sugar Co, Berlin
Onward Manfg Co, sliding furni­
ture shoe, Berlin
Ott, M, & Son, bricks, Berlin
Peerless Leather Co, Berlin
Pequegnat, The Arthur, Clock
Co, Berlin
Roschman & Bros, buttons, Wat­
eroo
Schierholtz & Zinkam, furniture,
Waterloo
Shantz, J Y, & Son, buttons, Ber­
lin
Shirk & Snider, flour mills,
Bridgeport
Snider, J B, furniture, Waterloo
Snider, Wm, flour mills, Water­
loo
Snyder Bros’ Upholstering Co,
Ltd, Waterloo
Star Whitewear Co, Berlin
Tolton, Harry, shirts, Berlin
Toronto-Waterloo Office Fixture
Co, Waterloo
Tuerk Bros, foundry, Berlin
Valentine, Turner & Co, shoes,
Walker Bin and Store Fixture
Co, Berlin
Waterloo Broom and Brush Co,
Waterloo
Waterloo Glove Mfg Co, Waterloo
Waterloo Mfg Co, Ltd, imple­
ments, Waterloo
Waterloo Shoddy Mills, Waterloo
Waterloo Woolen Mills, Water­
loo
Wiegand & Co, shoes, Berlin
Winterhalt, J, cigars, Berlin

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. LOCHHEAD, District Manager, 51 King St. West, Berlin

OFFICE PHONE 511
HOUSE PHONE 323
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 209.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Sterling Accident and Guarantee Company
Surplus to Policyholders, $293,889,95

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
Brandt, Wm B, 540 Ontario St, Toronto
MARBLE & GRANITE WORKS
Braun, Casper, Berlin
MEN'S FURNISHINGS
Costello, W O, 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.
Poo and Billiard Room in connection.
The Canadian Bank of Commerce
P. 0. 0. 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
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
Heist, 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.

PATENTS
FETHERSTONHAUGH, DENNISON & CO.
REGISTERED ATTORNEYS
STAR BLDG., 18 KING ST. W., TORONTO
Also MONTREAL, OTTAWA, WINNIPEG and WASHINGTON
Send for "THE PROSPECTIVE PATENTEE."

PATENTS & INVESTMENTS
intelligent investigation will clearly prove that
THE MUTUAL LIFE OF CANADA
is the company that merits the patronage of the insuring public
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, Beveling,
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
Bowlby, 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
Bresnahan, J P, Berlin

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 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
Kauffman, J, Berlin

PLATE GLASS
Toronto Plate Glass Importing Co, Ltd, (see page opposite)

Head Office—WATERLOO

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

If you want to buy or sell Real Estate, see A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
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.

210

VERNAN'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

PLUMBING AND HEATING
Hainsworth, 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
Rittinger, Herman, Berlin
Rittinger & 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 Mfg Co, Berlin
Wantless, G A, Berlin

STOVES AND TINWARE
Wolfhard & Co, Berlin
Hymen, 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 - $14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - $2,973,750

W. M. O. LOGHEAED, District Manager
51 KING ST. WEST. Phone 511. Route Phone 323
**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

**UNDEAKTAKERS**

Klippert Undertaking Co, Waterloo
Lippert, Edward, Berlin

**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

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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.

212 Vernon's Directory

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Phones—Office 249, Residence 209.

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INSURANCE
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Agents for
PHOENIX INSURANCE
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