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ESTABLISHED IN 1883.
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OF THE TOWN OF BERLIN

TOWN OF BERLIN

STREET DIRECTORY

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100 J C Breithaupt
106 A L. Breithaupt
Breithaupt’s Try

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

AGNES ST, from 305 King west
15 Jacob Dechert
17 Mrs. L. Hausenpflug
19 R Fleischauer

+ Water st crosses
38 J H Wooldner
42 Adam Hahn
54 Jacob Heinrich
126 Fred Steinke

AHRENS ST east, n side, from 91 Queen n to Frederick
6 Thomas Pearce
8 C H Mills
12 A J Kimmel
16 Rev W A Bradley
20 G R Mcleafe
21 Wm McGuig
28 L F Cline

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9 Wm Meinke
15 T J Middleton
17 J B Weaver
23 D B Detweiler
25 Geo Harrison
29 Karl Bergmann
29 Chas Hohnmeier

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12 Mrs M Erb
14 Martin Schiedel

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THREE BARBERS NO WAITING
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150 Wm Ilofferd
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166 Geo II Reinhardt
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9 John Shannon
11 Carl Miller
23 Carl Damann
27 Herman Karkinsky
31 Jacob Sibert
181 E J Kar n
183 Mrs S N Saunders
191 Wm Held
199 Henry Loos
205 Fred Wiltischen
209 Kasper Cwickata
214 Jacob Rausch
215 Chas Schuh
217 Frank Klugman

ALBERT ST north, e side, from 190 King e to Weber
+ Elgin st crosses
+ 343 Stephen Heiser
+ 353 Emanuel Berner
+ 355 Wm Stuckhardt
+ 365 Mrs Leah Berner

ALBERT ST north, w side
+ 328 Simon Wye
+ 334 Nelson Snyder
+ 338 Chris Lemke
+ 342 John A Huber
+ 345 Chas Koehler
+ 350 Elgin st crosses
+ 353 Mrs John Werner
+ 355 Isaiah Snyder
+ 363 Isaiah Wildfang
+ 365 Joseph Wittig
+ 366 Mark

ALBERT ST south, w side
+ 6 A Kesselring
+ 10 T Current
+ 11 Timlan Schaefer
+ 21 J A Rickert
+ 28 Mrs C Daub
+ 32 Russel Toman
+ 35 Mrs D Dingman
+ 40-42 John Schneitz
+ 48 Peter Krobert

50 Henry Schneitz
51 Herman Sehwartz
58 Geo Rausch
62 Adam Treusch
66 Jos Wanner
+ Church ends
94 L A Boehmer
104 Peter King
360-362 John Asser
365 Mr. Braithwaite

ALMA ST, n side, from 27 Benton to Cedar
18 Emanuel Beam
20 E H Thamer
21 Lydia Kinzinger
24 Lee Wadman
28 Mrs R Winters
30 Wilfred Wing
33 Adam Sippel
38 Edward Calvert
42 Vern E Southwick
44 Wm Wagner
48 John Allendorf

ALMA ST, south side
11 Queen South, e to Weber
57 Geo Rausch
58 Geo Rausch
62 Adam Treusch
66 Jos Wanner
+ Church ends
94 L A Boehmer
104 Peter King
183 Mrs S N Saunders
199 Henry Loos
205 Fred Wiltischen
209 Kasper Cwickata
214 Jacob Rausch
215 Chas Schuh
217 Frank Klugman

ALMA ST, south side
11 Queen South, w side
62 Adam Treusch
66 Jos Wanner
+ Church ends
94 L A Boehmer
104 Peter King

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Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $159,000,000

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Reserve, $8,000,000
Total Assets, $159,000,000

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9 Frank Pstrong
17 Michael Wachler
21 Fred Pulkowski
23 John C Schaefer

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188 Martin Lepek
190 John Schell
194 Mrs. E Hartwig

CAMERON ST north, e side
162 Bobt- Morgan
194 Mrs. E Hartwig

CAMERON ST north, e side, from 209 King e
to Krug
25 Oscar Rumpel
30 Julius Riefz
30 Geo Rumpel
40 J. McGinnis
44 Mrs D Cooper
48 Mrs H Wahl

CAROLINE ST, north, from 209 King e
to Krug
14 Christian Becker
15 Peter Strubb
29 Robert Bailey
37 H R Schwoob

DRENBRUCK AVE, from 325 King e
Chas Maskowski
Chas Lipinski
Chas Hagen
A Shantz

CEDAR GROVE AVE, from 170 King e
to Krug
79 Fred Pulkowski
25 John C Schaefer

CEDAR ST north, e side, from 170 King e
to Krug
14 Christian Becker
15 Peter Strubb
29 Robert Bailey
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2 Raphael Howard
4 Wm Steppler
8 Mrs Isabel Weaver
14 August T Schmidt
20 Wm Schmidt.
17 Victoria Park
+ Roland st commes
126 Con Thiel
134 Fred Rieck
+ Schneider av cros’s
+ Dill st commes
172 Fred Gregor
176 L R Yost

DEKAY ST, from 29 Grove
9 P Hummel
17 Wm Miller
20 A Arndt
55 Anthony Mosser
58 F Blyton
50 John Ziegler

DUKE ST, north side, from 30 Queen n to College
+ Foundry st crosses
+ J B Belzer
+ Peter McDonald
+ Herman Schnarr
+ Roman Catholic Ch
+ Yonge st crosses
+ St Jerome’s Coll

EDWARD ST, n side from 38 Francis
12 Albert Schellhaus
14 Julins Schlosser
18 Carl Schippanowski
+ Victoria st crosses
30 Berlin Button Wks
G T R Tracks
16 Sylvester Gemman
18 Brethaupt st cros’s
19 C D Peirce
60 Mrs J Schrader
70 Conrad Axst
74 Mrs Jean Martin
77 John Martin
+ Wellington st cros’s
+ Jacob Kreiner
+ Louisa st crosses
98 Ed Kaiser
108 John Krugski
114 Fred W Schull
116 Anthony Schneid.

EBY ST, e side, from 135 King to Church
15 Lewis Krupp
17 John Sanderson
21 Moses Erb

Fritz Stemen

120 Henry Koch
122 Andw Lauber
126 Fred Bauer
130 Wm Krelle
134 Adam Rake
+ Willem st croses
154 Conrad Gildner
158 Mrs A Faber
166 B Schwartz

ELGIN ST, north side, from 39 Scott to Cameron
12 W M Fisher
11 Chas Franz
18 Oscar Bohemer
22 Oliver Voegtle
26 Christian Gross
30 F Sangbusch
35 Mrs Harry Luesing
38 Jacob Weber
12 Mrs Kate May
41 Conrad Wurm
50 Philip Seebach
51 Jos Dauberger
58 Jacob Welcker
60 Mrs C Schmidt
66 Michel Wagner
+ Cedar st crosses
76 Louis Seebach
80 Danl Boetger
81 Mrs H Woelfe
90 Mrs L Woelfe
96 G Kurchinsky

ELGIN ST, south side
11 Peter Fischer
17 F M Schmidt
21 Alvin Shantz
25 J A Seebach
29 Chas J Seyler
33 Arthur Bohemer

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21 Fred Deisenroth
39 Wm Hornberg
GROVE ST, east side,
39 Mrs M Brunner
29 Angst Krnschinski
25 Anthony Hock
21 Fred Gridin
37 Fred Schneider
32 Robert Roehr
52 John Goetz

GUELPH ST, from Blucher to Limits
52 John Goetz

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**Head Office**, Berlin, Ont.

*Amount of Insurance written 1910, $2,000,000.00.*

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<table>
<thead>
<tr>
<th>50 Employers' Assn</th>
<th>121 Wm Synderle</th>
<th>95 Robert Beeson</th>
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<tr>
<td>59 Miss J McDonald</td>
<td>120 H J Hall &amp; Son</td>
<td>107 Commodore</td>
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<td>58 Knights of Pythias</td>
<td>119 B F White</td>
<td>105 Albert Bliss</td>
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<td>73 H E Ahrens, et al</td>
<td>111 Wm Bendedick</td>
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#### KING ST W, s side

- 1 J J McCallum, et al
- 3-5 Walper House
- 7 S M Burkholder, et al
- 9 G T R City Ticket office
- 11 G N W Tel Co
- 13 W O Costello & Co
- 14 Vacant
- 15 F E Macklin, dry goods
- 17 Wofford & Co, hardware
- 19 Int Corr School
- 19 Weber Club
- 19 United Canadian
- 19 Elton Break
- 19 Ada Earl
- 19 John Struck
- 19 Miss J McDonald
- 19 A Jansen, et al
- 19 M Cowan, et al
- 19 Con Thiel, pool
- 19 Abe Allbright
- 19 Wm Knell & Co, lidwe
- 19 John A. G. Seibel
- 19 News Record
- 19 Miss J McDonald
- 19 Mrs Dr E D Heist, osteo
- 19 J Hilliard, et al
- 19 Lang Bros & Co, dry goods
- 19 W Metcalfe & Co, grocers

#### FOUNDRY ST, s side

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- 3-5 Walper House
- 7 S M Burkholder, et al
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- 11 G N W Tel Co
- 13 W O Costello & Co
- 14 Vacant
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C. A. BOEHM

Agent for Waterloo and Berlin.

**PERTH MUTUAL FIRE INSURANCE COMPANY**

Established 1873

Old, Reliable and Time Tired.

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- 19 W Metcalfe & Co, grocers

#### PHONE 708

**Baggage, pianos, trucking**

C. A. BOEHM

Agent for Waterloo and Berlin.
THE CANADIAN BANK OF COMMERCE

H. L. STAEBLER & CO.

Insurance
11 Queen South, Berlin
Agents for
Commercial Assurance
Company, Limited

Total Funds Exceed, $94,900,000

PAID-UP CAPITAL, $10,000,000
RESERVE, $3,000,000
TOTAL ASSETS, $159,000,000

H. L. STAEBLER, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

Total Funds Exceed, $94,900,000

HEAD OFFICE, BERLIN, ONT.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

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

26 Ed Shantz
31 Henry Forrest
40 Charles Greb
44 Harry Hallman
48 Vacant
52 B H Warren
64 Simon Hinsberger

MAPLE AVE, from Union to Arnold

Victor Batzer
Solomon Schaneski

MARGARET AVE, n. from 108 Queen to Zoeller

16 D S Bowby
22 Henry Sachs
26 E P Cornell
38 P Rieter
42 F P Fennell
46 D W Houston
50 Mrs D S Bowby
54 H J Bowman
60 W H Breithaupt
64 John House
72 L Scheklesky
78 Emil Casdorf
84 Mrs Amelia Mylius
90 Mrs D S Bowlby
94 Edwd Swartz
100 Henry Baumann
108 J Whipple
110 J Whipple
114 Wm Heimbecker
118 Chas Schrank
122 Louis Schiller
126 Fred Zarnke
130 Herman Oberer
134 Oscar Lauber
137 John Ringle
141 Vacant
145 Vacant
150 John Klaehn
155 Thos Green
159 Albert Stedman
163 Andrew Haus
165 John E Israel
170 Gideon Eckstein
173 Aug Kampmann
177 Mrs Wm Kaminski
182 Henry Sachs
186 Philip B Schaefer
190 Emma Tingley
194 Edwd Swartz
198 Amos Stoddard
202 Louis W Roth
206 Louis W Roth
210 Henry L Schenck
214 Fred Woelfle
218 Misses Ahrens
222 Lippert Furr Co
226 Chas Adams
230 John House
234 Henry Foreman
238 Henry Wagner
242 George Gies
246 Alfred O Lipperd
250 Wm Carre
254 H E Finkle
258 Geo Fleschauer
262 Mrs Wm Kaminski
266 Wm Wreihart
270 John L. Lott
274 Fred Woelfle
278 Henry Wagner
282 Henry Wagner
286 Geo Luff
290 Steinberg & Co
294 William H. Breithaupt
298 King w to
302 Mrs E Mandelson
306 Wm B Reinhart
310 H L Staebler & Co.
314 Leo Stickley
318 John Ringle
322 Wm Dunker
326 Wm B Reinhart
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423 Mrs Wreihart
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000,000.00 Total Assets, $60,000,000.00
Government Deposit, $50,000,000.

OTTO ST, south side
17 Isaac Umbach
20 E W Burch
21 C P Miller
21 Geo Hoelscher

MOUNT HOPE ST, from 483 King w
+ Vogt Place comme
11 Wm E Connor
16 M Worochowsky
20 Michl Refeski
+ Caroline st comme
26 Charles Schacht
36 Fred Schacht
+ Park st comme
60 Louis Schrag
65 Louis Bunsch
66 John Johnson

PANDORA AVE, from 250 King e
18 Mrs Eph Cressman
19 I H Oberholtzer
21 Dani Knechtel
23 Dani Weber
24 Albert Schwartz

PARK ST, north side, from end of Green to Waterloo Town
1 Adam Dennis
3 Ada Schumaker
6 Martin Hummel
25 Jacob Baetz
31 Henry Kinzle
37 Chas Hoelscher
41 Walter Hughes
55 Mrs Jacob Duering
57 Jacob Bernhardt
63 Joseph Perrin
71 Hoschel
85 Limus Way
185 Shumaker av comme
213 Chas Williams
245 Dani Staufer
259 Robert Willie
263 F C White
291 Simon Gies
+ Heiman st comme
313 Jacob J Eby
317 Jacob Kessling
335 Sam Weaver
400 Christian Eby
+ Hoffman st comme
MRS John Ricker

MITCHELL AVE, from 163 Queen s
163 Wm Mitchell
11 S Burkholder
26 Ben Snyder

Hewitt's Quick Delivery
Office, 7 King West. Phone 708.

W. M. O. LOGCHEAD DISTRICT MANAGER.
51 King Street West, Berlin. Phone 81.

ECONOMICAL PERSONAL LIFE INSURANCE
A Century Old.
Agents for Phoenix Insurance Company of Hartford, Conn.
Established 1854
Total Assets Exceed $10,500,000
Total Losses Paid, $7,000,000.

PEQUEGNA AVE, from Kaiser to Frederick
1 Andrew Fromm
7 F S Sider
11 Edwin Newman
15 E Scherthohlz
17 Al Musselman
23 Henry Khiby
26 Alfred Arnold
27 Albert Williams
28 Henry Mahn

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

Real Estate Dealing
A. C. BENDER, 11 Queen St. S., Berlin, Ont.

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

Player-Pianos and 88 Notes at WANNES.

For Real Estate Conveyancing, A. C. BENDER.
Real Estate Dealer, 11 Queen St. S., Berlin, Ont.
ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN
TRANSACTS A GENERAL BANKING BUSINESS. INTEREST ALLOWED ON DEPOSITS.

11 QUEEN SOUTH, BERLIN

PAID-UP CAPITAL, $10,000,000 RESERVE, $8,000,000 TOTAL ASSETS, $159,000,000

THE TOWN OF BERLIN

TROY ST, from 63 Krug
- Wm. Heiser
- John Derry
- John Plante

TUERK ST, n side, from 90 John M. Koch
+ Bramm st corners
- 158 Chas. E. Miller
- 165 Herman Melchn
- G. T. R. crosses
- 230 Thomas Olsinski
- 258 F. Bialkowski
- 270 Wm. Rea
- 278 Jacob Meyer

TUERK ST, s side
21 L. Armiage
- 41 J. Beckley
- 45 O. Matthews, Jr.
- 65 L. Bialkowski, Sr.
+ Wilmot st corners
- 114 Alfred St
+ Cherry st corners
- 119 Fred Monowski
- 171 Daniel Knorr
- 131 Harry Gunley
- 139 Frank Rabeling
- 153 S. Broskevich
- 157 A. Gourel
+ T. R. crosses
- 165 A. Pappenski
- 181 Fred Timm
+ Agnes st corners
- 223 Martin Herringer
- 231 Walter G. Golyer

OF THE TOWN OF BERLIN

UNION, from Blucher to limits
(See Guelph St)

UNION, from 131 Park st
72 Henry Bros

VICTORIA ST, e side, from 266 King w to limits
Berlin Felt Bod Co
19 Benj. Bayless
+ Edward st crosses
- 111 Schippatowski
- 173 Harry Lang
- 176 Andrew House
- 190 Enoch Steffler
- 203 John Reinhardt
- 207 John Kroizer
- 209 Henry Harmer
+ Weber st corners
- 215 Geo. Heidrich
- 219 John Zinn
- 223 August Litkus
+ Margaret av corners
- 239 B. H. Ziegler
- 245 Frank Spence
- 257 Mrs. J. Hadlow
- 265 Mrs. L. Welsh
- 277 Mrs. Jos. Clemens
- 283 A Flumskowski
- 295 John Schlegel
+ Margaret av corners
- 307 M. T. Kroll
- 315 J. D. Gourel
+ Margaret av corners
- 327 George F. Gourel
- 331 L. M. Gourel
+ Margaret av corners
- 343 A. Gourel
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+ Margaret av corners
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+ Margaret av corners
- 663 John E. Gourel
- 673 John E. Gourel
+ Margaret av corners
- 683 John E. Gourel
- 693 John E. Gourel
G. H. HARRISON, Manager Waterloo Branch.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Head Office—Waterloo

CA. BOEHM
Agent for Waterloo and Berlin
Head Office—Waterloo

MERCANTILE FIRE INSURANCE COMPANY

Phone—Office 249; Residence 509.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000; Reserve, $8,500,000; Total Assets, $150,000,000; Transacts a General Banking Business. Interest allowed on Deposits. G. M. Wills, Manager Berlin Branch.  G. H. HARRISON, Manager Waterloo Branch.

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin.  Office Phone 211. House Phone 323.

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

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

Established 1871
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000

THE CANADIAN BANK OF COMMERCE
Kitchener Public Library

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THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $lo9,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

OF THE TOWN OF BERLIN

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00 Total Assets, $600,000.00
Government Deposit, $50,000.00

TOWN OF BERLIN

ALPHABETICAL DIRECTORY

HENRY VERNON & SON, PUBLISHERS

PETER STRUB
MANUFACTURER OF
Carriages, Buggies, Cutters and Sleighs.

ALL KINDS OF RUBBER TIRE WORK. ALL WORK GUARANTEED.

Telephone 87. 95 KING ST. EAST, BERLIN, ONT.

W. M. O. LOCHHEAD
DISTRICT MANAGER.
51 King Street West, Berlin. Phone 611.

Intelligent investigation will clearly prove that
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11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceeded, $94,900,000

H. L. STAEBLER & CO.
INSURANCE
11 Queen South, Berlin
Agents for
Commercial Union Assurance Company, Limited
Total Funds Exceeded, $94,900,000

G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

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

Agent for
LONDON AND LANCASTER

GUARANTEE AND ACCIDENT
INSURANCE COMPANY

Abbrecht, Louis, shmkr, h 102 Krug
Adlard, Harry, mason, h 132 Cedar s
Aldrich, Mrs W H, h 136 Young Albright, Abram, wks G W R facy, h 25 King w
Allendorf, Geo, cabntmkr, h 20 Cedar s
Allendorf, John, elk H Wolfhard & Co, h 18 Alma
Allenson, George, wine elk American Hotel, 2 King e
Albert, Robert, mech, h 467 King w
Anderson, Alex, chem, h 358 King w
Anderson, Chas, forrn Breithaupt's, h 229 Victoria
Anderson, Fletcher D, mgr Union Bank of Canada, 17 Ahrens w
Anderson, Roy, plmr E Hamel, h Bowman House
Anderson, Stanley P, act Bank of Toronto, h 96 Alma
Anderson, Wm R, elk Bank of Hamilton, 229 Victoria
Andrew, Rev J W, pastor St John's Church, h 19 Water n
Andrews, Isabelle, elk W, G & R, 82 Queen s
Anthes Furniture Co, J S Anthes, mgr, 232 Breithaupt
Anthes, J L Frank, h 48 Roy
Anthes, J S, mgr Anthes Furniture Co, h 44 Weber w
Anthony, Peter, lab, h 116 Cedar s
Appel, Eldon, mech, h 135 Ahrens w
Appel, Philipina, h 188 Benton
Appleby, Robt G, wks Rubber faity, h 166 King w
Arris, Mrs Elisabeth, h 126 Bruhacker
Arris, H Mabel, steno, 3 Weber apartments
Aron, Will, h 3 Weber aptms
Arnulf, Harold W, ledgr kpr
Dominion Bank, res Waterloo
Arnulf, Louis, mech, 21 Tuerk Armstrong, Hugh, 21 King e
Armstrong, Mrs W G, h 17 Peter Arndt, Alb, freem, h 40 Dekay
Arndt, Geo F, gro, 202 Frederick
Arndt, Wm, mason, h 18 Zimmer
Arnett, Jos, h 188 Queen n
Arnold, Alfred, aqt London Life, 24 Pequegnat
Arnold, Edna, drsmkr - Smyth Bros, 96 College
Archbold, Wm, elk O'Mara's, 25 College
Armitage, Harold W, ledgr kpr
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Arnott Institute, Fred Krug, supt.
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Arnott Institute, Fred Krug, supt.
Arnott Institute, Fred Krug, supt.
Arnott Institute, Fred Krug, supt.
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $4,000,000
Total Assets, $119,000,000

Transactions a General Banking Business.
Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.
O. H. HARRISON, Manager Waterloo Branch.

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.

The Rimouski Fire

INSURANCE COMPANY

Established 1876

City Flour Mills, Irvin Master, prop, 214 Queen s
Clarendon Hotel, Ephriam Ferrier, prop, 16 King w
Clarendon, Rev B, St Jerome's College, Duke
Clarendon Restaurant, Fred Grange, prop, 18 King w
Clarke Bros, druggists and book-sellers, 14 King e
Clark, Michl, h 59 Wellington

C. A. BOEHM
Agent

H. L. STAEBLER & Co.,
INSURANCE
11 Queen South, Berlin
Agent for

The Rimouski Fire
INSURANCE COMPANY

Established 1876

City Flour Mills, Irvin Master, prop, 214 Queen s
Clarendon Hotel, Ephriam Ferrier, prop, 16 King w
Clarendon, Rev B, St Jerome's College, Duke
Clarendon Restaurant, Fred Grange, prop, 18 King w
Clarke Bros, druggists and book-sellers, 14 King e
Clark, Michl, h 59 Wellington

C. A. BOEHM
Agent
THE CANADIAN BANK OF COMMERCE
Paying Capital, $20,000,000 Reserve, $8,000,000 Total Assets, $30,000,000
Transacts a General Banking Business.
G. M. WILBROD, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

68 VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for Royal Insurance Company, Limited
Established 1845
Assets Exceed, $10,000,000

Clemmer, A, lab, h 155 Lancaster w
Clemmer, Eli, insp Dominion Sugar Co, b Grand Central
Cline, L E, F M D, 19 Queen n, h 28 Ahrens e
Cline, Louis, wks G T R, h 305 Victoria
Cloisonne and Art Glass Co, Joseph and John M Bullas, props, makers of all kinds art glass for exterior and interior decorations, phones 644, 62 Foundry s Coath, Thos, plstr, b Grand Central
Cochrane, John (Jackson & Cochran), h 50 Walker st
Cochrane, Marshall, bkpr, h 10 Hilda Place
Cohen, Abe, lab, h 40 Courtland ave
Cohen, Jacob, lab, h 87 Albert s Colarek, John, meeh, h 379 Breithaupt
Cole, Jas C, drvr, h 120 Benton Collier, Walter, shipr, h 34 John Collings, Mrs Susan, h 32 Bingeman
Collins, John, blksmith, 15 Queen s, h 45 Queen s
Collins, L H, mason, h 120 College Collins, M J, rmar, h 160 Victoria Colombo, Jno, agt, h 101 Queen n Colyer, Walter G, lab, h 201 Turk
Campas, Moland, cabtnmkr, h 220 Ahrens w Connell, Patk, wks Rubber fac ty, h 24 Breithaupt Conner, Jesse, 1lr, h 23 Samuel Connor, Wm E, meeh, h 14 Mt Hope

W. M. O. LOCHHEAD
DISTRICT MANAGER
51 King Street West, Berlin.
Phone 111. House Phone 111.

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.
Amount of Risk, $22,000,000.00 Total Assets, $109,000,000
Government Deposit, $50,000,000

OF THE TOWN OF BERLIN

Royal Insurance Company, Limited
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for Atlas Assurance Company, Limited
Established 1896
Total Security to Policyholders Exceeds, $25,000,000

Cram, W M, K C, barrister, 13 Weber e, h 15 Weber e
Cress, Noah, photo, h 15 Roy
Cressman, Abe, h 282 King e
Cressman, Elijah, cement wkr, h 16 Cedar s
Cressman, Mrs Eph, h 18 Pandora
Cressman, Mrs L, h 135 King e
Cressman, M C, dry goods, 82 King e, h 38 Chapel
Cressman, Maggie, h 601 King e
Cressman, Rev S, pastor Mennonite Church, h 26 Chapel
Crescent, W., h 257 King e

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

Hewitt's Quick Delivery
Office, 7 King West. Phone 708.

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin, Ont.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transactions a General Banking Business.
Interest allowed on Deposits.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
HAND-IN-HAND INSURANCE COMPANY
Established 1879
OLD, RELIABLE and TIME-TRIED

Droogelen, Mrs John, h 22 Courtland av
Droskeve, Stanislaus, lab, h 153 Tuerk
Droskewitz, Mary, h 114 Strange
Drouell, John, lab, h 99 Charles
Durbin, Herman, drvr, h 225 Courtland
Durant, Mathew, h 63 Bingleav
Durant, Mathew, h 192 Wellington
Durant, W. M. O. Loghead, mgr, 7 W 1 Bank, 52 Bingeman
Durant, W. M. O. Loghead, mgr, 7 W 1 Bank, 52 Bingeman
Eby, Henry, gard, h 190 Lancaster
Eby, Ezra B, fish dir, h 25 Francis
e Eby, Mrs Eliza, h 76 King w
Eby, Mrs M. E., h 41 Chapel
Eby, Edwd, gard, h 190 Lancaster
Eby, Edwd, gard, h 190 Lancaster
e Eby, Joseph, b, f, 131 Park
Eby, Solomon E, h 238 King w
Eby, Mrs Menno, h 23 Eby
Eby, Mrs Herman, h 115 Benton
Eby, Mr. Whitm., 188 King
Eby, Mr. Whitm., 188 King
Eby, Mrs E E, h 41 Chapel
Eby, Edwd, gard, h 190 Lancaster
e Eby, Ezra B, fish dir, h 25 Francis
e Eby, Mrs Eliza, h 76 King w
Eby, Mrs M. E., h 41 Chapel
Eby, Edwd, gard, h 190 Lancaster
Eby, Ezra B, fish dir, h 25 Francis
e Eby, Mrs Eliza, h 76 King w
Eby, Mary, farmer, h 26 Shoe-maker av
Eby, Mrs Herman, h 115 Benton
Eby, Jon, butcher, 214 Frederick, h 25 Bingeman
Eby, Irene, h 94 St George
Eby, Isaac H, trav, h 22 Samuel
Eby, Jacob J, gard, h 313 Mill
Eby, Mrs E E, h 41 Chapel
Eby, Ferris, b, f, 97 Alma
Eby, Henry, farmer, h 26 Shoe-maker av
Eby, Mr. Whitm., 188 King
Eby, Mr. Whitm., 188 King
Eby, Mrs M. E., h 41 Chapel
Eby, Edwd, gard, h 190 Lancaster
Eby, Ezra B, fish dir, h 25 Francis
Eby, Mrs Eliza, h 76 King w
Eby, Mrs Herman, h 115 Benton
Eby, Jon, butcher, 214 Frederick, h 25 Bingeman

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

OF THE TOWN OF BERLIN

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Cash Capital $2,000,000

Electric Construction Co, A Lockhart, prop, 64 King w
Ellerbrann, Stephen, mach, h 131 Park
Eller, Peter J, elk Kaufman Rubber Co, 60 Mt Hope
Ellis, H P, wks Rubber Go, h 208 Athens w
Ellis, Harry P, see Mecca Amusement Co, h 159 King w
Ellis, J T, trav, h 51 David
Ellis, Mabel M, steno Economical Mutual Fire, 41 David
Ellison, Mrs R, h 111 Church

C. A. BOEHM
Agent, Waterloo and Berlin.

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

PHONES
Office 249, Residence 209.

A. G. BENDER, REAL ESTATE
26 QUEEN ST. SOUTH, BERLIN, ONT.

PHILIP KRELLER, Billiard and Pool Parlor
DROP IN AND HAVE A GAME.
7 KING STREET WEST.
WALPER BLOCK
ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN
ESTABLISHED 1851, HEAD OFFICE, BERLIN, ONT.
HAS HAD 40 YEARS EXPERIENCE IN FIH UNDERWRITING
ITS GROWTH HAS BEEN A STEADY ONE.

OF THE TOWN OF BERLIN

Fehrenbach, Mrs Annie, h 26 Samuel
Fehrenbach, Celia, milnr, 26 Samuel
Fehrenbach, Chas L, sadlr, 30 Weber e
Fehrenbach, Ed L, mnr, Simpsons Furniture Store, h 51
Fehrenbach, Jos H, harness, 73
Fehrenbach, Lucine, milnr, 26 Samuel
Fehrenbach, Philip, sadlr, h 74 Schneider av
Fehrenbach, Sarah, milnr, 23 King e, h 26 Samuel

Ferguson, F K, baker and confec-
tioner, fresh cakes of all kinds,
Bouman House, b Bowman House

Fichten, Ernest, wks Western Shoe
Co, 19 Boy

Fichtner, W M, drsmkr Smyth Bros.

Fick, Mrs E, h 68 Alma
Fieck, Mrs A, h 29 Ahrens w
Fick, Selma, drsmkr Smyth Bros.

Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Norman, furrier Wolf
Feldman, 135 Church
Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Richel, prmr Rittinger
Molz, h 210 Waterloo

Fennell, Joseph P (Fennell & Son), h 12 Margaret av
Ferguson, F K, baker and confectioner,
Fisch, Alvina F, mech. 48 Henry

Fehrenbach, Mrs Annie, h 26 Samuel
Fehrenbach, Celia, milnr, 26 Samuel
Fehrenbach, Chas L, sadlr, 30 Weber e
Fehrenbach, Ed L, mnr, Simpsons Furniture Store, h 51
Fehrenbach, Jos H, harness, 73
Fehrenbach, Lucine, milnr, 26 Samuel
Fehrenbach, Philip, sadlr, h 74 Schneider av
Fehrenbach, Sarah, milnr, 23 King e, h 26 Samuel

Fichtner, W M, drsmkr Smyth Bros.

Fick, Mrs E, h 68 Alma
Fieck, Mrs A, h 29 Ahrens w
Fick, Selma, drsmkr Smyth Bros.

Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Norman, furrier Wolf
Feldman, 135 Church
Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Richel, prmr Rittinger
Molz, h 210 Waterloo

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Ferguson, F K, baker and confectioner,
Fisch, Alvina F, mech. 48 Henry

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Fehrenbach, Celia, milnr, 26 Samuel
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Fehrenbach, Philip, sadlr, h 74 Schneider av
Fehrenbach, Sarah, milnr, 23 King e, h 26 Samuel

Fichtner, W M, drsmkr Smyth Bros.

Fick, Mrs E, h 68 Alma
Fieck, Mrs A, h 29 Ahrens w
Fick, Selma, drsmkr Smyth Bros.

Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Norman, furrier Wolf
Feldman, 135 Church
Feldman, Wolf, furs, 63 King e, h 135 Church
Feldman, Richel, prmr Rittinger
Molz, h 210 Waterloo

Fennell, Joseph P (Fennell & Son), h 12 Margaret av
Ferguson, F K, baker and confectioner,
**THE CANADIAN BANK OF COMMERCE**

Purchased Capital, $10,000,000
Reserve, $9,000,000
Total Assets, $19,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.

G. H. HARRISON, Manager Waterloo Branch.

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

**HEAD OFFICE, BERLIN, ONT.**

Amount of Insurance written 1910, $2,000,000.00.

**OF THE TOWN OF BERLIN**

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

11 Queen South, Berlin
Agents for

**PHOENIX INSURANCE COMPANY**

OF HARTFORD, CONN.

Established 1854
Total Assets Exceed, $10,700,000
Total Losses Paid, 67,969,830

Paid:up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $18,000,000

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.

**C. A. BOEHM Agent**

**GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY**

Established 1839.

Net Cash Surplus, $354,000.

Phones—Office 249: Residence 209.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $40,000.00 Reserve, $60,000.00 Total Assets, $129,000.00
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

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

11 Queen South, Berlin

Agents for

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.

OF THE TOWN OF BERLIN

Sylvester Burkholder, Barber
7 King St. West

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

Agents for

London Assurance Corporation
Incorporated 1770
Total Funds exceed $20,000,000

Gerald, Mrs Richd, h 49 Brubacher
Gesinghaus, Richd, lab, h 49
Gibson, - , mason, h 71 Queen e
Gibson, John, wks Berlin Furn Co, h 24 Mill
Gies, Geo, lab, h 181 Louisa
Gies, Jacob, shmrk, h 70 Water s
Gies, John, wks Rubber fac., h 31 St Leger

Gries, Philip, prop Berlin Foundry, h 170 King w

C. A. BOEHM
Local Agent. Phone 240

WANTLESS @
Everything in Music, Classical Sacred and Secular, also Opera Scores, Catchets, Melodies and Studies.

Kitchener Public Library
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $19,000,000

Transactions a General Banking Business.
Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

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 347.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $50,000,000. Reserve, $5,000,000. Total Assets, $150,000,000.
Transactions a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

Gross, Nelson, mgr Gross Garage
Groess, Jos, lab, Brunswick av
Groff, Anthony, wks Krug's, b 26 Elgin
Grand Central
Gross, Fred G, wks Piano facty, li 15 Clarence
Gross, David, h 33 Joseph

North British and Mercantile Insurance Company
Established 1890
Total Assets Exceed $83,000,000

Grody, John W, wks Rubber facny, h 15 Clarence
Gross, Chas, lab, Brunswick av
Gross, Jos, lab, Brunswick av
Gross, Anthony, wks Krug's, b 36 Cedar
Grand Central
Gross, Christa, h 23 Elgin
Gross, David, mech, h 34 Walter n
Gross, David, h 33 Joseph
Gross, Fred C, wks Piano facny, h 260 Mill
Gross Garage & Electric Co, Nelson Gross, mgr 12-14 College
Gross, Geo, mason, h 121 David
Gross, John, h 59 Schneider av
Gross, Nelson, mgr Gross Garage & Eleetc Co, h 33 Joseph
Grover, John W, bkr, h 56 Cedar s
Grover, Walter, bkr, h A Dietrich, 58 Cedar
Gruhn, Fred, shkr, h 21 Grove
Gruhn, Fred, liann, h 201 Wellington
Guay, Napoleon, shkr, h 20 Fillbert
Guenther, Otto, bkr, h A Dietrich
Guenzler, Chas, turner, h 80 Joseph
Guggisburg, Mrs John, h 58 Walter

Hagen, Henry C, cabinet mkr, h 150 Courland av e
Hagen, John, lab, h 153 Courland av e
Hagen, John, plmbr, h 34 Ellen e
Hagen, Julius, shirt entr, h 70 St George
Hagen, Lorne, ship J Forsythe & Co, h 122 Queen s
Hagen, Louis, wks, h 175 Cedar s
Hagen Shirt & Collar Co, John A Lang, pres, 122-130 Wilmot
Hager, Chas, jr, lab, h 118 Guelph
Hagopian, Garbad A, elk Merchants Bank, h 57 Queen s
Hahn, Chas G, h 160 Benton
Hahn, Adam, cabnt mkr, h 34 A
gases
Hahn, Chas C, h 160 Benton
Hahn, John G, mech, h 226 Queen s
Hahn, John, button wkr, h 7
Haidle, E C, ledger, yr, Bank of Toronto, res Waterloo
Haitwell, AV, letr carr, h 71
Hallman, Bertram M, elk Bank of Hamilton, 216 Breithaupt
Hallman, David, wks Kaufman's, h 26 Locust
Hallman, Harry, err, h 44 Mansion
Hallman, J A, mach, h 216 Breithaupt
Hallman, Jesse, wks Button Wks, h 29 Weber e
Hallman, Mrs M, h 116 Queen s
Hallman, Melchthon D, bkrp Gross Garage & Eleec Co, h 39 Alma
Hallman, Ruth, elk A S Hallman, 117 King e
Hallman, Melenchton D, bkrp

THE Rimsou Fire INSURANCE COMPANY
Established 1876

Hagen, Julio, shirt cutr, h 70 St George
Hall, Wm F, elk G E Potter, h 31 Gordon av
Hall, H J, mgr H J Hall & Son, h 22 College
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, Wm, elk G E Potter, h 31 Gordon av
Hall, Ignatz, shoemaker, h 43 Theresa
Halliwell, Mrs A, h 291 King w
Halliwell, Wm, liann, h 77 Courtland av e
Hallman, A S, gro, 90 King e, h 117 King e
Hallman, Rev H S, h 31 Bingenman

Hewitt's QUICK DELIVERY
Office, 7 King West.
Phone 708.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Risk, $22,000,000.00
Government Deposit, $50,000.00

OF THE TOWN OF BERLIN

Hagen, Geo, mason, h 121 David

HEIMAN, Mrs John, h 171 Victoria

Hagen, John, plmbr, h 31 Ellen e
Hagen, Julius, shirt entr, h 70 St George
Hagen, Lorne, ship J Forsythe & Co, h 122 Queen s
Hagen, Louis, wks, h 175 Cedar s
Hagen Shirt & Collar Co, John A Lang, pres, 122-130 Wilmot
Hager, Chas, jr, lab, h 118 Guelph
Hagopian, Garbad A, elk Merchants Bank, h 57 Queen s
Hahn, Chas G, h 160 Benton
Hahn, Adam, cabnt mkr, h 34 A
gases
Hahn, Chas C, h 160 Benton
Hahn, John G, mech, h 226 Queen s
Hahn, John, button wkr, h 7
Haidle, E C, ledger, yr, Bank of Toronto, res Waterloo
Haitwell, AV, letr carr, h 71
Hallman, Bertram M, elk Bank of Hamilton, 216 Breithaupt
Hallman, David, wks Kaufman's, h 26 Locust
Hallman, Harry, err, h 44 Mansion
Hallman, J A, mach, h 216 Breithaupt
Hallman, Jesse, wks Button Wks, h 29 Weber e
Hallman, Mrs M, h 116 Queen s
Hallman, Melchthon D, bkrp Gross Garage & Eleec Co, h 39 Alma
Hallman, Ruth, elk A S Hallman, 117 King e

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

FOR REAL ESTATE, CONVEYANCING, A. C. BENDER
REAL ESTATE DEALER
AND MONEY ON PROPERTY, 11 Queen St. S., Berlin, Ont.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $6,000,000
Total Assets, $159,000,000
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch, G. H. HARRISON, Manager Waterloo Branch.

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THE CANADIAN BANK OF COMMERCE
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Reserve, $6,000,000
Total Assets, $159,000,000
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch, G. H. HARRISON, Manager Waterloo Branch.
THE MUTUAL LIFE OF CANADA

All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 49 years ago, is the unique record of this company.

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin. Phone 511

WALTER G. HEITGER, twalker, 8 King w, h 131 Frederick St.

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. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

VERNON'S DIRECTORY

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

Agents for LONDON AND LANCASHIRE

Guarantee and Accident INSURANCE COMPANY

Heimbecker, John, h 139 Duke
Heimbecker, W J, mach, h 11 Wilhelm
Heimbecker, Wm, mech, h 178 Louisa
Heinemich, Chas, mach, h 34 Breithaupt
Heinmiller, Jos, h 35 Mary
Heimf, F W, real est, etc, h 95 King w, h same
Heineman, Harry, (F Heinman & Co), h 100 King w
Heinrich, Paul, lab, r15 Queen s
Heinrich, Jacob, mach, 54 Agnes
Heinrich, Jacob, button wkr, h 53 Park
Heinrich, Otto, fnshfr, r 150 Albert s
Heintzmans, Henry, carp, h 65 Krug
Heintzmans, Mchel, cabinetmkr, h 57 Breithaupt
Heinbach, Chas, lab, r15 Queen s
Heiser, Conrad, shnkfr, h 13 Edward
Heiser, Henry, lab, 16 Cameron n
Heiser, Hermn, patnr, h 221 Lancaster

Heiser, Stephn, wks Shoe faecty, h 19 Albert s
Heiser, Wm, h Troy
Heist, Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heit, Dr E D, osteopathic physician, 39 King w, h 96 Frederick
Heit, Mrs E, h 40 Ellen e
Heit, S R, h 17 Weber e
Heller, Walter, mech, h 13 King w
Heit, David, carver, h Station Hill
Heit, Leo, wks H J Hall & Son, 39 Waterloo
Heit, Louis J, wks Robe & Clothing Co, h 39 Waterloo
Heit, Wm C, cabinetmkr, h 13 Francis n
Held, Alb, carp, h 65 Breithaupt
Veld, Wm, drvr, h 191 Ahrens w
Heldman, A C, shipr, h 87 Louisa
Heldman, Henry, fnshfr, h 122 Breithaupt
Heldt, Louis, mach, 184 Ahrens w
Heldt, Amiel, carp, h 131 Frederick St.

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

Sylversthe, Jos, salsmn S B Ernst & Co, res Waterloo

Henderson, Geo, mech, h 98 Lancaster w

Henderson, Peter, bkr H A Dietrich, 86 King e
Henderson, Wm P, mech, h 98 Lancaster w

Henkhoeffer, A, vet surg, 24 Queen s, h 58 Benton

Henderson, Adam, wks A A Pipe, h 111 Weber e

Heny, Wm, mech, h 275 King w

Hensley, Carl, eng, h 155 Lancaster

Hengst, Philip, wd rnr, h 85 Brubacher

Heppler, John, h 18 Mill

Herekenrider, Con, mech, h 69 Park

Herekenrider, Hermn, formn, h 58 Samuel
Herekenrider, Jacob, lab, h 157 Park

Herekenrider, Hy B, lab, h 178 Waterloo

Heringroeder, August, shipr, h 42 Grove

Hertz, Albt L, fnshfr, h 13 Louisa

Hollf, Anthony, tmstr, h 18 Locust

THE ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN


Economical Mutual Fire Ins. Co. of Berlin

Head Office, Berlin, Ont.

Loses promptly and equitably adjusted.

Of the Town of Berlin

H. L. STAEBLER & Co., INSURANCE

11 Queen South, Berlin

Agents for THE STANDARD LIFE ASSURANCE COY

Established 1825

Invested Funds, $42,000,000
Canadian Investments, 18,000,000
Annual Revenue, 7,400,000
Profits Paid, 35,000,000

Hergott, Alex. mech, 141 Samuel
Hergott, Edwd, wks Western Shoe Co, 133 Louisa
Hergott, Jacob, mech, h 100 Lancaster w

Hergott, Michl, tmstr, h 191 Benton

Hergott, Wm, drvr, h 131 St George

Herman, Mrs C, h 25 Gordon av
Herrr, Oliver, brbr J J MacCallum, h Grand Union Hotel

Herres, Albt, salsmn Weseloh & Co, 11 Hebei av

C. A. BOEHM

Agent for Waterloo and Berlin.

Head Office—WATERLOO

MERCANTILE FIRE INS. CO.

CIGARS, TOBACCO, PIPES, FISHING TACKLE, ETC.

7 KING ST. W. WALPER BLOCK. PHONE 708.

SYLVESTER BURKHOLDER

REAL ESTATE AND CONVEYANCING.

11 KING ST. S., BERLIN, ONT.
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Position</th>
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<tbody>
<tr>
<td>Herrin, A H</td>
<td>4 King W, 55</td>
<td>dentist</td>
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<tr>
<td>Herringer, Martin</td>
<td>253</td>
<td>mech</td>
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<td>Herron, J</td>
<td>144</td>
<td>H. L. STAEBLER &amp; CO., INSURANCE</td>
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<td>Hertel, J C</td>
<td>4 King W</td>
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<td>Hertel, Frank F</td>
<td>36</td>
<td>furrier Berlin</td>
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<td>Hertel, Fred</td>
<td>216 Wellington</td>
<td>wks</td>
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<td>Hertel, Herman E</td>
<td>31</td>
<td>carp</td>
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<td>Hertel, J C</td>
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<td>Hertel, John G</td>
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<td>Albert s</td>
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<td>Hertel, Wm F</td>
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<td>furrier Wolf Feldman</td>
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<td>Hertel, J C</td>
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<td>G. M. L.</td>
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<td>Heidt, Jacob</td>
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**ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN**

**THE CANADIAN BANK OF COMMERCE**

Purchased Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $37,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. H. W. WEBB, Manager Berlin Branch.

G. H. HARRISON, Manager Waterloo Branch.

**THE MUNICIPAL DIRECTORY**

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

**Queen City Fire Insurance Company**

Established 1871

Total Assets Exceed, $342,000

**THE MUNICIPAL LIFE OF CANADA**

Gilt Edged Assets, Jan. 1, 1911: $18,275,000
Clear Surplus above Reserve and all other liabilities, Jan. 1, 1911: $3,030,000

**OF THE TOWN OF BERLIN**

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

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

**Hickey, John A, clothes cleaner and presser, 21 King e, h 100 Scott**

**Hickey, Geo, wks Bell Tel Co, h 150 King e**

**Hiburn, Mrs H, c. h 95 Church**

**Hiburn, J W, trav, h 57 Bingeman**

**Hilburn, Hilburn, J W, trav, h 57 Bingeman**

**Hilburn, Wm, drvr, h 127 Samuel**

**Hilker, Ames, wks W, G & R, h 101 Church**

**Hilker, Clayton, tlr, H E Ahrens, h 216 Wellington**

**Hilker, Henry, cabtnkr, h 169 Louisa**

**Hilker, Milton A, salsmn C H Mills & Co, 216 Wellington**

**Hill, Chas, wks G T R freight, shd, h 24 Andrew**

**Hill, Edw D, c.k Kaufman Rub­ber Co, 44 Braun**

**Hillborn, A W, lvrh, h 32 Kruger**

**Hiller, Chris, chas, h 192 Waterloo**

**Hiller, Ernst, flshmr, h 25 Willow**

**Hiller, Fred, tnr, h 126 Waterloo**

**Hillgarter, John, h 92 Church**

**Hillus, J A, dentist, 39 King w, h 289 Frederick**

**Hiltz, Philip, marble cutr, h 30 Courtland av e**

**Hinch, John, gard, h 45 Park**

**Hinz, Louis, mech, h 41 John**

**Hissand, Mrs L, h 31 Scott**

**Hois, Chas, indyim, h 130 Courtland av e**

**Hoch, Anthony, calecr, h 25 Grove**

**Hoch, Frank, h 54 Theresa**

**Hoch, Jos, meeh, h 99 Shanly**

**Hodell, Mrs A, h 88 Charon**

**Hodell, Mrs R, h 31 Charon**

**Hodgins, Frank, sec, 158 Queen s**

**Hoell, Jos, carp, h 9 Martin**

**Hoelleich, Geo, lab, h 115 Victoria**

**C. A. BOEHM**

Agent, Waterloo and Berlin.

**Waterloo Mutual FIRE Insurance Company**

Established 1883.

Net Cash Surplus. $199,900.

**PHILIP KRELLER, Billiard and Pool Parlor**

7 KING STREET W EST.

**Kitchener Public Library**
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $125,000,000
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

THE MUTUAL LIFE OF CANADA
The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.

NORDHEIMER "QUALITY TONE," PIANOS

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

Hofsieder, Chas, plmbr A Wolfhard & Co, 37 Mill
Hofsieder, Geo, mcrch Hr, 39 King e
Hofsieder, Jos, h 175 David
Hofsiedter, Ira, fur elk, 184 King e
Hofsiedter, John, lab, h 60 Lancaster w
Hofsiedter, Oscar, sawy, h Station Hotel
Hogg, Walter F, elk Bank of Toronto, res Waterloo
Hollibein, Francis, h 116 Weber e
Horaehoener, Chas, salarn Lang Bros & Co, h 20 Ahrens e
Hohner, J, steno, W H Crann, 70 Irvin
Hohner, J S, h 70 Irvin
Hollinger & Durst, plumbers and steam fitters, 65 Frederick
Hollinger, John F, mech, h 89
Hollinger, Philip P, brklyr, h 89
Holsch, Alph elmr, h 72 Breithaupt
Hollforth, Nichols, mason, h 410 King w
Hollford, Peter, meel, h 15 Bierwagen av
Hollford, Wm, watchmn, h 150 Ahrens w
Hornman, Mrs G, h 117 Queen n
Huxen, C E, & Co, bullel mfrs.
E G Ritchie, mgr, 50 Queen s
Hoffman, Rev F, pasor Luth Ch, 43 Alma
Hoffman, Fred, tann, 39 Queen n
Hoffman, Fred, elk J H Schmidt, 43 Alma
Hoffman, Geo, h 58 Homewood
Hoffman, John, Wks Kimmel's, h 151 Wilmot
Hoffman, Miss M, elk F E Macklen, 39 Queen n

ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN
Established 1871.
Head Office, Berlin, Ont.
Has had 40 years' experience in fire underwriting. Its growth has been a steady one.

OF THE TOWN OF BERLIN

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Springfield Fire and Marine Insurance Company
Incorporated 1849
Cash Capital $2,000,000

Huber, Herbt D, acct, h 45 Mansion
Huber, John, drvr, H A Dietrich, 86 King e
Huber, John A, dairy, h 22 Albert n
Hudd, Wm, confr, h 129 Louisa
Hudler, Geo, lab, h 151 Strange
Huebschmann, John, cigar mkr J
Winterhalter, h 120 King e
Hueglin, Adam, ptr, h 133 Park
Huehn, C, acct Breithaupt Leather Co, h 21 Roy
Huneberg, Chas, bckhur, 3 Hill

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

Boehm, J F M D, h 97 Frederick
Hoffman, Fred, wks Berlin Plate Glass & Mirror Co, 61 Weber w
Horn, Wm, h 100 Alma
Hooper, Alfred H, drvr Canadian Express, 9 May Place
Hoover, Andw, mech, h 66 Brubacher
Hopp, Anthony, fanr, h 129 Guelph
Hopp, Mrs Christian, h 222 Albert s
Hopp, Louis, butler wkr, h 224 Wellington
Hopp, Wm, meel, h Lancaster w
Hornberg, Emil, meel, h 95 Wellington
Hornburg, Wm, mldr, h 39 Green
Hornburg, Wm H, watchmn, h 109 Wellington
Huhn, Andw, mech, 75 Victoria
Hower, Mrs C, h 110 Weber w
Houer, Mrs C, h 110 Weber w
Housen, D W, tchr Coll Inst, h 36 Margaret av
Howard, Mrs John S, h 45 Franscis n
Howard, Ralph, h 2 David
Howard, Revd, legdrkpr Union Bank of Canada, 67 King w
Howard, Chas W, wkr, h 117
Huhren, Alfred, drvr, h 9 May Place
Hube, Allan, h American Hotel
Huber, Chas, high constable, h 101 Queen n
Huber, David S, shipr, h 101 Queen n
Huber, Edwin, town treasurer, h 62 Queen n
Huber, Emil, ptr, h 119 Water s
Huber, Mrs Ephriam, h 45 Brubacher

PHILIP KRELLER
7 KING ST. WEST.

BILLIARD AND POOL PARLOR.
DROP IN AND HAVE A GAME.
WALPER BLOCK.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $129,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. Welch, Manager Berlin Branch. G. H. Harrison, Manager Waterloo Branch.

Vernon's Directory

H. L. Staebler & Co., Insur.
11 Queen South, Berlin
Agents for
Boiler Inspection
Insurance Co. of Canada
Established 1875
Policies Guaranteed by The Hartford Steam Boiler Inspection and Insurance Company
Total Security to Policyholders over $1,000,000

Kieswetter, Louis, lab., h. 19 Simm.
Kilby, Henry, mech., h. 23 Piquet
Killer, John, adj. fire ins., h. 16 Walter
Killer, Geo., jr., mech., h. 73 Brubacher
Kinzinger, Lydia, h. 24 Alma
Kipper, Alex, mesnr., 118 Elgin
Kipper, Jos., tmstr., h. 118 Elgin
Kissner, Fred., mech., h. 210 Lancaster
Kissner, Fred., jr, tmstr. P. K. Weber
Klein, Otto (Klein Bros), 22 Ben.
Klein, Geo. (Klein Bros), 22 Ben.
Klein Bros. Butchrs., 22-24 Benton
Kinsley, R. J., wks. Rubber fac. h. 2 Charon
Kinzie, Henry, firemn., h. 33 Mill
Kinzie, Henry, eng., h. 210 King e
Kinzie, Ira., mech., h. 73 Brubacher
Knapp, Charls P. brbr., h. 73 Joseph
Knapp, Mrs. E., h. 9 Krug
Knapp, Miss L. M., clk. P. O. Krug
Knechtel, Albt T., wks. Rubber fac., h. 275 Wellington
Knechtel, Charles, architect., 28 King e.
Knechtel, Durt., carp., h. 21 Pandora.
Knechtel, Harry., plmr. Wm. Knell & Co., 27 King 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. 33 Ahrens w.
Knechtel, Albert T., wks. Rubber fac.
Knapp, Mrs. E., h. 93 Alma
Knechtel, Danl., carp., h. 210 Lancaster.
Knechtel, Mrs. Susan, h. 16 Pine
Knechtel, Wm. H., contr., h. 246 Wellington

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.

Kloepfer, Rev W. Vincent, St. Jerome's College, Duke
Klosky, Paul, h. 16 Waterloo
Klugman, Frank, tmstr., h. 217 Ahrens w.
Knapp, Chas P., brbr., h. 73 Joseph
Knapp, Mrs. E., h. 9 Krug
Knapp, Miss L. M., clk. P. O. Krug
Knechtel, Albt T., wks. Rubber fac., h. 275 Wellington

Knechtel, Charles, architect., 28 King e.
Knechtel, Durt., carp., h. 21 Pandora.
Knechtel, Harry., plmr. Wm. Knell & Co., 27 King 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. 33 Ahrens w.
Knechtel, Albert T., wks. Rubber fac.

Knell, Fred. Jr (Wm. Knell & Co.), h. 237 Frederick
Knell, Fred., sr., h. 122 Breithaupt
Knell, Henry, real est., 9 King e.
Knell, Wm. (Wm. Knell & Co.), h. 122 Breithaupt
Knell, Henry, real est., 9 King e.

Knell, Wm. (Wm. Knell & Co.), h. 132 Breithaupt
Knell, Wm. & Co., hardware, etc., 27 King w.
Knorr, Danl., wks. Water Works, h. 127 Tuerk.
Knorr, Danl. P., pmtr., 101 King w., h. 25 Joseph.

Knoblauch Bros. 5 H., & Co. 5, 10 and 15 cent stores, A. J. Prittie, mgr., 25 King e.
Kniffel, Mrs. C., h. 123 King e.

H. L. Staebler & Co., Insur.
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1710
Total Funds exceed, $20,000,000

Knippel, David, prop. Pearl Steam Laundry, h. 43 Scott.
Knippel, Noah, trucks, h. 126 King e.
Koch, Henry, but. wkr., h. 19 Charon.
Koch, Henry S., mach., h. 120 Edward.
Koch, Jacob R., shpr., h. 23 Charon.

C. A. Boehm
Agent

Hartford Fire Insurance Co.
A Century Old
In San Francisco alone ten million paid.
Phones—Office 249; Residence 209.

H. L. Staebler & Co., Insur.
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1710
Total Funds exceed, $20,000,000

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Sylvester Burkholder
Cigars, Tobacco, Pipes, Fishing Tackle, Etc.

7 King St. West. Walper Block. Phone 708.

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, 31 King St. West, Berlin.
Office Phone 311.
House Phone 325.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $5,000,000
Total Assets, $192,000,000
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for North British and Mercantile Insurance Company
Established 1889
Total Assets Exceed $93,000,000

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

OF THE TOWN OF BERLIN

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agent for
The Rimouski Fire INSURANCE COMPANY
Established 1876

WANTLESS' IMPORTED STOCK OF VIOLINS
ACCORDIENCES AND HARMONICAS LEADS

SYLVESTER BURKHOLDER, BARBER.
THREE BARBERS. NO WAITING.
7 KING ST. WEST. WALPER BLOCK.
PHONE 708.

You can consult your own interests by calling on
A. C. BENEDER, REAL ESTATE DEALER, CONVYENOR, ETC.
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G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

Longo Bros, fruits, 114-16 King w.

Loney, Mrs Annie, li 279 Wellington, asst supt, 63 Queen s.

London Life Ins Co, E W Burch, asst supt, 40 Lancaster w.

Longo Fruit Go, 42 King w.

Longstreet, Normn F, mach, h 64 Lancaster w.

Loos, Hv, brklyr, h 199 Ahrens w.

Looker, John, brklyr, h 169 Ahrens w.

Lorenz, Geo J, wks Rubber facty, h 50 Church w, res Waterloo.

Lunz, Geo J, wks Rubber facty, h 18 Louisana.

Lunz, Jacob, hoslr H A Dietrich, 20 Whitney Place.

Lunz, Jacob, meeh, h 20 Whitney Lane.

Lutheran Book Room, Conrad Zarnke, mgr, 67 Frederick.

Lynn, Rev John E, h 206 Frederick.

Me

McAllen, Allan, wks A Jansen, 42 Frederick.

McAllen, Mrs. housekr Arnott Institute, 42-44 Frederick.

McAllister, J A, h 102 Queen n.

McBarrett, Jos. T, h 13 Mill.

McCutcheon, B, h 121 Benton.

McCutcheon, Robt, bchr, h 53 Gaukel.

McCutcheon, Wm J, butcher, 79-81 King w, and 47 Gaukel, h 71 Gaukel.

McDonald, Arthur, elk Breithaupt Leather Co, 1 Waterloo.

McDonald, Jane, h 50 King w.

McDonald, Mrs P, h 108 Peter.

McFarlane, R M, dentist, 28 King w.

McGinnis, Jas, salmsn, h 40 Cameron s.

McGinnis, John, wks W, G & B, h 200 Albert w.

McGuire, Mollie, cashr Smyth Bros, 50 Wellington.

McKenna, Fred, eng, h 131 Queen n.

McKeller, H D, h 130 Frederick.

McKellar, H, D, h 130 Frederick.

McKellar, Harry, pres Berlin Shoe Mfg Co, h 33 Frederick.

McKelvie, John, wdwkr, h 62 Pinke.

McKenna, John, elk Smyth Bros, 50 Wellington.

McLernon, Fred, eng, h 131 Queen n.

McLernon, Chas, portr Station Hotel, 122 Weber w.

McIntosh, J F, gro, h 149 Queen s.

McLernon, Victor S, sec-brs Berlin & Waterloo St Ry, h 297 King w.

McKersie, Abe, firenm, h 30 Breithaupt.

McLeans, Mrs John, h 87 Frederick.

McNally, John, elk Smyth Bros, 50 Wellington.

McKenna, Fred, eng, h 131 Queen n.

McNally, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.

McKenna, John, elk Smyth Bros, 50 Wellington.
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $5,000,000
Total Assets, $120,000,000
Transactions a General Banking Business
Interest allowed on Deposits.
G. M. WEHR, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

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.

OF THE TOWN OF BERLIN

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY

OF HARTFORD, CONN.

Established 1854

Total Assets Exceed, $1,070,000
Total Losses Paid, 67,969,830

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

PHOENIX INSURANCE COMPANY

OF HARTFORD, CONN.

Established 1854

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Total Losses Paid, 67,969,830

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Established 1854

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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.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $119,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch, G. H. HARRISON, Manager Waterloo Branch.

THE MUTUAL LIFE OF CANADA
Established 1863
A. BOEHM
Agent for Waterloo and Berlin.

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $119,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch, G. H. HARRISON, Manager Waterloo Branch.

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.

OF THE TOWN OF BERLIN

Pollock Mfg Co, gramophones.
Pollockowski, Wm, sectionman, h 102 Louisa
Polson, John, lab, h 114 Elgin
Polzin, August, lab, h 24 Cameron
Polzin, August, jr, glzr, h 24 Cameron
Polzin, Fred, drvr A S Hallman, h 24 Cameron
Pommer, Annie, drsmkr, h 29 Andrew
Pommer, Danl, cabntrmr, h 29 Andrew
Poppow, Henry, finshr, h 21 Water s
Porteous, Harry M, clk Bank of Hamilton, 94 Margaret av
Porteous, R S, supl Athens Furn Co, h 94 Margaret av
Post Office, Chas F Neihaus, postmaster, 47 King e
Potter, Fred, prnt Daily Telegraph, 32 John
Potter, Geo E, hdwr, 29 King e, h 22 Water s
Potter, Harold, wks W, G & R, h 29 Queen n
Potter, Jessie, steno Breithaupt, 32 John
Preikschat, Chris, h 45 Cedar s
Preikschat, Ella, mlnr, 45 Cedar s
Preikschat, Erline, mlnr, 45 Cedar s
Priebe, Gustave, lab, h 15 Heines
Pritchard, Miss A, h 68 King w
Prittie, Arthur J, mgr Knox Co, h 170 Queen n
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The
Ontario Fire Insurance Company
Prudential Life Ins Co, Chas A Bilharz, assst supl, 63 Frederick
Psutka, Wm B Brandt, genl agent, 40 King e, over Bank
Psutka, John, lab, h 85 Brunswick av
Psutka, Mech, lab, 77 Brunswick
Pulkowski, Fred, mason, h 21 Caroline
Purcell, Thos, cabntrmr, h 44 Breithaupt
Puss, Wm, wks E Kraft, 8 Scott

Sylvester Burkholder, Barber.
THREE BARBERS. NO WAITING.
7 KING ST. WEST. WALPER BLOCK. PHONE 708.

C. A. BOEHM
Agent for Waterloo and Berlin.

PERTH MUTUAL FIRE INSURANCE 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.

OF THE TOWN OF BERLIN

Pollock Mfg Co, gramophones.
Pollockowski, Wm, sectionman, h 102 Louisa
Polson, John, lab, h 114 Elgin
Polzin, August, lab, h 24 Cameron
Polzin, August, jr, glzr, h 24 Cameron
Polzin, Fred, drvr A S Hallman, h 24 Cameron
Pommer, Annie, drsmkr, h 29 Andrew
Pommer, Danl, cabntrmr, h 29 Andrew
Poppow, Henry, finshr, h 21 Water s
Porteous, Harry M, clk Bank of Hamilton, 94 Margaret av
Porteous, R S, supl Athens Furn Co, h 94 Margaret av
Post Office, Chas F Neihaus, postmaster, 47 King e
Potter, Fred, prnt Daily Telegraph, 32 John
Potter, Geo E, hdwr, 29 King e, h 22 Water s
Potter, Harold, wks W, G & R, h 29 Queen n
Potter, Jessie, steno Breithaupt, 32 John
Preikschat, Chris, h 45 Cedar s
Preikschat, Ella, mlnr, 45 Cedar s
Preikschat, Erline, mlnr, 45 Cedar s
Priebe, Gustave, lab, h 15 Heines
Pritchard, Miss A, h 68 King w
Prittie, Arthur J, mgr Knox Co, h 170 Queen n
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The
Ontario Fire Insurance Company
Prudential Life Ins Co, Chas A Bilharz, assst supl, 63 Frederick
Psutka, Wm B Brandt, genl agent, 40 King e, over Bank
Psutka, John, lab, h 85 Brunswick av
Psutka, Mech, lab, 77 Brunswick
Pulkowski, Fred, mason, h 21 Caroline
Purcell, Thos, cabntrmr, h 44 Breithaupt
Puss, Wm, wks E Kraft, 8 Scott

Sylvester Burkholder, Barber.
THREE BARBERS. NO WAITING.
7 KING ST. WEST. WALPER BLOCK. PHONE 708.

C. A. BOEHM
Agent for Waterloo and Berlin.
Quality Mattress Co, A. L. Dantzer
Quering, John, h 16 Queen
Queen City Oil Co, J. H. Frank,
Quigley, Jos., upholstr., h 41 Weaver
Quickfall, C. J., h 76 Courtland
Quirmbach, Emil, shmkr., 18
Quirmbach, Mrs. C., h 14 Ellen
Raddatz, Alfd., pntr., 111 Wilmot
Rabethge, Frank, tanr., 139 Tuerk
Radtke, Henry, bkbndr., C. G.
Raddatz, David, lab., h 107 Wilmot
Randall, Chas., h 36 Benton
Randall & Roos, whol. gro., 34
Randall, Chas., wsks Breithaupt's,
Randall, H. L., h 59 King
Randall, Saml., tmstr., 151 King
Rank, Hermn, elect Gross Garage
& Elec Co, h 176 Waterloo
Ransom, Thos., wsks G. T. R., h 36
Caroline
Rathmann, August J., bkpr. h 90
Frederick
Rathmann, Herman, formn Can
Furn Co, h 91 Frederick
Rathman, Hugo, city firemn., h 41
Brubacher
Ratz, Geo E., carp., h 100 King
Rau, Fred., cabtnkmr., h 13 Chapel
Rau, Wm. II., clothes presser, h
24 Courtland av e
Rau, Wm. S., wsks Rubber facry., h
11 Kaiser
Rea, Wendel, mech., h 11 May
Reck, Fred., h 46 Charon
Reck, Fred., mech., 69-71 Albert
Reede, Walter, mach., h 150 Mill
Refeski, Michl., lanr., h 20 Mount
Rehkopf, Andw., mldr., h 91
Louisa
Rehmann, John C., lab., h 198 Brei-
thaupt
Rehm, Wm. H., mech., h 110
Wilhelm
Rellinger, Henry, lab., h 220 Vic-
toria
Rellinger, Mrs. Jos., h 159 Freder-
wick
Remington, Bruce, bkr., h 65
Chapel
Reeler, Emma, tehr., h 94 St
Georg
Rey, Mrs. W., h 25 Courtland av e
Rhodes, Wm. W., h 1 Saugel av
Rhodes, Arthur W., wsks Rubber
facy., 33 Mansion
Rhodes, Wm. H., h 1 Saugel av
Reiner, Edw. R., real estate, rm 2,
404 King e., h 51 Alma
Reinhart, Geo H., tmstr., h 166
Ahlrens
Reinhart, Henry, finshr., h 48
Cameron
Reinhart, Henry, carp., h 158
Ahlrens
Reinhart, H. H., wsks Western
Shoe Co., h 106 Ahlrens
Reinhart, Mrs. Jno., h 83 Victoria
Reinhart, Leon, tmstr., h 155
Wilmot
Reinhart, Wm. B., drvr., 71 Louisa
Reist, Henry, brbr., h 41 Dresden
Reist, Christian, gardnr., h 183
Wellington
Reist, Henry, brbr. J. C. Fischer, 11
May Place
Reitz, Geo., wsks Rubber facy., h 35
Ellen e
Reitz, Mrs. S., h 182 Queen
Reist, Wendel, mech., h 11 May
Place
Reitz, John, cabtnkmr., h 67 Wel-
lington
Reitzel, Edw. C., cbr. Whitewear
Co., h 64 Alma
Rejewski, Frank, h 107 Factory rd
Reihe, Geo., lab., h 51 Wellington
Reilinger, Sml., lab., 126 Ahlrens

THE CANADIAN BANK OF COMMERCE
Transacts a General Banking Business.
G. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

THE MUTUAL LIFE OF CANADA
All funds handled as sacred trust.
W. M. O. LOCHEAD, District Manager, 51 King St. W., Berlin.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

OF THE TOWN OF BERLIN

Reiber, Jacob, lab., 12 Brubacher
Reid, Frank R., tellr. Merchants' Bank, 41 David
Reid, Richd., insp. Economical Mutual Fire, 59 Weber e
Reid, Simon, h 23 Scott
Reid, T. H., wsks Rubber facy., h 78
Roy
Reidel, John, h 59 Ellen
Reidel, Martin, coal and wood, h 162 King
Reiko, Herb., mlndr., h 12 Spetz
Reiner, Edw. R., real estate, rm 2,
404 King e., h 51 Alma
Reinhart, Geo H., tmstr., h 166
Ahlrens
Reinhart, Henry, mlndr., h 48
Cameron
Reinhart, Henry, carp., h 158
Ahlrens
Reinhart, H. H., wsks Western
Shoe Co., h 106 Ahlrens
Reinhart, Mrs. Jno., h 83 Victoria
Reinhart, Leon, tmstr., h 155
Wilmot
Reinhart, Wm. B., drvr., 71 Louisa
Reist, Henry, brbr., h 41 Dresden
Reist, Christian, gardnr., h 183
Wellington
Reist, Henry, brbr. J. C. Fischer, 11
May Place
Reitz, Geo., wsks Rubber facy., h 35 Ellen e
Reitz, Mrs. S., h 182 Queen
Reist, Wendel, mech., h 11 May
Place
Reitz, John, cabtnkmr., h 67 Wel-
lington
Reitzel, Edw. C., cbr. Whitewear
Co., h 64 Alma
Rejewski, Frank, h 107 Factory rd
Reihe, Geo., lab., h 51 Wellington
Reilinger, Sml., lab., 126 Ahlrens

SYLVESTER BURKHOLDER
CIGARS, TOBACCO, PIPES, FISHING TACKLE, ETC.
7 KING ST. W. WALPER BLOCK.

THE MUNICIPAL DIRECTORY

THE MUNICIPAL DIRECTORY

C. A. BOEHM
Agent for Waterloo and Berlin.
Head Office—WATERLOO

A. C. BENDER,
REAL ESTATE AND CONVEYANCING.

THE MUNICIPAL DIRECTORY

11 QUEEN ST. SOUTH, ONT.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHHEAD, District Manager.
OFFICE PHONE 91
51 King St. West, Berlin.

124 VERNON'S DIRECTORY
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for LONDON AND LANCASHIRE

Guarantee and Accident Insurance Company
Roos, A J, drugs, 2 King w, h 97 Queen n
Roos, Irving K, shipr Randall & Roos, h 14 Irving
Roos, Michl, trav Randall & Roos, h 95 Ahrens w
Roos, Mrs Michl, h 14 Irving
Roos, Robt, B B, clk Bank Toronto, 28 Albert
Roos, Wm (Randall & Roos), h 14 Irvin
Roos, Irving Iv, shipr Randall & Roos

THE STANDBAJO LIFE ASSURANCE COY
OF THE TOWN OF BERLIN
11 Queen South, Berlin

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

THE STANDARD LIFE ASSURANCE COY
ESTABLISHED 1871.
HEAD OFFICE, BERLIN, ONT.
HAS HAD 40 YEARS' EXPERIENCE IN FIRE UNDERWRITING.
ITS GROWTH HAS BEEN A STEADY ONE.

Sachs, Henry, millwright, h 22 Margaret av
Sage, Mrs Sarah, h 81 St George
Sanburn, John, h 17 Eby
Sanderson, Rev M H, h 90 Church
Sanford, R H, clk Kaufman Rubber Co, h 190 Victoria
Sanghush, Fred, wks Krug's, h 30 Elgin
Sararus, A B, & Co, undertakers.
Sararus, Abraham, eng, h 257 Victoria
Sararus, J B, h 76 Church
Sargeant, Wm, wks Gas Works
Sass, Ghas, wks Rubber facy, h 109 Shanly
Sass, Wm T, mgr Berlin Interior Hardwood Co, h 89 Waller
Saunder, Mrs Barbara, h 31 Ellen w
Sattler, Louis, bns, 31 Queen s, h 27 Queen s
Sattler, Walter, wks Thornton & Douglas, 31 Queen s
Sauder & Lippert, men's furs, 10 King e
Sauer, Eugene A (Sauder & Lippert), h 127 Frederick
Sauer, Solomon, h 151 Frederick
Sauer, Philip, cabtnmkr, h 216 Ahrens w
Saugel, Peter, contr, h 81 Joseph
Saunders, Mrs S N, 183 Ahrens w
Saef, Arthur J, upholstr, Old Market Bldg, 208 Victoria
Scalfaro, Rev Aloisius, St Jermes College, Duke
Scalnean, Mrs Jas, h 4 Church
Scalnean, Jas, jr, upholstr, h 104 Courtland av e
Sclllen & Weir, barristers, 28 King w

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
HAS HAD 40 YEARS' EXPERIENCE IN FIRE UNDERWRITING.
ITS GROWTH HAS BEEN A STEADY ONE.

Sachs, Mrs, h 18 Queen n
Rothmel, Miss M, h 119 Queen s
Rozen Bros, props Dominion Cigar Store, 36 King e
Rozen Bros, (Rozen Bros), b Brunswick Hotel
Rozen, WM (Rozen Bros), b Brunswick Hotel
Roos, Michl, hotel Randall & Roos, h 14 Irvin
Roos, Mrs Michl, h 14 Irving
Roos, Michl, trav Randall & Roos, h 95 Ahrens w
Roos, Robt B, B, clk Bank Toronto, 28 Albert
Roos, Wm (Randall & Roos), h 14 Irvin

C. A. BOEHM
Agent
Insurance Company of North America
Founded 1792.

Scellen, J A (Scellen & Weir), h 41 College
Schaab, Geo, lab, h 12 Theresa
Schaacht, Chas, conr, h 20 Mount Hope
Schaach, Fred, finshr, h 32 Pinke
Schauf, Gottfried, button wks, h 38 Breithaupt
Schauf, Otto, wks Gross Garage & Elec Co, Breithaupt
Schauf, Chas, gravmr, h 90 Shanly
Schauff, Robt, h 82 Mill
Schaude, WM, meeh, h 57 Peter
Schauf, Mrs Carl, h 83 Waller

PHILIP KRELLER
BILLIARD AND POOL PARLOR.
DROP IN AND HAVE A GAME.
WALPER BLOCK
7 KING ST. WEST.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $149,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

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

Scheifer, Alfred W., carp, h 202 Breithaupt
Scheifer, Conrad, tmstr, h 11 Henss
Scheifer, David, pntr, h 203 Breithaupt
Scheifer, Edw., carp, h 135 Courtland av e
Scheifer, Edw. J., mach, h 230 Ahrens w
Scheifer, Henry, carp, h 118 Shanly
Scheifer, John C., carp, h 25 Caroline
Scheifer, Leo, mech, h 94 SI George
Scheifer, Mrs. Louisa, h 43 Henry Scheifer
Scheifer, Nelson, bkpr Brubacher's, 20 Eby
Scheifer, P. B., mach, h 10 King e
Scheifer, Philip, carp, h 191 Ahrens w
Scheifer, Philip B., mach, h 86 Louisa
Scheifer, Tilman, carp, h 11 Albert s
Scheifer, W. C., cabntmkr, h 230 Krug
Scheifer, Wm., h 230 Queen s
Schafer, Geo., carp, h 57 Albert 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.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1910, $2,000,000.00

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company
Established 1871
Total Assets Exceed, $342,000

Schiller, Wm., mech, h 139 Waterloo
Schipanowski, August, tmstr, h 20 Castle
Schipanowski, Aug., Jr., carp, h 18 Willow
Schippanowski, Carl, lab, h 18 Edward
Schippeling, Adolph, cabntmkr, h 65 Edward
Schippeling, Chas, repair shop, 63 Edward, h 15 Oak

C. A. BOEHM
Agent
CORE DISTRICT MUTUAL FIRE INSURANCE COMPANY
Established 1839.
Net Cash Surplus, $354,000.
Phones—Office 249; Residence 260.
THE CANADIAN BANK OF COMMERCE

THE MUTUAL LIFE OF CANADA

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

Kitchener Public Library
THE CANADIAN BANK OF COMMERCE

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $159,000,000

Transacts General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch

Starnaman, W A, picture framer
Steifelmeyer, Albert, mgr Berlin Central Hotel
Steifke, John, glove mkr, h 51 Francis n
Stein, Christian, 51 Queen s, h 15 Alma
Stein, Henry, mason, h 183 Louisa
Steinberg & Co, junk, 209 Louisa
Steinberg, Mrs A, h 90 Mill
Steinberg, August, mech, h 22 Ahrens w
Steinberg, John, mason, h 88 Mill
Steinberg, Max, junk, h 35 Waterloo
Steiner, Jeremiah, mech, h 136 Shanly
Steiner, S J, lab, h 41 Cherry
Steinke, John, mason, h 52 Louisa
Steinecke, Fred, mech, h 126 Agnes
Steinke, Paul, gmrkr, h 122 St. Leger
Steinmann, Jos R, drvr T W Wambold, h 48 Cedar s
Steinmetz, Chas, h 94 Alma
Steinmetz, Geo, manfr of artificial limbs and general repairs, 53 Queen s, h 55 David
Steinel, Albert, wks Western Shoe Co, 233 Louisa
Steinmetz, Harry, wks W, G & B, h 100 Water s
Steiss, Chas, shmr, 214 Waterloo
Steiss, John, bkpr, h 113 Louisa
Steigel, A H, mach, h 144 Mill
Steigel, Minerva, h 20 Hebel av
Stephen, Mrs A L, h 58 Water n
Stephens, Fred, lab, h 106 Hoffman
Stephenson, Saml, mach, h 29 Queen n
Steppler, Con, gmrkr J-Winterhall, 118 St George

Vernon's Directory

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for Royal Insurance Company, Limited
Established 1845
Assets Exceed, $70,000 000

Gilt Edged Assets, Jan. 1, 1911 - $10,379,002
Clear Surplus above Reserve and all other liabilities, Jan. 1, 1911 - $2,000,184

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.


OF THE TOWN OF BERLIN

H. L. STAEBBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for North British and Mercantile Insurance Company
Established 1809
Total Assets Exceed $93,000,000

Straus, Peter, tmstr, h 52 Louisa
Straus, Wm, mach, 71 Breithaupt Street, Leo, wid, 100 Weber w
Strecker, Alonzo, bks, 107 Mill St
Strecker, Robt, h 116 King w
Stroh, Nathl, elk Randall & Roos, res Waterloo

C. A. BOEHM
Agent, Waterloo and Berlin.

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

PHILIP KRELLER, Billiard and Pool Parlor
DROP IN AND HAVE A GAME.

139

PHILIP KRELLER, Billiard and Pool Parlor
7 KING STREET WEST.
WALPER BLOCK

A. C. BENDER, REAL ESTATE AGENT
PHONES
141 143 145

MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1911 - $10,379,002
Clear Surplus above Reserve and all other liabilities, Jan. 1, 1911 - $2,000,184

138

W. M. O. LOCHEAD, District Manager
51 KING ST. W. Phone 511. House Phone 323
140 NORDHEIMER "QUALITY TONE" PIANOS
H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agent for
The Rimouski Fire
1876
INSURANCE COMPANY

THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transactions General Banking Business, Interest allowed on Deposits.
G. M. WEAHR, Manager Berlin Branch, G. H. HARRISON, Manager Waterloo Branch.

THE MUTUAL LIFE OF CANADA
Established 1871. Head Office, Berlin, Ont.
Has had 66 YEARS EXPERIENCE IN FIRE UNDERWRITING.
ITS GROWTH HAS BEEN A STEADY ONE.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
Established 1871. Head Office, Berlin, Ont.
Has had 66 YEARS EXPERIENCE IN FIRE UNDERWRITING.

11 Queen South, Berlin
Agents for
Atlas Assurance Company, Limited
Established 1808

OF THE TOWN OF BERLIN

Taylor, Elizibh, h 174 King e
Taylor, Geo, mech, h 212 King e
Taylor, J, mech, h 88 Lancaster w
Tenney, Miss, drsmkr Lang Bros & Co, h 70 King w
Tober, J, mech, 72 Lancaster w
Tobins, August, mach, h 109 College
Tolton, Harry, shirt mfr, h 87 King w, h 20 Mansion
Toman, Russel, mach, 32 Albert s
Totzek, Alfd, cabntmkr, h 124 Water s
Totzek, August, mach, h 107 Waler n
Totzek, Carl, cabntmkr, h 83 Church
Totzek, Herman, cabntmkr, h 100 College

Arcade, T, L. M, B, hours 8 to 10 a.m, 1 to 3 and 7 to 9 p.m, 84 Queen s
Towl, John II, elk Bank of Toronto, res Waterloo
Thal, John, wt trm, h 41 Braun
Thaler, David, tmstr, h 20 Mansion
Thaler, Jos, tmstr, h 20 King
Thiele, Wm, firmn, 34 King e
Thier, Edwd, shmtkr, 129 King e
Thoms, Wm, carp, b Grand Central
Thomas, Wm, carp, h 201 Weber w

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

Fire, Marine, Automobile, Tourist, Etc.
Phones—Office 269; Residence 269.

PHILIP KRELLER
BILLIARD AND POOL SALOON
DROP IN AND HAVE A GAME.
WALPER BLOCK.

General Real Estate
A. C. BENDER
11 Queen St. South, Berlin, Ont.
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $156,000,000

Transacts a General Banking Business
Interest allowed on Deposits

G. M. WETHE, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

THE CANADIAN BANK OF COMMERCE

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 325.

THE 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.

OF THE TOWN OF BERLIN

Webber, L. S., farmer, h 25 Otto
Webber, P. K., coal and wood, general teaming and roadmaster, phone 481, 526 Victoria, h 175

Queen n

Cigars, Tobacco, Pipes, Fishing Tackle, Etc.

Sylvester Burkholder
7 KING ST. WEST. WALPER BLOCK. PHONE 708.

H. L. STAEBLER & CO.
INSURANCE

11 Queen South, Berlin

Agents for

Queen City Fire
Insurance Company

Established 1871

Total Assets Exceed, $342,000

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

You consult your own interests by calling upon

A. C. BENDE.
RETAIL DEALER, ETC.

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten million paid.
Phones—Office 219; Residence 229.

Weiller, K., grocer, 45-7 Waterloo
Wellheiser, Nichols, wks) Robe Co, h 115 College
Welker, Jacob, mech, h 58 Elgin
Welsh, Mrs. L., h 173 Victoria
Welz, Fred W., wagon pntr, h 36 Krug
Welz, Geo G., basket mfr, 22 York, 36 Krug
Wendling, Frank, wks Rubber facny, h 40 Cherry

A Century Old
In San Francisco alone ten million paid.
Phones—Office 219; Residence 229.

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten million paid.
Phones—Office 219; Residence 229.

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten million paid.
Phones—Office 219; Residence 229.
THE CANADIAN BANK OF COMMERCE

THE MUTUAL LIFE OF CANADA

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

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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

Woolenberg, Theo, wks Berlin Plate Glass & Mirror Co, h 293 Waterloo
Wolfhard & Co, hardware, heating, plumbing and tinsmithing, 17 King w
Wolfhard, Fred, blksmith, h 100 John
Wolfard, Henry (H Wolfhard & Co), h 147 Queen s
Wood, A H, plstr, b Grand Central
Wood, Mrs Chas, h 72 Alma
Wood, Henry, mech, h 200 Frederick
Wood, John, b 42 Alma
Wood, Robt, mgr, Williams, Queen & Rome, h 248 Frederick
Wood, Robt G, journalist, 248 Frederick
Woodall, John, wks Rubber fety, h 119 Wellington
Woodall, Wm, shmk, h 33 Roland
Woodman, Normn, tmstr P K Weber, 195 Lancaster
Woolner, Geo, sismn M Wildfang 113 Elgin
Woolner, Hanson, h 16 Eby
Woolner, J H, bkpr, h 38 Agnes
Woolner, Mrs s, h 115 Church
Woolner, Solomon, h 113 Elgin
Worochowsky, Morris, lab, h 16 Mount Hope
Wray, Bertha, sieno Weseloh & Co, 107 Church
Wray, John, mech, h 31 Eby
Wright, Francis, h 73 Cedar n
Wright, Richl J, supt Western Shoe Co, h 74 Joseph
Wright, Thos, h 233 Lancaster e
Wuest, Anna, urs S O Schmitt, College
Wuest, Harry, shpr, h 81 Charles
West Jacob, h 181 Courtland e
Wunder Furn Co, Ltd, Michael
Wunder, mgr, 280 Victoria
Wunder, Jacob, contr, h 20 Peter
Wunder, Michl, mgr Wunder Furn Co, h 177 Queen n
Wunnenberg, Fred, tmstr, h 190 Wilnmo
Wurm, Conrad, carp, h 44 Elgin
Wurm, Mrs Emma, 31 Foundry s
Wurm, Julius, mach, h 97 St George
Wye, Geo, tmstr, h 115 Weber e
Wye, Simon, wks Shoe fac ty, h 10 Albert n
Wyllie, Jas, wks H J Hall & Son, h 68 King w
Yanke, Herman, junk, h 21 Brubacher
Yent, John, 4rnmn, h 37 Fairview
Yost, L R, photographer, 12 King w, h 476 David
Yost, Mrs Mary A, h 105 Water s
Youch, Joseph, cement wkr, h 40 Courtland ave
Young, A W, acct, h 11 Irvin
Young, Andrew, drvr, h 83 Courtland ave
Young, Jas, mason, h 116 Mill
Young, Wm, mech, 308 Ahrens w

Young, Wm, lab, h 183 Benlon
Young Women's Christian Association, Miss F Peppiatt, see, 72-74 Queen s
Zapfe, Miss Jennie, h 45 Francis n
Zarnke, Conrad, mgr Lutheran Book Room, h 126 Louisa
Zarnke, F M, action tmstr, h 339 King w
Zarnke, Fred, carp, h 126 Louisa
Zeigler, Wm, h 138 Ahrens w
Zeithow, Wm, lab, h 80 Victoria
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 s
Zeller, Walter, bkpr, 80 Water s
Zelma, Alex, wks Western Shoe Co, 17 Spring
Zepunko, Syed, pedlr, h 16 Wupper Place
Zersdahlk, Bruno, lab, h 106 Strange
Zettel, Geo E, gro, 101-3 Frederick
Zettel, Jos, lab, h 7 Hermie Place
Ziegler & Co, pntrs, 15 Foundry n
Ziegler, Benj H, wagn mkr, r-5 Queen s, h 150 Victoria
Ziegler, Mrs Enoch, h 30 Irvin
Ziegler, Geo, agt L Kunz, h 60 Weber e
Ziegler, Geo C, eng, h 301 Victoria
Ziegler, Geo H, piano studio, Weber Chambers, King w
Ziegler, Geo P, salmn John Agnew, Ltd, h 181 Queen s
Ziegler, Geo S, (Ziegler & Co), h 50 Scott

Young, Wm, lab, h 183 Benlon
Young Women's Christian Association, Miss F Peppiatt, see, 72-74 Queen s
Zapfe, Miss Jennie, h 45 Francis n
Zarnke, Conrad, mgr Lutheran Book Room, h 126 Louisa
Zarnke, F M, action tmstr, h 339 King w
Zarnke, Fred, carp, h 126 Louisa
Zeigler, Wm, h 138 Ahrens w
Zeithow, Wm, lab, h 80 Victoria
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 s
Zeller, Walter, bkpr, 80 Water s
Zelma, Alex, wks Western Shoe Co, 17 Spring
Zepunko, Syed, pedlr, h 16 Wupper Place
Zersdahlk, Bruno, lab, h 106 Strange
Zettel, Geo E, gro, 101-3 Frederick
Zettel, Jos, lab, h 7 Hermie Place
Ziegler & Co, pntrs, 15 Foundry n
Ziegler, Benj H, wagn mkr, r-5 Queen s, h 150 Victoria
Ziegler, Mrs Enoch, h 30 Irvin
Ziegler, Geo, agt L Kunz, h 60 Weber e
Ziegler, Geo C, eng, h 301 Victoria
Ziegler, Geo H, piano studio, Weber Chambers, King w
Ziegler, Geo P, salmn John Agnew, Ltd, h 181 Queen s
Ziegler, Geo S, (Ziegler & Co), h 50 Scott
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, 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, $812,000

Zimmerman, Miss D, stenog and
bkpr Mutual Life of Canada, i
Waterloo
Zimmerman, Mrs S, h 55 Cedar n
Zinger, Rev A L, C R, pres St
Jerome's College, Duke, cor
College
Zinger, H J, h 54 College
Zinger, Wm, prop Grand Union
Hotel, 94-96 King w
Zinger, Wm N, wine elk Grand
Union, h 11 Edward
Zinkann, Mrs A, h 80 Wellington

Henry Vernon & Son
DIRECTORY PUBLISHERS
127 Jackson St. West. Coote Block, Market Lane.

THE MUTUAL LIFE OF CANADA
Gilt Edged Assets, Jan. 1, 1911 - $18,750,907
Clear Surplus above Reserve and all
other liabilities, Jan. 1, 1911 - $2,038,454

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.
Support your own Institution. The Economical holds a place among the fore­most Companies of Ontario. Rates low. Security unsurpassed.

OF THE TOWN OF BERLIN

TOWN OFFICIALS
Wm H Schmaltz, Mayor
A H Millar, clerk
Edwin Huber, treasurer
M Reidel, Geo J Buchaupt, Assessor
Herbert Johnston, Engineer
Martin Huennergard, Assessment
Commissioner, Collector, Sanitary
Inspector
Geo O'Neill, Chief of Police and
Truant Officer
J E Cook, Chief of Fire Dept
M Mikel, Market Clerk
P K Weber, Road Master
Millar & Sims, Solicitors
Water Commissioners: J C
Breithaupt, chairman; Philip
Gies, The Mayor, Casper Braun,
H J Bowman, H Hymmen, supi
The Berlin Light Commission,
26 Gaukel st—Albt Breithaupt,
chairman; Geo E Clarke, see; E
J Philip, supt; The Mayor, Dr R

W Schmaar, J J Wallers, Geo Lip­pert, commissioners
Berlin and Waterloo St Railway
Depl, V S McIntyre, see-treas, 54
King w

BERLIN PUBLIC LIBRARY
Queen, cor Weber; H W Brown,
chairman; Miss B M Dunham,
B A, librarian; E Detwiler, I
Bulzer, assts

BOARD OF TRADE
E Smyth, pres ; Solon Lutz

BOARD OF EDUCATION
Richard Reid, chairman; Arth­ur Pequegnat, vice-chairman; Ed­mond Pequegnat, see

PUBLIC INSTITUTIONS
The Berlin-Waterloo Hospital
King w

PHILIP KRELLER, Billiard and Pool Parlor
DROP IN AND HAVE A GAME. WALPER BLOCK
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts General Banking Business Interest allowed on Deposits
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
Established 1871. HEAD OFFICE, BERLIN, ONT.
HAS HAD 45 YEARS' EXPERIENCE IN FIRE UNDERWRITING.
ITS GROWTH HAS BEEN A STEADY ONE.

OF THE TOWN OF BERLIN

Anglican
The Church of St John the Evangelist, Rev J W 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 st; Rev Theo Spetz, C R, Rector; A J Fischer, Paul Sobczak, assistants. Hours of service, Sunday, 7, 8:30, 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 E Dann, pastor
German Baptist, Benton, Rev A T Milhm
King St Baptist, cor of King and Water st s, Rev Joseph Jannes, pastor
Old Mennonites, King st east
First Church of Christ, Scientist, Water n

C. A. BOEHM
Agent
Insurance Company of North America
Founded 1792.
Losses Paid, $144,780,841. Surplus, $5,589,406.
Fire, Marine, Automobile, Tourist, Etc.
Phones—Office 249; Residence 209.

THE MUTUAL LIFE OF CANADA
The success of this company attests its merits. 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

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
The Ontario Fire Insurance Company
Berlin Orphanage, King w
House of Industry, Frederick
Red Cross Aid Association, B C Schulte, see-treas

DOMINION GOVERNMENT OFFICIALS
Post Office
Chas F Niehaus, postmaster; E H Linder, H U Clemens, H M Schaub, Miss Agnes Ward, F C P Davye, Miss Agnes Ledermann, 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 Seibert, D C Hamacher, E B Doerr, letter carriers; Jacob E Clemens, caretaker

Customs
Martin Schiedel, Collector
Elton Break, preventive officer
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; Wm Kerr, classical master; L Norman, B A, commercial master; H G Martin, B A, English master; W H Williams, M A, modern language master; D W Houston, manual training instructor; Miss E M Ferguson, Household science instr; H W Brown, writing and drawing master and asst mathematical master

Public Schools
J F Carmichael, prin

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
60 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

PHILIP KRELLER
BILLIARD AND POOL PARLOR.
DROP IN AND HAVE A GAME.
7 KING ST. WEST.

G. M. WEBB
Manager Berlin Branch.
**THE CANADIAN BANK OF COMMERCE**

Paid-up Capital, $10,000,000  
Reserve, $8,000,000  
Total Assets, $149,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

---

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

11 Queen South, Berlin

Agents for

**Atlas Assurance Company, Limited**

Established 1898

Total Security to Policyholders  
Exceeds, $25,000,000

---

**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 Insurance written 1910, $2,000,000.00.

---

**THE CANADIAN BANK OF COMMERCE**

Paid-up Capital, $10,000,000  
Reserve, $8,000,000  
Total Assets, $149,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

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

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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.

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

HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1910, $2,000,000.00.

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**THE CANADIAN BANK OF COMMERCE**

Paid-up Capital, $10,000,000  
Reserve, $8,000,000  
Total Assets, $149,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

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W. M. O. LOCHEAD, District Manager

51 King St. West, Phone 511  
House Phone 323.

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

HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1910, $2,000,000.00.

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**THE CANADIAN BANK OF COMMERCE**

Paid-up Capital, $10,000,000  
Reserve, $8,000,000  
Total Assets, $149,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

---

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

11 Queen South, Berlin

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**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 Insurance written 1910, $2,000,000.00.
THE MUTUAL LIFE OF CANADA

Low Expense Rates. Low Death Rates and care in respect of investments are 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.

OF THE TOWN OF WATERLOO

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

Agents for Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders over $20,000

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

Agents for Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders over $20,000

DAVID, from Bow n to Moore Ave

Henry Plantz
Herman Engel
W. J. Scherer
Albert Engel

C. A. BOEHM
Agent for Waterloo & Berlin Mutual Fire Insurance Company
11 Queen South, Berlin

Surplus to Policyholders over $20,000

Sylvester Burkholder, Barber
7 King St. West
Waipper Block.

Three Barbers. No Waiting.

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

THE MUTUAL LIFE OF CANADA

Low Expense Rates. Low Death Rates and care in respect of investments are the items that count. Examine our records in these regards.
### 162 VERNON'S DIRECTORY

**H. L. STAEBLER & CO.**

**INSURANCE**

11 Queen South, Berlin

Agents for

Royal Exchange Assurance of London, Eng., Limited

Established 1720

---

**DUKE ST, w side**

A. Winkler, livery

Dr Weidenhammer

Edw Liphardt

Julius Germann

Mrs Anna Spady

Emma R Roos

George Suggitt

John Kropp

John Letter

---

**ELGIN, from King to Peppler**

+ Queen st crosses

Conrad Becker

J H Winkler

Mrs W Reiber

A McIntyre

N Steckenreiter

Kroetch & Boppre, painters

Waterloo Broom and Brush Co

Wm Pagel

E H Harris

Evaporating Works

Seagram's Farm

---

**ERB ST north, e side, from King to limits**

The Sentinel

Mrs Jacob Bricker, sr

+ Queen st crosses

J H Webb, M D

Miss A Zöller

+ Devitt av commns

Louis DelACHE

Leonard Patkett

Alex Kroetch

Waterloo Tannery

Ed Hooper

Adam Ulfman

+ Bellevue av commns

Mrs A Leitch

Joseph Hauck

J H Ross

John C Liphardt

Henry Liphardt

John Liphardt

+ Moore av commns

Wm Bringloe

Martin Zobisch

---

**ERB ST north, w side**

Jacob Bricker

+ Queen st crosses

C N Huehn

W J Sterling, V S

Chas Kreutziger

W W Glaisyer

+ Peppler st commns

---

**ERB ST south, e side, from King to limits**

Chronicle - Telegraph

Devitt's Whse

H F W Lorenz

John Strebel

Frost & Wood

B Trussler

Edward Shantz, horse shoer

A N Hawke, implants

Geo B Schenster, sbh

Pohelman, brbr

Fred Sass, coal oil

Fred Koerber

Mrs Wm Harris

Distillery

Wm Hortop

+ Foundry st commns

Meno Wolf

Theo Lackenauer

+ Menno st commns

D Cressman

A Brubacher

Jakob Knechler

Noah Erb

+ Victoria st commns

Eldon Cressman

Mennonite Church

+ Charles st commns

Noah Hunsberger

---

**ERB ST south, w side**

A B McBride, brstr

Jacob Ball, jwhr

E. Engel, Post Office

+ Albert st commns

J Schondelmeyer

P B Doering

Adam Schaefer

Thomson

Fred Dickert

C Hoffman

J G Cress

Alfred Meyer

Wm McDougal

Alex McDougal

Paul Rutch

E H Ewald

C P F Station

Cleason Shantz, coal

+ Shantz st commns

Cleason Shantz, George

Kuhl

Edmund Shantz

O A Lasco

Sam Snyder

A Hunsberger

Chas F Miller

J H Braey

---

**FINDORY, s side**

Moses Fischer

Sol Weber

Gordon Forbes, jr

Mrs E Meyer

J H Schaer

Wm Dolzert

+ Weber st commns

J Phillips

Chris Lentz

Eph Mosser

Mrs Jno Beam

Vacant

Gideon Beam

Wm Schaefer

John Wendell

John McCardle

Gordon Forbes, sr

Clement Beitel

---

**FOUNDRY ST, n side, from Erb s to William**

Fred Menk

Emil Wagner

D Doubledee

+ Webster st commns

Mrs Thos Roesch

John Lorenz

P Hauspenplug

John C Harnry

P Peter Becker

Vacant

A Huneupel

Jacob Kress

C Snider

Oliver Gienger

J F Morley

+ Park av commns

Geo. Friedrich

James Raftery

---

**FOUNDRY, n side, from King to Willow**

A B McBride

Presbyterian Church

Cranston Snider

J B Hughes

George C Papper

A H Snyder

Mrs Simon Snyder

+ Herbert st commns

---

**GEORGE ST, e side, from King to Willow**

A B McBride

Presbyterian Church

Cranston Snider

J B Hughes

George C Papper

A H Snyder

Mrs Simon Snyder

+ Herbert st commns

---

**ZANFTER'S BLOCK, WATERLOO**

### 163 OF THE TOWN OF WATERLOO

**C. A. BOEHM**

Agent for Waterloo & Berlin

**PERTH MUTUAL FIRE INSURANCE COMPANY, LIMITED**

Established 1893

Net Cash Surplus, $34,000,000

Phones - Office 249. Residence 258.
**THE CANADIAN BANK OF COMMERCE**

Policies Guaranteed by The Total Security to Policyholders.

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

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**Kitchener Public Library**

Joseph Schickler  
Jacob Martin  
Jonas Bowman  
Noah Martin  
Joseph Heiser  

---

**Policies Guaranteed by The Total Security to Policyholders**

G. M. WEBB, Manager Berlin Branch.  
G. H. HARRISON, Manager Waterloo Branch.

---

**THE MUTUAL LIFE OF CANADA**

All funds handled as sacred trust money. Not a dollar lost or misappropriated since its inception 60 years ago, is the unique record of this company.

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

Office Phone 351  
House Phone 352

---

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

Security Ample. Losses Promptly and Equitably Adjusted.

---

**OF THE TOWN OF WATERLOO**

---

**SYLVESTER BURKHOLDER**

CIGARS, TOBACCO, PIPES, FISHING TACKLE, ETC.

7 KING ST. W.  
WALPER BLOCK.  
PHONE 708
**THE CANADIAN BANK OF COMMERCE**

Paid-up Capital, $45,000,000
Reserve, $8,000,000
Total Assets, $159,000,000

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

---

**THE MUTUAL LIFE OF CANADA**

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

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**VERNON'S DIRECTORY**

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<th>STREET</th>
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**ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN**

Established 1851. Head Office, Berlin, Ont. Has had 45 years' experience in fire underwriting. Its growth has been a steady one.

---

**Town of Waterloo Alphabeticl Directory**

HENRY VERNON & SON, Publishers

---

**PHILIP KRELLER**

BILLIARD AND POOL PARLOR.

DROP IN AND HAVE A GAME.

7 KING ST. WEST. WALPER BLOCK.
The Mutual Life of Canada

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
Pacific Coast Fire Insurance Company
Incorporated 1890.

Amount of Insurance written 1910, $2,000,000.00.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

OF THE TOWN OF WATERLOO

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

The Ontario Fire Insurance Company

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY
A Century Old

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

The Ontario Fire Insurance Company

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY
A Century Old

In San Francisco alone ten million paid.

amount of Insurance written 1910, $2,000,000.00.

OF THE TOWN OF WATERLOO

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

The Ontario Fire Insurance Company

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY
A Century Old

In San Francisco alone ten million paid.

amount of Insurance written 1910, $2,000,000.00.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserves, $8,000,000
Total Assets, $109,000,000
Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEIR, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

THE CANADIAN BANK OF COMMERCE

PHILO XIUS INSURANCE COMPANY
OF HATFORD, CONN.

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

OF THE TOWN OF WATERLOO

Foerster, Wm, lab, h Cedar n
Forrester, Alma, lab, h Mrs Oberley
Forbes, Gordon, mech, h Foundry
Forbes, Gordon, jr, bkr, h Foundry
Fredrick, Emil, mech, h King
Fredrick, Geo, wks Distillery, h Foundry
Frey, Elias, upholstr, h Young
Frey, Martin, lab, h Albert
Fredrick, Chas, upholstr, h King
Froehlich, Chas, foreman Seagram's Distillery, h Young
Froehlich, John G, h King
Froehlich, Wm, carp, h Cedar s
Frohnappel, Wm, carp, h William's
Frohm, Altm, mach, h Park
Frost, Karl, button wks, h Union
Frost & Wood Agency, Byron, agt, h Erb's
Gagnon, A. N, carp, h Ewald Hse
Gallant, E, F, mech, h Snider
Gatsehne, Alfred, carp, h Mary
Gatsehne, Eugene, bkr, h King, h Herbert
Gatsehne, Jacob, mech, h King
Gatsehne, John, wks G. T. R., h John n
Geiger, Oliver, teller Molsons Bk, h Foundry
Gellately, Ed, F, drvr Canadian Exp, h Snider
Gentzler, George, fireman, Allen s
George, Geo, lab, h Albert
Gerbracht, Henry, clothes clnr, h King, h Peppier
Gerhard, Geo, lab, h King
Gerhardt, Henry, ptrn, h Bricker
Gerhardt, Miss L, h Ezra av
Germann, Harry, mech, h Park av
Germann, Julius, h Duke

C. A. BOEHM
Agent, Waterloo and Berlin.

Waterloo Mutual FIRE
Insurance Company
Established 1863.
Net Cash Surplus, $199,769.
PHONES
Office 249.
Residence 209.

Sylvester Burkholder
CIGARS, TOBACCO, PIPES, FISHING TACKLE, ETC.
7 KING ST. WEST. WALPER BLOCK. PHONE 708.
H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for
Queen City Fire Insurance Company

Established 1871
Total Assets Exceed, $342,000

Good, Frank, drwer, h Albert
Good, Harold, elk Mutual Life, h Albert
Good, Joel, survy, h Erb s
Gooding, Albert, drvr Sanderson's, h King
Goldsmith, C, mech, h Ewald House
Grace, Alva, h Ezra av
Graff, John, wks Brewery, h Vic

Graybill, Jas, wks Shoe facly, h Comercial Hotel
Graybill, Mrs Levi, h Menno
Graybill & Shantz, coal and wood, Erb
Greene, Wm A (Wardell, Greene, Ltd.), h s George
Grein, Mrs Louis, h Weber
Groff, Isaac, cattle buyer, h King
Groom, P G, upholstr, h Victoria
Gross, Anthony, cooper, h Albert
Gross, Fred, lab, h William n
Gross, Jos, firem, h Menno
Grosz, Geo, h w s George
Grosz, Henry, mech, h Albert
Grosz, Herman, firem, h Water
gude, Louis, carp, h Young
Guenther, Otto, mech, h King
Guenther, Paul, prntcr, h Herbert
Guenther, Rudolph, lab, h Allen n

Guenzler, Geo, wood trnr, Park
Haltern, Fred, lab, h Allen n
Hampel, Valentine, lab, h Allen s
Hass, Miss A, steno Mutual Life, Albert
Hass, Herman, mgr Weichel & Son, Young
Haedke, Ernst, bkpr Knitz Brewery, Ltd, William, cor Park
Haehnel, Alfred G, drugs, King, h Cedar e
Hachel, Chas A, elk, Waterloo
Hagh, Geo, wks Button facly, h Cedar e
Hahe, John, drvr Young, h Albert
Ham, C H, elk Molsons Bank, h Ewald House
Hamacher, Graham, mech, h Herbert
Hamard, Wm, lab, h Pepper
Hamel, Chas, brkmkr, h Snider
Hamel, Edwd, cbntmkrr, h Snider
Hamel, Gustav, broom mkr, h Church
Hamel, Irwin, mech, h Noecker
Hamel, John, mech, h Albert
Hamilton, Jas, elect, h Comercial Hotel
Hannaburg, Chas, lab, h King
Harper, John A, elk, h Young n
Harris, Everett E, mech, h Erb n
Harris, Mrs Wm, h Erb s

Intelligent investigation will clearly prove that the mutual life of Canada is the company that merits the patronage of the insuring public.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000
Reserve, $9,000,000
Total Assets, $40,000,000
Transacts a General Banking Business.
G. M. WEAHR, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
Head office, Berlin, Ont.
Amount of Risk, $21,000,000
Total Assets, $50,000,000

OF THE TOWN OF WATERLOO

Harrison, F, acct Canadian Bank of Commerce, h Albert
Harrison, G H, mangr Canadian Bank of Commerce, h George
Harlitch, Peter, firem, h Mary
Harlittting, Walter, acct Bank of Toronto, King
Harvey, J A, elk Mutual Life, Young
Harvey, Jas, mech, h Ewald Hse
Harvey, Jos, mach, h Park
Hasempflug, Mrs C, h Church
Hasenflug, Geo, h Mary
Hasenflug, Philip, finshcr, h Foundry
Hattler, Geo, mech, h Peppler
Hauk, Jos, lab, h Erb n
Haus, Edwd, mech, h Willow
Haus, John, lab, h Noecker
Haus, Levi, mech, h Queen
Haus, Levi, miller, h Young n
Hawke, A N, implitnis, Erb s, h Albert
Hawke, Miss E, steno Mutual Life, Albert
Hawke, Mrs E N, h Albert
Hawke, Wm L, elk E A Strasser, Albert
Hayes, Bertha, steno, George
Hayes, Wm, lab, h w s George
Hayel, Fred, cabtnmr, h Queen
Heiman, August, miller, h Mary
Heimbecker, John, bksmth, h s George
Heimbecker, Fred, upholstr, h w s George
Heimbecker, Mary, h King
Heimbecker, Geo, mech, h Peppler
Heimbecker, Alfred, mech, h Foundry
Heinrich, Adolph, mech, h Albert
Heinrich, Conrad, mech, h Victoria
Heinrich, Louis, tmstr, h Park

For real estate conveyancing, property, A. C. BENDER,
14 Queen St., Berlin, Ont.

C. A. BOEMH

Real estate dealer.

J. B. Hughes, Special Agent. Phone 259
LEADING FIRE INSURANCE COMPANY IN AMERICA.

W. M. O. LOCHHEAD
District Manager.

51 King Street West, Berlin.
Phone 511, House Phone 512.

FOR REAL ESTATE, CONVEYANCING, PROPERTY, ETC.

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

Guarantee and Accident
INSURANCE COMPANY

Heiser, Jos, lab, h Menno
Heller, A G, jwlr, King, h William s
Heller, Ferdinand, lab, h King
Helm, Louis, lab, h n s Beverly
Hemmerley, John, print, h Mary
Hemmerley, John, forrn, Mary
Hempill, Cyrus, mech, h Park av
Henrich, Miss A, steno Mutual Life, Albert
Henrich, C A, tinsmth, h Queen
Henrich, Chris, mech, h Union
Henrich, John, carp, h Frederick

Intelligent investigation will clearly prove that the mutual life of Canada is the company that merits the patronage of the insuring public.
THE MOLSONS BANK
(Incorporated by Act of Parliament, 1855)
HEAD OFFICE, MONTREAL
Capital (all paid up), $4,000,000
Reserve Fund, $4,400,000
WATERLOO BRANCH, KING COR. DUKE STS.
JACOB HESPELER, Manager.

LANCASTER MILLS
Shirk & Snider Ltd.
MILLERS AND COOPERS
Special Brands—Buda, Daily Bread
Pastry Flour, Wheat Germ Meal, etc.
CLOUGH AND FEED
Cash Paid for all Kinds of Grain
BRIEFDPOR & BADEN, Phone 76

JAMES C. HAIGHT
BARRISTER, SOLICITOR,
NOTARY PUBLIC, ETC.
LETTER'S BLOCK
King Street 214
Waterloo, Ont.

UNION MILLS
WM. SNIDER
MILLER AND GRAIN MERCHANT
Brands—Ocean, Seven Lilies, Agate,
Sola, Lion and Empress.
ELEVATOR AT NEWTON
WATERLOO, ONT.

THE MUTUAL LIFE OF CANADA
Actual Policy results count. Examine our results
and our present unequaled financial standing
and be convinced.
W. M. LOCHHEAD, District Manager, 51 King St. W., Berlin
Office Phone 811
House Phone 323

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

OF THE TOWN OF WATERLOO
Henry, Valentine, tmstr, h Princess
Herser, Jacob, lab, h Menno
Hersoll, A, prop City Hotel, King
Hersoll, Mrs Mary, h w s George
Herr, Geo, lab, h Union
Herr, Henry, lab, h Union
Herr, Oscar, lab, h Union
Herringer, George, h John n
Herringer, Jacob, finshr, h John n
Hertel, John F, mgr Hotel Lewis, h
Kings
Hertel, Mrs C, h Cedar n
Hertel, Frank, meeh, h Park
Hespeker, Jacob S, mgr Molsons
Bank, h William s
Heubs, Wm, biksmith, h King
Heveron, James, publisher The
Sentinel, h Foundry
Hewitt, Thos, miller Wm Snider,
h Victoria
Hildebrand, Wm, meeh, h John n
Hilliard, Thos, pres and mgr
Dominion Life Asss Co, h William
Hilliard, W L, M D, h Albert
Hind, Homer, wks Distillery, h
Queen
Hinsberger, Clayton, plmbr, William s
Hinsberger, Jos, mason, h William s
Hinton, Chas, meeh, h King
Hockey, Rev J S, h William s
Hoffman, Chas, h Water
Hoffman, Conrad, pmr, h Mary
Hoffman, G, meeh, h Norman
Hoffman, Geo, biksmith, h Erb s
Hoffman, Henry, lab, h Queen
Hoffman, Henry, h William n
Hoffman, Herbi, brbr M C Sturm, Queen n
Hoffman, Justus, tmstr, h Allen s

SYLVESTER BURKHOLDER, BARBER.
THREE BARBERS, NO WAITING.
7 KING ST. W.
WALPER BLOCK.
PHONE 708.

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
HEND-IN-HAND
INSURANCE COMPANY
ESTABLISHED 1873
OLD, RELIABLE and TIME-TRIED
Hoffman, L, acct Kuntz Brew-
er, Ltd, King
Hoffman, Wm, tmstr, h Herbert
Hogg, Wm, coal. Queen, h King
Hohner, Anthony, meeh, h King
Hohmeyer, Philip plmbr, h King
Hollon, Wm, mech, Ezra av
Hopp, Wm, mech, h Park av

C. A. BOEHM
Agent for Waterloo and Berlin.
PERTH MUTUAL
FIRE
INSURANCE COMPANY
ESTABLISHED 1863
Net Cash Surplus, $244,000
PHONES—Office 214; Residence 209

SYLVester BURKHOLDER, BARBER.
THREE BARBERS, NO WAITING.
7 KING ST. W.
WALPER BLOCK.
PHONE 708.
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $600,000
Total Assets, $156,000,000
Established 1720
Incorporated 1890
Transacts a General Banking Business.
Interest allowed on Deposits.
H. M. WEBB, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
London Assurance Corporation
Incorporated 1720
Total Funds exceeds, $20,000,000

Kumpf, Miss C, h King
Kumpf, Mrs W, h King
Kummer, John, lab, h William n
Kuntz Brewery, Ltd, David C
Kuntz, pres, King
Kuntz, D K, h Duke
Kuntz, David C, pres Kuntz Brewery, Ltd, h King w
Kuntz, Herbert F, sec-treas Kuntz Brewery, Ltd, h King w
Kuntz, Wm A, vice-pres Kuntz Brewery, Ltd, h King w
Kurke, Otto, lab, h Park
Kurke, Rudolph, wchmn, h Park
Kutt, Wm H, tinsfr, h John n
LaChance, Wm, h Ewald House
Laehman, Chas, mech, h Short
Lackenbauer, G H, boilermkr, h Herbert
Lackenbauer, Geo, lab, h Victoria
Lackenbauer, Theo, calcntr, h Erb s
Laduc, Mrs Elsie, h William n
Laing, John M, asst sec Mutual Life, h Albert
Laing, Edwd G, gro, King
Lanz, Henry, lab, h John s
Langstaff, Milton P, actuary Dominion Life Asse Co, h King
Lapp, Edwd, mech, h Park av
Laisch, Orphan A, ice dlr, h Erb s
Lauber, Mrs C, h Park
Lauman, John, carp, h King
Lawrence, John, mech, h Menno
Lazarus, Sami, lab, h Queen
LeChance, L B, elk P O, h Ewald House
Lee, A A, elk Canadian Bank of Commerce, Park av
Lee, Rev W D, pastor Presbyterian Church, h Park av
Leich, Mrs A, h Erb n
Lentz, Chas, carp, h Foundry
Lettier, J, & Son, furniture and undertakers, King
Lettier, Mrs Christian, h Albert
Lettier, John (J Letter & Son), h Duke
Lichte, Levi, mech, h Victoria
Liebler, Tilman, carp, h Bricker
Liesemer, W E, shmkr, h William s
Liphardt, Geo (Liphardt Bros), h Erb n
Liphardt, Henry (Liphardt Bros), h Duke
Liphardt, John, h Erb n
Liphardt, Oscar (J C Liphardt & Co), h Erb n
Liphardt, Geo (Liphardt Bros), h Young n
Liphardt, Henry (Liphardt Bros), h Young n
Liphardt, John (J C Liphardt & Co), h Erb n
Lippard, Geo (Liphardt Bros), h Young n
Lippard, Henry (Liphardt Bros), h Young n
Lippard, John, carp, h King
Lippard, J C, & Co, mer trs, King
Lippard, John, h Erb n
Lippard, John C (J C Liphardt & Co), h Erb n
Lippard, Oscar (J C Liphardt & Co), h Erb n

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

Lochhead, W M O, district mgr Mutual Life of Canada, h George
Longhurst, Horace, forrm, h King
Longo, Baldasar, (Longo Fruit Co), h King
Longo Fruit Co, King
Lorenz, E, h Victoria
Lorenz, Fred, lab, h Weber
Lorenz, H F W, gro, Erb s
Lorenz, John, wdkr, h Foundry
Lorenz, Max, upholst, h John n
Ludwig, Edwd, mldr, h Peppier
Ludwig, Jos, cooper, h s Belleview av
Ludwig, Michl, mech, h Queen
McBride, A B, barst, Erb s, h George
McBride, J F, trav, h Mary
McBride, Nellie, wks The Sentinel, Mary
McCordle, John, tmstr, h Foundry
McGarride, A, elk Mutual Life, h Young
McDonald, Hugh, mech, h Park
McDougall, Alex, mech, h Erb s
McDougall, Mertl, bkpr, Erb s
McDougall, Wm, trav, h Erb s
McIntyre, Allenson, elk Mutual Life, h Duke
McKinnon, Hector, mech, h King
Mader, Jacob, h Young
Mader, Henry, cooper, h King
Mamer, Mrs Henry, h John n
Manske, Wm, mech, h Bowman
Manz, Henry, mech, h Cedar n
Mardt, Alb, lab, h Ezra av
Mardt, John, mech, h Albert
Market Hotel, Mrs John Mayer, prop, Albert
Marshall, Wm J, shipr Kuntz Brewery, Ltd, William s

H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agents for
THE STANDARD LIFE ASSURANCE COY
Established 1825
Invested Funds, $62,000,000
Canadian Investments, 18,000,000
Annual Revenue, 7,400,000
Profits Paid, $35,000,000

Marth, Geo C, carp, h Cedar n
Martin, Anthony, lab, h Herbert
Martin, Emily M, elk Dominion Life Asse Co, h Allen s
Martin, Jacob, mech, h Menno
Martin, Noah, excise officer, h Menno
Martin, Mrs O S, h Water
Massell, Wm, tmstr, h Park
Mathet, Herib, wks Bell Tel Co, h Ewald House
Mayer, Anthony, wine elk Market Hotel
Mayer, Isabella, Market Hotel

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

PHILIP KRELLER, Billiard and Pool Parlor
DROP IN AND HAVE A GAME.

7 KING STREET WEST.

Kitchener Public Library
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserves, $8,000,000 Total Assets, $16,000,000
Transactions a General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

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H. L. STAEBLER & CO., INSURANCE
11 Queen South, Berlin
Agent for
The Rimouski Fire INSURANCE COMPANY
Established 1876

Pequegnat, E, clerk Mutual Life, res Berlin
Perschbacher, F C, agt. Young s
Peskett, Albt, mech, h John n
Pfeiel, Frank, h Young n
Pfaff, Baltzer, lab, h Albert
Pfafl, Mrs Geo, h Albert
Pfeiffer, Wm, brbr, h Allen n
Phillips, J, mech, h Foundry
Plantz, Chas, drvr, h Norman
Platz, Henry, carp, h David
Plantz, Ghas, drvr, h Norman
Porters, John, coachmn, h City Hotel
Price, Mrs H, h King
Priest, Albt, mech, h Menno
Rabb, John M, contir, h John n
Rafferty, Jan J, lab, h Peppier
Rafferty, Jno, mech, h William s
Rafferty, John, lab, h Herbert
Rahn, Geo, mech, h Peppier
Raisig, H C, prop Commercial Hotel, King
Raisig, Jos, upholstr, h Commercial Hotel
Rank, Henry, carp, h Caroline
Rank, Wm, carp, h Moore av
Read, W M, barrister, h s George
Reesor, Alfd, shmkr, h Young n
Reesor, John, shmkr, h Herbert
Reiber, Mrs W, h Elgin
Reid, Edwd, mech, h Herbert
Reid, Wm, mech, h Union
Reiner, Jacob, mech, h William s
Reinhardt, Mrs F, h King
Reinhardt, John, fnshr, h King
Reinsch, Jacob, mech, h Cedar s
Reitel, M, coal and wood, King
Revitzel, Clement, enrr, h Foundry
Reuel, Henry, h Victoria
Reuel, Henry, htlhr, h King
Rick, J, mech, h Charles
Rickert, August, mech, h King
Riddell, W H, assr mgr Mut Life, h King
Rieff, Michel, lab, h King
Ritter, Philip, mech, h Short
Ritz, Robt, prinr Chronicle-Telegraph, res Berlin
Ritzler, John, tlr, h King, h Water
Rockel, Adolph, wks Distillery, h Albert
Rockel, Chas, n, prinr, h King
Rockel, Gustav, mech, h Charles
Rockel, Henry, carp, h Peppier
Rockel, Wm, prinr The Sentinel, Charles
Roebr, Chas F, tlr, h John n
Roesch, A K, gro, h King
Roesch, Mrs Thos, h Foundry
Rohrchi, Adolph, mech, Church
Roos, Emma R, clk Dom Life Ass Co, Duke
Roos, Mrs H W, h Church
Roos, Mrs Henry, h Willow
Roos, Mrs J H, h King
Roos, J H, Shoe Co, King
Roos, Julius H, tras Mutual Life, h Erb n
Roos, Laura, steno Mutual Life, George

The Mutual Life of Canada
Canada's big and only Mutual Life Insurance Company. The Policyholders 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 Insurance written 1910, $2,000,000.00.

OF THE TOWN OF WATERLOO

Roos, Mrs J S, h King
Roos, Peter H, sec-tees Dominon Life Ass Co, h Albert
Roebchman, H, & Co, btlon fnrs, Queen
Rose, Henry, wine clk Market Hill
Roth, Oscar, upholstr, Ezra av
Roth, Otto, bkr, Ezra av
Roth, Wm, carp, h Ezra av
Rothermel, Peter, carp, h Cedar n
Roch, John, mech, h Jefferson
Rucby, Alex, carp, h Allen n
Rudy, Mrs Geo, h Albert
Ruefe, Fred, clk Mutual Life, res Petersburg
Ruhman, Gene, cigars and tobacco, billiard varior and bowling alleys in connection, King
H. L. STAEBLER & Co., INSURANCE
11 Queen South, Berlin
Agents for
ATLAS ASSURANCE COMPANY, LIMITED
Established 1898
Total Security to Policyholders Exceeds, $25,000,000

Schaefer, John C, cigar box fnr, Queen
Schaefer, Nichols, wdkwr, h King
Schaefer, Theo, cabtnmrk, h City Hotel
Schaefer, Wm, clk Weichel & Son, Erb
Schaefer, Wm, upholstr, h Foundry
Schaufl, Alfd, wks Brewery, h Caroline

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY
A Century Old
In San Francisco alone ten million paid.
Phones—Office 249 ; Residence 209

HEWITT'S QUICK DELIVERY
Office 7 KING W
H-Q-D BAGGAGE PIANOS PHONE 708
LAGOS TRUCKING
THE CANADIAN BANK OF COMMERCE
Paid-in Capital, $10,000,000 Reserve, $1,000,000 Total Assets, $150,000,000

THE MUTUAL LIFE OF CANADA
W. M. O. LOCHHEAD, District Manager, 31 King St. West, Berlin. Office Phone 311. House Phone 323.

THE CANADIAN BANK OF COMMERCE

THE CANADIAN BANK OF COMMERCE

THE CANADIAN BANK OF COMMERCE

THE CANADIAN BANK OF COMMERCE
196

VERNON'S DIRECTORY

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

Total Funds Exceed $94,500,000

Uffelman, Orley, saltnmn, J. Uffelman, Allen n
Uffelman, Wm, clk, Allen n
Umbach, —, mech, h King
Umbach, Otto, h Victoria
Union Mills, Wm Snider, prop, h King
Uttley, Mrs N, h Duke
Uttley, Nathan R, junk dir, h Queen, h Duke
Vale, Geo W, lab, h Albert
Valentine & Martin, shoe manfrs, Cedar, cor Queen
Valentine, James (Valentine & Martin), h Park av
VanEvery, Clarke, mach, h Albert
VanEvery, May, sltn Mutual Life, Albert
Veitel, Norman, upholstr, Queen
Veitel, Wm, wks Distillery, King
Vollker, A W, clk Mutual Life, Albert
Wagner, Adam, cabinetmkr, Park
Wagner, Arthur, prntlr-Chronicle-Telegram, Park av
Wagner, Elmer, wdwrk, Park
Wagner, Emil, mech, h Foundry
Wagner, Mrs Lea, h w s George
Wagner, Tillie, lrs, George

Wahl, Albt, cooper, John n
Wahl, Alfred, finshr, John n
Wahl, Edwd, finshr, h John n
Wahl, Ernest, ckl Bank of Toronto, h King
Wahl, Harry, brbr, John n
Waller, Jacob, shmkr, h Albert
Waltz, Frank, mach, h Allen n
Wankel, Emil, button wkr, Union
Wardell, Greene, Ltd, shirt mfrr, William n
Waterloo Broom and Brush Co, N Martin, mrrg, h Erb n
Waterloo Electric Cons Co, Doerr
Waterloo Furniture Co, E O Weber, mrrg, h Allen, cor Willow
Waterloo Glove Mfg Co, J Schondelmeyer, mrrg, h Duke
Waterloo Mfg Co, Cranson Snider, mrrg, h King
Waterloo Mutual Fire Ins Co
Frank Haight, mrrg, h King
Waterloo Steam Laundry, Henry Steinmiltz, prop, phone 922,
Weber n
Waterloo Tannery, Jacob Stroh, prop, Erb n
Watson, Jas B, mech, h Mary
Watson, W J, h York
Watt, Geo C, porter Market Hotel
Weaver, Alex, carp, h Young n
Weber, J H, M D, h Erb n
Weber, Adam, carp, h Cedar n
Weber, Henry, wine ckl City Htl, h Norman
Weber, John, mech, h Cedar n
Weber, M S, clk, h Albert
Weber, Solomon, mech, Foundry
Weeks, Peter, h Ezra av
Weeks, Peter F, h King
Wegenast, Geo, mgnd dir Mutual Life of Canada, h King
Wegenast, Miss C, h King
Wegenast, Ida, sieno Waterloo Mutual Fire Ins Co, William n
Wegenast, M S, turnr, William n
Weichol & Son, hardware, etc, h King
Weichol, W G, (Weichol & Son), h 8 Allen n
Weidenhammer, Dr, h Duke
Weidenhammer, Alberta, ckl, Ezra av
Weidenhammer, Jacob, lab, h Ezra av
Weiler, Henry, mec, h Short
Weinstein, Peter, mec, Peppler
Weis, P L, tmstr, h King
Weisgerber, Henry, h Water
Wells, Clayton (W Wells & Son), h Allen n
Wells, W, & son, dentists, King
Wells, Walter, h Caroline
Wendell, Henry L, tmstr, h Victoria
Wendel, Herman, mec, h Caroline
Wendell, John, lab, h Foundry
Wendell, Louis, shmkr, h William n
Westhol, John, flour and feed, Albert, h Bowman
Westfall, Jos, h Ezra av
Westwood, Henry, h Weber
White, August, lab, h Queen
Wichels, Julius, pat med, King
Wilhelm, H M, harness, King, h Queen
Wilhelm, Leo, mech, h City Hotel
Williams, Greene & Rome, sht mtfrs, Branch of Berlin, King
Williamson, Chas, lab, h Mrs Oberley
Wilson, P V, mgr Bank of Toronto, h Willow

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE. BERLIN, ONT.
Amount of Risk, $22,000,000.00

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets Exceed, $10,700,000
Total Losses Paid, 67,969,830

Wing, Rev M L, pastor Emanuel Church, h Cedar n
Winkler, Almonzo, livery, Duke, h Queen
Winkler, Geo, brbr Alexander House, h King
Winkler, J H, acct Mutual Life, h Elgin
Winkler, Louis, h Allen n
Winn, Merritt, mec, h Mary
Winter, Chas, lab, h King
Winter, J R, prsnm The Sentinel, Queen
Winterhald, Ed, lab, h Union

C. A. BOEHM
Local Agent. Phone 249

OF THE TOWN OF WATERLOO

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
Established 1854
Total Assets Exceed, $10,700,000
Total Losses Paid, 67,969,830

Wing, Rev M L, pastor Emanuel Church, h Cedar n
Winkler, Almonzo, livery, Duke, h Queen
Winkler, Geo, brbr Alexander House, h King
Winkler, J H, acct Mutual Life, h Elgin
Winkler, Louis, h Allen n
Winn, Merritt, mec, h Mary
Winter, Chas, lab, h King
Winter, J R, prsnm The Sentinel, Queen
Winterhald, Ed, lab, h Union

C. A. BOEHM
Local Agent. Phone 249

LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. Hughes, Special Agent. Phone 259

REAL ESTATE DEALER
11 Queen St. S., Berlin, Ont.

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

W. M. O. LOCKEAD
DISTRICT MANAGER.
51 King Street West, Berlin.
Phone 811. House Phone 861.

THE MUTUAL LIFE OF CANADA
IN THE COMPANY

Hewitt's Quick Delivery
Office, 7 King West.
Phone 708.

BAGGAGE PIANOS TRUCKING
THE CANADIAN BANK OF COMMERCE

Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch; G. H. HARRISON, 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, over $50,000

Wiltzer, Edw., clk C E Fischer, William
Wiltzer, Peter, blksmith, h William s
Woelfel, Edw., mech, h King
Woelfel, Henry, mech, h Church
Woelfel, Mathias, carp, h Cedar n
Woeller, C. (Woeller & Bolduc), h King
Woeller & Bolduc, furn mfrs, Herbert
Wolf, Albt, clk John Weseloh
Wolfe, Alex, mech, h Queen
Wolfe, Alex, tmstr, h Duke
Wolfe, Christian, pntr, h Queen
Wolff, Herman, pntr, h Princess
Wolfe, Jacob, lab, h Duke
Wolf, Menno, lab, h Erb s
Woodward, G W, excise officer, h Caroline
Yanetkius, Frank, wks Trunk faety, h Market Hotel
Yost, Henry, plmbr, h Queen
Young, R M, pntr The Sentinel, h Young
Young, Mrs Wm, h John n
Youngblut, G F, shoes, h Young
Zalewski, Jos, mech, h William s
Zick, Conrad, cbntmrk, h Willow
Ziegler, Mrs E, h Victoria
Ziegler, H A, pearl clr, h King
Ziegler, Henry H, tmsh, h John n
Ziegler, John G, gro, h King
Zimmerman, Mrs C, h Albert
Zobisch, James, wks Rubber fty, h John s
Zobisch, Martin, lab, h Erb n

Henry Vernon & Son
DIRECTORY PUBLISHERS

Head Office, Hamilton, Ont.
Western Office, London, Ont.

127 Jackson St. West.
Coote Block, Market Lane.

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

BRIDGEPORT
Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Alderson, John, engineer
Bedford, Thomas, butcher
Berlin & Bridgeport Elec Ry
Birnsthil, Miss Amelia
Birnsthil, Henry, horse trader
Birnsthil, Emil, broom maker
Brubacker, Ferman, clerk
Boetinger, J R, hotel
Boetinger, Milton, bartender
Boetinger, Gordon, butcher
Bott, David, mechanic
Bracey, Wm, carpenter
Burkholder, Mrs Sarah
Clemens, John, lab,
Eby, Moses, milk dealer
Freedman, Carl
Frey, Benjamin, farmer
Frey, J H, farmer
Gastmeier, Mrs Mary
Gastmeier, Otto, constable
Gastmeier, Orson, mechanic
Gastmeier, Wm, fireman
Gibbet, Fred, laborer
Gilbert, Ira
Gillele, Wm, mechanic
Goeler, Martin, mechanic
Gole, Solomon S
Groff, Albert, mechanic
Groff, Albert, laborer
Guettel, Wm, mechanic
Haas, Elam, laborer
Haas, Irvine, mechanic
Haas, Moses, laborer
Hall, Arthur, mechanic
Hallman, Israel, mechanic
Hallman, Moses, dairyman

C. A. BOEHM
Agent for Waterloo and Berlin.
PERTH MUTUAL FIRE INSURANCE COMPANY
Established 1863
Net Cash Surplus, $214,000

SYLVESTER BURKHOLDER, BARBER.
THREE BARBERS. NO WAITING.
7 KING ST. WEST. WALPER BLOCK. PHONE 708.
THE CANADIAN BANK OF COMMERCE

Transacts General Banking Business.

G. M. WEBB, Manager, Berlin Branch.
G. H. HARRISON, Manager, Waterloo Branch.

Hassenflug, Henry, laborer
Harnack, Robert, mason
IJandorf, Louis, mechanic
Hamel, Andrew, farmer
Himburg, Fred, cooper
Heckadorn, Ezra, laborer
Heck, Philip, mason
Hopp, Wm., dairyman
Hummell, Anthony, blacksmith
Hunsberger, Abram, laborer
Hunsberger, Moser, dairyman
Jaekel, Edgar, wks Shirt factory
Jaekel, Fred, mechanic
Jaekel, Geo, cabinetmaker
Klitzke, J., milk dealer
Kress, Alvin, conductor
Koch, Mrs. Adam
Koeppke, Rev C K
Koerber, Philip, blacksmith
Krafft, Alward
Krafft, Clayton
Krafft, Jacob, laborer
Krampein, Norman, miller
Kuntz, Geo, cooper
Lachman, Henry, cooper
Lachman, Isaac, laborer
Lasso, Wm., mechanic
McCarty, Wm., teamster
McCloy, Miss Maggie, drsmkr
Maier, Chas., farmer
Maier, Louis, farmer
Martin, Ezra M., laborer
Martin, W., laborer
Meisel, Edward, miller
Newman, Chas., laborer
Nobes, Thomas, mechanic
Ogram, Robert, retired
Pernus, Alvin, clerk
Pernus, Diederb, traveller
Pernus, Frank, head miller
Polotkofski, Aug., hostler
Pomeroy, J B, teacher
Quickfall, Allen E., cattle dir
Randall, John, retired
Rav, Wm., horse dealer
Reichert, Arthur, laborer
Reichert, Frank, mechanic
Reichert, John L., grocer
Reichert, Simon, mechanic
Reiter, Nicholas, farmer
Roedding, Louis, dairyman
Rohdenberg, George, laborer
Roos, James
Schade, H. P. M., general merch
Schaefer, Mrs. John
Schedewitz, Albert, motorman
Schedewitz, John, motorman

THE MUTUAL LIFE OF CANADA

All funds handled as saved trust money.

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

throughout the Province of Ontario.

INDUSTRY, AFFABILITY and EXPERIENCE.

Underwood, Wm., laborer
Wagner, Casper, weaver
Wagner, Herman, hotel
Watson, Wm.
Weaver, Titus, plumber
Webb, Joseph, laborer
Weber, Eli, gardener
Weber, Urias, farmer
Wickens, Henry
Wills, Jos., ice cream
Woodhall, Gale, laborer
Woodall, John, sr.
Zimmer, David, gardener

C. A. BOEHM

Agent for

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Established 1899.

Net Cash Surplus, $354,000.

Phones—Office 298; Residence 209.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

SMURITT AMPL.

LONDON AND LANCASTER.

ECONOMICally, INSURANCE PROMPTLY AND EQUITABLY ADJUSTED.

OF THE TOWN OF BRIDGEPORT

201
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business Interests allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch

BERLIN AND WATERLOO
CLASSIFIED BUSINESS DIRECTORY

ACCOUNTANTS
Scully & Scully, Berlin
ARCHITECTS
Knechtel, Chas, Berlin
*Auctioneer
Davey, J W, 59-61 King e
BAKERS
BANKS

COMMERCIAL BUSINESS
Commerce, J Moorman, mgr, Waterloo Dominion, K Bergmann, mgr, 45 King e
BARRISTERS and SOLICITORS

BICYCLES
Steinmetz, George, Berlin Pequegnat, Arthur, Berlin

ACCOUNTS
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $159,000,000
Transacts a General Banking Business Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.

BUTCHER

GIGARS, ETC
Burkholder, Sylvester, Berlin

CROCKERY, CHINA & GLASS
A & E Heller, Berlin

BUSINESS COLLEGES
Berlin Business College, W D Euler, principal, Berlin

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Specialists in shorthand and Typewriting. Our "Method," Method qualifies first-class Stenographers in 30 days. Thousands of the best Stenographers in all the leading cities as living references. Free lesson convinces the most skeptical. Send for it. 14 Branches throughout Canada.
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MOON COLLEGE
Specialists in shorthand and Typewriting. Our "Method," Method qualifies first-class Stenographers in 30 days. Thousands of the best Stenographers in all the leading cities as living references. Free lesson convinces the most skeptical. Send for it. 14 Branches throughout Canada.
Headquarters, 282-288 Yonge st, Toronto

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DROP IN AND HAVE A GAME
7 KING ST. W. WALTER BLOCK
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000 Reserve, $8,000,000 Total Assets, $150,000,000
Transacts General Banking Business. Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch; G. H. HARRISON, Manager Waterloo Branch.

204 VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
North British and Mercantile
Insurance Company
Established 1869
Total Assets Exceed $39,000,000

CLOTHING
Moyer, Allan A, Berlin
Smyth Bros, Berlin
Strasser & Co, Waterloo
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, 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 H, Berlin
Lang Bros & Co, Berlin
Macklin, F E, Berlin
Mills, C H, Berlin
Sauder, E A, Berlin
Smyth Bros, Berlin
Uffelman, J, Waterloo
Weseloh, A, & Co, Berlin

ELECTRICAL SUPPLIES
Electric Construction Co, Berlin

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

FLOUR AND FEED
Eidt, J L, Berlin

FURNITURE DEALERS
Canada Furniture Manufacturers, Berlin
Lippert, Edward, Berlin
Schieter, A G, Eilin
Hallman, A S, Berlin
Haselgug, G, Waterloo

GENERAL STORES
Devitt, M, & Co, Waterloo
Doering Bros, Waterloo

P H I L I P  K R E L L E R
7 KING ST. WEST.

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
Established 1851. Head Office, Berlin, Ont.
Has Had 40 Years Experience in Fire Underwriting. Its Growth Has Been a Steady One.

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Moyer, Allan A, Berlin

*GROCERIES (Wholesale)
Randall & Roos, Berlin

GROCERS
Arens, H J, Berlin
Baumgarten, John, Waterloo
Buck & Schell, Berlin
Betzner & Co, Berlin
Bristol, John, Berlin
Hallman, A S, Berlin
Haselgug, G, Waterloo
Metcalf, 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

HOTELS
Alexander House, Waterloo
American Hotel, Berlin
Bowman Hotel, E Bowman, Berlin
City Hotel, Waterloo
Clarendon Hotel, Eph Fairer, Berlin
Commercial Hotel, Waterloo
Grand Central Hotel, B Steifelmeyer, mgr, Berlin
Grand Union Hotel, Wm Zinger, Berlin
Hotel Brunswick, Geo Moser, Berlin
Hotel Germania, H R Steppeler, Berlin

ICE DEALERS
Quickfall, A C, Berlin

INSURANCE COMPANIES AND AGENTS
Aetna Ins Co, Carl Krantz, Berlin

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Agent
Insurance Company of North America
Founded 1792.
Losses Paid, $144,780.84.
Surplus, $5,639.46.

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Phones—Office 109; Residence 399.

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High Value, Low Price at Wanless'
ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Insurance written 1910, $2,000,000.00.

OF BERLIN AND WATERLOO

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INSURANCE

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Agents for

United States Fidelity
and Guarantee Co.

(WE WILL BOND YOU)

Established 1896
Cash Capital, $1,700,000

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Ontario Fire, H S Staebler & Co, Berlin
Pacific Coast Fire, H L Staebler & Co, Berlin
Phoenix Ins Co, Hartford, H L Staebler & Co, Berlin

C. A. BOEHM
Agent

HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten million paid.
Phones—Office 219; Residence 209

THE CANADIAN BANK OF COMMERCE

Paidup Capital, $10,000,000
Reserve, $8,000,000
Total Assets, $149,000,000

Transacts a General Banking Business.
Interest allowed on Deposits.
G. M. WEGH, Manager Berlin Branch.
G. H. HARRISON, Manager Waterloo Branch.

The Mutual Life of Canada

Canada's biggest 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.
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HEAD OFFICE, BERLIN, ONT.
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H. L. STAEBLER & CO.,
INSURANCE
de 11 Queen South, Berlin

Agents for
ATLAS ASSURANCE
Company, Limited

Established 1888

Total Security to Policyholders Exceeds $26,000,000

O'Donald, Thomas, cigar boxes, Waterloo
Oberhoffer, G. V. & Co., shoes, Berlin
Onward Manuf Co., sliding furniture shoe, Berlin
Ott, M., & Son, bricks, Berlin
Peerless Leather Co., Berlin
Pequegnat, The Arthur, Clocks, Berlin
Roehsman & Bros., buttons, Waterloo
Shierholtz & Zinkam, furniture, Waterloo
Snider, J. B., furnitures, Waterloo

C. A. BOEHM
District Agent

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ASSURANCE CORPORATION, LIMITED

Capital, $5,000,000.00

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Phones Office 240; Residence 209

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7 King St. West

Three Barbers. No Waiting.

Kitchener Public Library
THE CANADIAN BANK OF COMMERCE
Paid-up Capital, $10,000,000
Reserve, $5,000,000
Total Assets, $32,000,000
Interest allowed on Deposits.
G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
ESTABLISHED 1871. HEAD OFFICE, BERLIN, ONT.
HAS HAD 40 YEARS' EXPERIENCE IN FIRE UNDERWRITING.
ITS GROWTH HAS BEEN A STEADY ONE.

OF BERLIN AND WATERLOO

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
COMMERCIAL UNION
ASSURANCE COMPANY
LTD.
Total Funds Exceed $44,900,000

11 Queen South, Berlin

Shantz, J. Y., & Son, buttons, Berlin
Shirk & Snider, flour mills, Bridgeport
Snider, Wm, flour mills, Waterloo
Snyder Bros Upholstering Co, Ltd, Waterloo
Star Whitewear Co, Berlin
Tolton, Harry, shirts, Berlin
Star Whitewear Co., Berlin

MEN'S FURNISHINGS
Braun, Casper, Berlin
Costello, A Z, Berlin
Garner, A Z, Berlin
Sauder, A A, Berlin
Schmitt, S O, Berlin
Tylinski, J, & Co, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

MERCHANT TAILORS
Harrison, George, Berlin
Rosenberg, Max, Berlin
Sieler & Seibert, Berlin
Schmitt, S O, Berlin
Schnell, S O, Berlin
Wylde, M, Berlin

MILLINERY
Fehrenbach, S & Co, Berlin
Rose, Alex, Berlin

NEWSPAPERS
Berlin Journal, Rittinger & Motz, Berlin
Berlin News-Record, Berlin
Berlin Telegraph, Berlin
Gabel, A J, Berlin
Carandisher Kolonist, Rittinger & Motz, Berlin
Chronicle-Telegraph, Waterloo
Deutsche Zeitung, Waterloo
Gospel Banner, Douglas Bros, Berlin
Hett, J W, Berlin
Hamel, E, & Co, Berlin
Wolfe, Chris, Waterloo

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—THE OLD ESTABLISHED FIRM—
—HEAD OFFICE—
ROYAL BANK BUILDING,
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BRANCHES—Montreal, Ottawa, Winnipeg,
Vancouver and Washington, D. C., U. S. A.

Fetherstonhaugh & Co, Toronto

PATENTS
FETHERSTONHAUGH, DENNISON & CO.
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STAR BLDG., 18 KING ST. W., TORONTO.
AND MONTREAL, OTTAWA, QUEBEC, WINNIPEG,
AND WASHINGTON, D. C., U.S.A.

Featherstonhaugh, Dennison & Co, Toronto

PHOTO SUPPLIES
Starnaman, W A, Berlin

PHYSICIANS
Armitage, J H, Waterloo

C. A. BOEHM
Agent
Insurance Company of North America
Founded 1792.
Losses Paid, $144,780.841.
Surplus, $1,589,406.

Fire, Marine, Automobile, Tourist, Etc.
Phones—Office 579; Residence 350.

PHILIP KRELLER
BILLIARD AND POOL PARLOR.
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G. M. WEBB, Manager Berlin Branch. G. H. HARRISON, Manager Waterloo Branch.

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